

**Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: January 2010**
*(Rs million)*

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>4,537.2</b>	<b>6,544.8</b>	<b>0.3</b>	<b>5.5</b>	<b>1,871.8</b>	<b>8.3</b>	<b>12,967.8</b>
- of which							
Sugar Industry - Estates	2,428.4	3,486.8	0.0	0.0	1,019.9	8.3	6,943.4
Sugar Industry - Others	231.1	1,040.5	0.0	0.0	11.8	0.0	1,283.4
Agricultural Development Certificate Holders	8.3	57.0	0.0	1.9	0.0	0.0	67.1
Agro-based Industrial Certificate Holders	0.7	0.2	0.0	0.0	0.0	0.0	0.9
Sugarcane Planters	416.2	886.5	0.0	0.0	123.3	0.0	1,426.0
Other Plantation	55.2	72.4	0.1	0.0	0.0	0.0	127.7
Animal Breeding	141.9	502.5	0.2	0.0	63.5	0.0	708.1
Fishing	122.1	125.9	0.0	2.2	168.1	0.0	418.3
Other	1,133.3	372.9	0.0	1.4	485.2	0.0	1,992.9
<b>Manufacturing</b>	<b>5,910.2</b>	<b>5,817.9</b>	<b>136.4</b>	<b>897.1</b>	<b>4,035.9</b>	<b>539.8</b>	<b>17,337.3</b>
- of which							
Export Enterprise Certificate Holders	2,192.8	945.9	22.1	207.5	2,336.5	539.8	6,244.7
Export Service Certificate Holders	80.3	240.4	0.0	1.3	7.8	0.0	329.9
Pioneer Status Certificate Holders	20.5	36.0	0.0	6.1	69.1	0.0	131.7
Small and Medium Enterprise Certificate Holders	67.5	77.5	0.1	8.4	0.0	0.0	153.4
Strategic Local Enterprise Certificate Holders	1.5	1.4	0.0	1.0	0.0	0.0	3.9
Furniture & Wood Products	124.4	95.5	0.1	7.0	2.0	0.0	229.0
Printing & Publishing	287.4	545.5	0.0	63.1	86.7	0.0	982.7
Steel/Metal Products	314.0	275.5	0.0	141.2	48.4	0.0	779.0
Food & Beverages	1,214.8	1,132.6	0.0	247.4	611.4	0.0	3,206.1
Plastic Products	70.8	105.2	0.0	24.1	1.4	0.0	201.5
Pharmaceuticals & Health Care	32.6	57.3	0.0	11.3	124.7	0.0	226.0
Jewellery & Precision Engineering	65.8	45.6	0.0	20.9	64.5	0.0	196.8
Electronics	106.3	27.3	0.0	11.0	1.1	0.0	145.7
Leather Products & Footwear	31.9	42.6	0.0	8.7	7.8	0.0	91.0
Paints	88.0	53.6	0.0	1.8	21.5	0.0	164.9
Cement	25.3	76.0	0.0	0.0	0.0	0.0	101.3
Other	1,186.4	2,060.1	114.1	136.3	653.0	0.0	4,149.9
<b>Tourism</b>	<b>3,673.1</b>	<b>19,835.0</b>	<b>0.0</b>	<b>0.2</b>	<b>8,100.8</b>	<b>454.9</b>	<b>32,064.0</b>
- of which							
Hotels	1,765.6	10,535.4	0.0	0.0	5,853.4	144.9	18,299.3
Tour Operators & Travel Agents	268.9	369.2	0.0	0.0	228.5	0.0	866.6
Hotel Development Certificate Holders	258.0	361.6	0.0	0.0	0.0	0.0	619.6
Hotel Management Service Certificate Holders	1,223.6	7,756.9	0.0	0.0	1,744.1	310.0	11,034.6
Restaurants	74.8	198.9	0.0	0.0	0.0	0.0	273.7
Duty-Free Shops	3.6	21.7	0.0	0.0	1.3	0.0	26.5
Other	78.6	591.4	0.0	0.2	273.5	0.0	943.6
<b>Transport</b>	<b>354.3</b>	<b>970.7</b>	<b>34.8</b>	<b>45.5</b>	<b>54.3</b>	<b>0.0</b>	<b>1,459.6</b>
- of which							
Airlines	0.0	1.6	0.0	0.0	2.6	0.0	4.3
Buses, Lorries, Trucks & Cars	89.1	510.7	0.0	0.0	50.4	0.0	650.2
Shipping & Freight Forwarders	217.4	295.3	34.8	43.8	1.3	0.0	592.5
Other	47.7	163.2	0.0	1.7	0.0	0.0	212.6
<b>Construction</b>	<b>3,742.6</b>	<b>34,063.6</b>	<b>94.1</b>	<b>44.9</b>	<b>2,136.1</b>	<b>6.2</b>	<b>40,087.6</b>
- of which							
Building & Housing Contractors	911.3	563.7	50.9	0.0	83.2	0.0	1,609.1
Property Development - Commercial	918.9	4,955.9	0.0	0.0	750.3	6.2	6,631.3
Property Development - Residential	693.7	1,489.8	0.0	0.0	1,016.5	0.0	3,200.0
Property Development - Land Parcelling	120.9	266.6	0.0	0.0	0.0	0.0	387.5
Housing	32.7	21,279.1	4.9	0.0	261.4	0.0	21,578.1
Housing - Staff	0.5	2,228.0	0.0	0.0	0.0	0.0	2,228.5
Housing Development Certificate Holders	0.4	1.6	0.0	0.0	0.0	0.0	2.0
Industrial Building Enterprise Certificate Holders	96.8	1,305.6	0.0	0.0	0.0	0.0	1,402.5
Building Supplies & Materials	236.2	36.9	0.0	25.5	0.0	0.0	298.6
Stone Crushing and Concrete Products	224.4	466.5	38.3	0.0	24.5	0.0	753.8
Other	506.8	1,469.9	0.0	19.4	0.0	0.0	1,996.1

Continued on next page

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>8,159.6</b>	<b>9,848.4</b>	<b>2.1</b>	<b>1,344.8</b>	<b>1,393.4</b>	<b>0.0</b>	<b>20,748.3</b>
- of which							
Marketing Companies	23.2	12.0	0.0	0.0	0.0	0.0	35.2
Wholesalers	2,246.3	2,021.5	0.1	497.8	292.0	0.0	5,057.7
Retailers - Hypermarkets	3.2	17.9	0.0	0.0	0.0	0.0	21.1
Retailers - Supermarkets	108.5	329.2	0.0	8.1	3.8	0.0	449.6
Retailers - Shops & Snacks	401.4	363.1	0.2	126.8	7.7	0.0	899.2
Retailers - Pharmaceuticals and Chemists	65.5	118.9	0.0	26.5	0.0	0.0	211.0
Retailers - Others	1,175.2	1,590.4	0.1	90.3	74.9	0.0	2,930.9
Automobile Dealers & Garages	547.0	707.4	0.0	296.9	158.2	0.0	1,709.6
Petroleum and Energy Products	580.9	196.1	0.0	0.0	0.6	0.0	777.6
Tyre Dealers and Suppliers	39.3	32.2	0.0	2.5	0.0	0.0	73.9
Other	2,969.1	4,459.7	1.8	295.9	856.1	0.0	8,582.5
<b>Information Communication and Technology</b>	<b>171.7</b>	<b>636.3</b>	<b>2.5</b>	<b>3.6</b>	<b>309.9</b>	<b>0.0</b>	<b>1,124.0</b>
- of which							
Telecommunications	48.6	131.3	0.0	0.3	27.3	0.0	207.4
Internet	0.5	0.8	0.0	0.0	263.3	0.0	264.7
E-Commerce	0.8	193.0	0.0	0.0	0.0	0.0	193.8
Information Technology - Hardware	25.7	19.0	0.0	0.0	0.0	0.0	44.7
Information Technology - Software	14.1	51.4	0.0	2.7	1.8	0.0	70.0
Personal Computers	13.2	4.7	0.1	0.0	13.5	0.0	31.4
Other	68.8	236.1	2.5	0.7	4.0	0.0	312.0
<b>Financial and Business Services</b>	<b>3,357.8</b>	<b>9,318.6</b>	<b>1.0</b>	<b>64.6</b>	<b>2,990.1</b>	<b>4,055.5</b>	<b>19,787.4</b>
- of which							
Stockbrokers & Stockbroking Companies	16.9	1.2	0.0	0.0	0.0	19.3	37.4
Insurance Companies	6.8	90.2	0.0	0.0	0.0	14.1	111.1
Nonbank Deposit-Taking Institutions	2.2	3,078.0	0.0	0.0	0.0	153.3	3,233.5
Mutual Funds	0.0	104.9	0.0	0.0	0.0	8.1	113.1
Accounting & Consultancy Services	308.2	492.1	0.0	0.4	97.0	0.0	897.7
Investment Companies	987.1	2,779.3	0.0	0.0	496.5	304.1	4,567.0
Public Financial Corporations	3.3	455.7	0.0	0.0	0.0	318.9	778.0
Other	2,033.3	2,317.0	1.0	64.1	2,396.5	3,237.7	10,049.7
<b>Infrastructure</b>	<b>344.5</b>	<b>3,950.6</b>	<b>0.0</b>	<b>3.1</b>	<b>236.1</b>	<b>205.0</b>	<b>4,739.3</b>
- of which							
Airport Development	0.0	6.9	0.0	0.0	27.2	0.0	34.1
Port Development	0.2	0.6	0.0	0.0	0.0	0.0	0.8
Power Generation	291.9	3,896.9	0.0	0.0	182.3	205.0	4,576.0
Water Development	11.0	15.0	0.0	0.0	0.0	0.0	26.0
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	41.4	31.2	0.0	3.1	26.6	0.0	102.3
<b>State and Local Government</b>	<b>0.0</b>	<b>4.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.0</b>
<b>Public Nonfinancial Corporations</b>	<b>1,399.1</b>	<b>2,711.5</b>	<b>0.0</b>	<b>0.0</b>	<b>3,783.1</b>	<b>2,625.7</b>	<b>10,519.4</b>
<b>Regional Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Regional Headquarters Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Freeport Enterprise Certificate Holders</b>	<b>75.3</b>	<b>127.4</b>	<b>0.0</b>	<b>113.2</b>	<b>332.0</b>	<b>0.0</b>	<b>648.0</b>
<b>Health Development Certificate Holders</b>	<b>7.6</b>	<b>411.2</b>	<b>0.0</b>	<b>0.0</b>	<b>13.2</b>	<b>0.0</b>	<b>431.9</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>
<b>Personal <sup>1</sup></b>	<b>3,530.0</b>	<b>12,557.2</b>	<b>931.3</b>	<b>22.5</b>	<b>476.2</b>	<b>0.0</b>	<b>17,517.2</b>
<b>Professional <sup>2</sup></b>	<b>267.3</b>	<b>186.9</b>	<b>0.0</b>	<b>21.3</b>	<b>168.2</b>	<b>0.0</b>	<b>643.7</b>
<b>Education</b>	<b>63.5</b>	<b>875.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>80.5</b>	<b>1,019.1</b>
<b>Human Resource Development Certificate Holders</b>	<b>0.9</b>	<b>3.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.2</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>193.3</b>	<b>506.6</b>	<b>0.1</b>	<b>10.0</b>	<b>8.0</b>	<b>0.0</b>	<b>718.0</b>
<b>Other</b>	<b>406.5</b>	<b>2,345.7</b>	<b>9.6</b>	<b>14.3</b>	<b>239.7</b>	<b>2.0</b>	<b>3,017.7</b>
<b>TOTAL</b>	<b>36,194.7</b>	<b>110,714.6</b>	<b>1,212.2</b>	<b>2,590.5</b>	<b>26,148.8</b>	<b>7,977.8</b>	<b>184,838.6</b>

<sup>1</sup> Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

<sup>2</sup> Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.

Claims on Global Business Licence Holders amounted to Rs15,314.8 million at the end of January 2010

Source: Statistics Division.