

**Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: January 2006**
*(Rs million)*

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,507.3</b>	<b>3,740.5</b>	<b>0.5</b>	<b>6.8</b>	<b>1,303.3</b>	<b>441.4</b>	<b>7,999.8</b>
- of which							
Sugar Industry - Estates	1,454.0	2,571.9	0.0	0.0	712.8	255.1	4,993.8
Sugar Industry - Others	408.8	229.6	0.1	0.0	408.3	53.7	1,100.5
Agricultural Development Certificate Holders	5.5	8.2	0.0	2.6	0.0	0.0	16.2
Agro-based Industrial Certificate Holders	2.0	6.4	0.0	0.0	6.0	0.0	14.4
Sugarcane Planters	161.2	494.8	0.0	0.0	0.0	22.1	678.2
Other Plantation	38.4	20.8	0.2	0.0	0.0	0.0	59.4
Animal Breeding	281.7	270.5	0.2	2.9	49.5	110.4	715.3
Fishing	49.4	46.5	0.0	0.0	0.0	0.0	95.9
Other	106.4	91.7	0.0	1.3	126.6	0.0	326.1
<b>Manufacturing</b>	<b>5,632.7</b>	<b>4,972.5</b>	<b>147.7</b>	<b>806.1</b>	<b>2,162.0</b>	<b>1,044.8</b>	<b>14,765.8</b>
- of which							
Export Enterprise Certificate Holders	2,145.9	1,716.4	128.5	191.6	1,484.2	938.4	6,605.0
Export Service Certificate Holders	47.7	130.8	0.0	0.0	3.9	0.0	182.4
Pioneer Status Certificate Holders	98.8	48.2	0.0	10.2	72.1	38.9	268.2
Small and Medium Enterprise Certificate Holders	49.8	25.8	0.1	12.8	0.0	0.0	88.4
Strategic Local Enterprise Certificate Holders	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Furniture & Wood Products	303.8	78.6	3.1	16.3	0.0	0.0	401.9
Printing & Publishing	352.8	469.3	0.0	16.0	61.7	0.0	899.8
Steel/Metal Products	149.4	150.5	0.0	79.1	10.0	0.0	389.1
Food & Beverages	922.2	1,167.6	0.0	223.9	413.4	0.0	2,727.1
Plastic Products	75.6	106.7	0.3	9.3	11.6	0.0	203.5
Pharmaceuticals & Health Care	24.6	40.9	0.8	10.9	17.2	0.0	94.4
Jewellery & Precision Engineering	72.2	40.6	0.0	14.0	15.8	0.0	142.7
Electronics	44.0	15.8	0.0	31.0	0.1	0.0	90.8
Leather Products & Footwear	25.7	25.3	0.0	6.0	0.0	0.0	57.0
Paints	91.5	49.1	0.0	0.0	0.0	19.8	160.5
Cement	46.0	0.0	0.9	0.0	0.0	43.1	90.0
Other	1,181.8	906.9	13.9	185.0	72.1	4.6	2,364.2
<b>Tourism</b>	<b>1,531.4</b>	<b>11,051.3</b>	<b>0.6</b>	<b>1.3</b>	<b>1,924.0</b>	<b>1,190.3</b>	<b>15,698.9</b>
- of which							
Hotels	681.9	4,511.3	0.0	0.9	1,405.5	387.7	6,987.2
Tour Operators & Travel Agents	152.5	260.3	0.0	0.0	59.4	0.0	472.2
Hotel Development Certificate Holders	67.1	788.6	0.0	0.0	113.5	34.6	1,003.7
Hotel Management Service Certificate Holders	446.8	4,990.1	0.0	0.0	319.2	740.1	6,496.2
Restaurants	45.7	140.7	0.6	0.4	0.0	0.0	187.4
Duty-Free Shops	1.2	7.9	0.0	0.0	0.0	0.0	9.1
Other	136.3	352.4	0.0	0.0	26.5	27.9	543.0
<b>Transport</b>	<b>369.7</b>	<b>688.6</b>	<b>0.3</b>	<b>8.5</b>	<b>702.0</b>	<b>0.0</b>	<b>1,769.0</b>
- of which							
Airlines	9.7	0.1	0.0	0.0	191.4	0.0	201.2
Buses, Lorries, Trucks & Cars	136.8	377.6	0.0	8.5	8.2	0.0	531.1
Shipping & Freight Forwarders	198.8	232.9	0.3	0.0	502.4	0.0	934.4
Other	24.5	78.0	0.0	0.0	0.0	0.0	102.4
<b>Construction</b>	<b>1,983.3</b>	<b>16,241.9</b>	<b>68.7</b>	<b>13.2</b>	<b>311.9</b>	<b>100.5</b>	<b>18,719.5</b>
- of which							
Building & Housing Contractors	1,022.1	287.9	58.5	4.6	247.5	0.0	1,620.7
Property Development - Commercial	198.1	1,273.3	0.0	0.0	32.5	100.5	1,604.3
Property Development - Residential	162.1	185.0	0.0	0.0	0.0	0.0	347.1
Property Development - Land Parcelling	42.3	130.1	0.0	0.0	0.0	0.0	172.4
Housing	56.6	12,301.5	10.1	0.0	15.4	0.0	12,383.6
Housing - Staff	1.6	909.4	0.0	0.0	0.0	0.0	911.0
Housing Development Certificate Holders	0.0	5.4	0.0	0.0	0.0	0.0	5.4
Industrial Building Enterprise Certificate Holders	91.9	182.9	0.0	0.0	16.6	0.0	291.4
Building Supplies & Materials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Stone Crushing and Concrete Products	171.0	606.7	0.0	4.3	0.0	0.0	782.1
Other	237.5	359.7	0.0	4.2	0.0	0.0	601.4

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>6,715.6</b>	<b>8,044.0</b>	<b>79.1</b>	<b>1,732.3</b>	<b>841.2</b>	<b>0.0</b>	<b>17,412.3</b>
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	2,012.2	2,324.2	67.4	586.1	147.9	0.0	5,137.8
Retailers - Hypermarkets	0.0	323.2	0.0	0.0	0.0	0.0	323.2
Retailers - Supermarkets	138.2	736.0	0.0	8.3	0.6	0.0	883.2
Retailers - Shops & Snacks	95.2	60.2	0.2	5.1	4.3	0.0	165.0
Retailers - Pharmaceuticals and Chemists	85.6	67.2	0.0	50.3	0.0	0.0	203.1
Retailers - Others	1,337.1	966.9	1.5	485.6	32.7	0.0	2,823.8
Automobile Dealers & Garages	593.6	464.0	0.0	243.9	145.6	0.0	1,447.1
Petroleum and Energy Products	50.7	251.5	0.0	0.0	275.6	0.0	577.8
Tyre Dealers and Suppliers	15.1	3.9	0.0	0.0	0.0	0.0	19.0
Other	2,388.0	2,846.9	10.1	353.1	234.4	0.0	5,832.4
<b>Information Communication and Technology</b>	<b>129.4</b>	<b>243.0</b>	<b>0.0</b>	<b>0.0</b>	<b>23.5</b>	<b>0.0</b>	<b>396.0</b>
- of which							
Telecommunications	24.1	142.9	0.0	0.0	6.7	0.0	173.7
Internet	0.2	0.1	0.0	0.0	0.0	0.0	0.3
E-Commerce	1.3	4.0	0.0	0.0	0.0	0.0	5.3
Information Technology - Hardware	65.5	8.6	0.0	0.0	0.2	0.0	74.4
Information Technology - Software	15.0	53.8	0.0	0.0	14.1	0.0	82.9
Personal Computers	5.3	9.7	0.0	0.0	0.0	0.0	15.0
Other	18.0	23.8	0.0	0.0	2.5	0.0	44.4
<b>Financial and Business Services</b>	<b>1,344.7</b>	<b>5,231.9</b>	<b>1.3</b>	<b>1.1</b>	<b>2,087.9</b>	<b>2,406.3</b>	<b>11,073.3</b>
- of which							
Stockbrokers & Stockbroking Companies	0.0	0.2	0.0	0.0	0.0	9.8	10.0
Insurance Companies	109.6	59.6	0.0	0.0	9.7	199.9	378.7
Nonbank Deposit-Taking Institutions	75.2	2,665.2	0.0	0.0	0.0	479.6	3,220.0
Mutual Funds	0.0	17.9	0.0	0.0	0.0	6.5	24.4
Accounting & Consultancy Services	142.1	245.0	0.0	0.0	0.4	0.0	387.5
Investment Companies	14.1	355.5	0.0	0.0	248.8	1.5	619.9
Public Financial Corporations	0.0	334.6	0.0	0.0	0.0	0.0	334.7
Other	1,003.8	1,553.9	1.3	1.1	1,829.0	1,709.1	6,098.2
<b>Infrastructure</b>	<b>193.3</b>	<b>1,441.5</b>	<b>0.0</b>	<b>4.5</b>	<b>25.4</b>	<b>495.0</b>	<b>2,159.7</b>
- of which							
Airport Development	0.0	105.7	0.0	0.0	0.0	0.0	105.7
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	142.6	1,318.8	0.0	0.0	25.4	495.0	1,981.7
Water Development	8.1	0.9	0.0	0.0	0.0	0.0	8.9
Road Development	25.4	0.0	0.0	0.0	0.0	0.0	25.4
Other	17.3	16.1	0.0	4.5	0.0	0.0	38.0
<b>State and Local Government</b>	<b>1.3</b>	<b>58.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>59.9</b>
<b>Public Nonfinancial Corporations</b>	<b>804.9</b>	<b>1,930.5</b>	<b>0.0</b>	<b>0.0</b>	<b>5,008.7</b>	<b>1,404.3</b>	<b>9,148.4</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>51.2</b>	<b>57.8</b>	<b>0.0</b>	<b>3.7</b>	<b>225.9</b>	<b>0.0</b>	<b>338.7</b>
<b>Health Development Certificate Holders</b>	<b>2.8</b>	<b>10.5</b>	<b>0.0</b>	<b>0.0</b>	<b>2.2</b>	<b>8.0</b>	<b>23.5</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Personal <sup>1</sup></b>	<b>2,613.5</b>	<b>6,921.5</b>	<b>906.2</b>	<b>45.8</b>	<b>378.5</b>	<b>0.0</b>	<b>10,865.5</b>
<b>Professional <sup>2</sup></b>	<b>273.5</b>	<b>258.4</b>	<b>0.1</b>	<b>0.7</b>	<b>9.0</b>	<b>2.0</b>	<b>543.6</b>
<b>Education</b>	<b>49.4</b>	<b>217.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>116.5</b>	<b>383.0</b>
<b>Human Resource 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>Media, Entertainment and Recreational Activities</b>	<b>105.9</b>	<b>175.3</b>	<b>0.0</b>	<b>12.7</b>	<b>8.1</b>	<b>0.0</b>	<b>302.0</b>
<b>Other</b>	<b>1,437.9</b>	<b>1,144.5</b>	<b>7.1</b>	<b>55.1</b>	<b>1,008.0</b>	<b>53.3</b>	<b>3,705.8</b>
<b>TOTAL</b>	<b>25,748.1</b>	<b>62,429.3</b>	<b>1,211.5</b>	<b>2,691.9</b>	<b>16,021.8</b>	<b>7,262.4</b>	<b>115,365.0</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 Rs6,423.5 million at the end of January 2006.