

**Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: December 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>3,123.0</b> | <b>8,085.8</b>  | <b>0.2</b>                   | <b>11.8</b>      | <b>3,247.3</b>         | <b>0.0</b>                         | <b>14,468.1</b> |
| - of which   |                |                 |                              |                  |                        |                                    |                 |
| Sugar Industry - Estates                           | 1,706.8        | 3,602.5         | 0.0                          | 0.0              | 1,219.5                | 0.0                                | 6,528.8         |
| Sugar Industry - Others                            | 198.7          | 818.2           | 0.0                          | 0.0              | 242.8                  | 0.0                                | 1,259.7         |
| Agricultural Development Certificate Holders       | 6.3            | 3.6             | 0.0                          | 1.9              | 0.0                    | 0.0                                | 11.7            |
| Agro-based Industrial Certificate Holders          | 2.6            | 0.2             | 0.0                          | 0.0              | 0.0                    | 0.0                                | 2.8             |
| Sugarcane Planters                                 | 397.5          | 664.2           | 0.0                          | 0.0              | 0.5                    | 0.0                                | 1,062.2         |
| Other Plantation                                   | 39.3           | 110.4           | 0.1                          | 0.0              | 73.0                   | 0.0                                | 222.8           |
| Animal Breeding                                    | 138.9          | 462.2           | 0.2                          | 0.0              | 86.2                   | 0.0                                | 687.5           |
| Fishing  | 99.7           | 130.4           | 0.0                          | 8.5              | 122.6                  | 0.0                                | 361.2           |
| Other  | 533.3          | 2,294.1         | 0.0                          | 1.5              | 1,502.5                | 0.0                                | 4,331.4         |
| <b>Manufacturing</b>                               | <b>5,699.7</b> | <b>5,883.9</b>  | <b>151.5</b>                 | <b>1,257.9</b>   | <b>4,395.0</b>         | <b>501.5</b>                       | <b>17,889.4</b> |
| - of which   |                |                 |                              |                  |                        |                                    |                 |
| Export Enterprise Certificate Holders              | 2,018.6        | 834.8           | 142.8                        | 296.9            | 2,176.7                | 501.5                              | 5,971.3         |
| Export Service Certificate Holders                 | 88.9           | 208.0           | 0.0                          | 3.2              | 13.1                   | 0.0                                | 313.2           |
| Pioneer Status Certificate Holders                 | 23.8           | 19.0            | 8.1                          | 4.8              | 77.6                   | 0.0                                | 133.2           |
| Small and Medium Enterprise Certificate Holders    | 66.1           | 82.6            | 0.0                          | 11.7             | 137.1                  | 0.0                                | 297.5           |
| Strategic Local Enterprise Certificate Holders     | 0.0            | 1.2             | 0.0                          | 0.5              | 0.0                    | 0.0                                | 1.8             |
| Furniture & Wood Products                          | 164.3          | 91.2            | 0.1                          | 9.7              | 0.0                    | 0.0                                | 265.3           |
| Printing & Publishing                              | 280.2          | 627.4           | 0.0                          | 35.4             | 88.4                   | 0.0                                | 1,031.3         |
| Steel/Metal Products                               | 285.5          | 309.8           | 0.0                          | 123.3            | 68.2                   | 0.0                                | 786.8           |
| Food & Beverages                                   | 981.8          | 1,222.6         | 0.0                          | 453.8            | 925.7                  | 0.0                                | 3,583.9         |
| Plastic Products                                   | 68.5           | 135.7           | 0.0                          | 15.0             | 27.6                   | 0.0                                | 246.9           |
| Pharmaceuticals & Health Care                      | 38.5           | 68.9            | 0.0                          | 7.3              | 196.5                  | 0.0                                | 311.2           |
| Jewellery & Precision Engineering                  | 72.4           | 41.2            | 0.5                          | 17.7             | 59.1                   | 0.0                                | 191.0           |
| Electronics  | 64.6           | 36.3            | 0.0                          | 0.8              | 0.0                    | 0.0                                | 101.7           |
| Leather Products & Footwear                        | 26.9           | 28.4            | 0.0                          | 4.4              | 2.9                    | 0.0                                | 62.7            |
| Paints   | 77.8           | 31.5            | 0.0                          | 2.3              | 16.5                   | 0.0                                | 128.1           |
| Cement   | 25.3           | 153.9           | 0.0                          | 0.0              | 0.0                    | 0.0                                | 179.1           |
| Other  | 1,416.6        | 1,991.3         | 0.0                          | 271.2            | 605.5                  | 0.0                                | 4,284.5         |
| <b>Tourism</b>                                     | <b>5,154.6</b> | <b>23,968.7</b> | <b>2.8</b>                   | <b>0.1</b>       | <b>10,856.9</b>        | <b>397.4</b>                       | <b>40,380.4</b> |
| - of which   |                |                 |                              |                  |                        |                                    |                 |
| Hotels   | 1,844.6        | 13,259.0        | 0.0                          | 0.0              | 9,058.6                | 149.4                              | 24,311.6        |
| Tour Operators & Travel Agents                     | 283.9          | 334.1           | 0.0                          | 0.0              | 27.6                   | 0.0                                | 645.5           |
| Hotel Development Certificate Holders              | 241.6          | 443.2           | 0.0                          | 0.0              | 401.5                  | 0.0                                | 1,086.3         |
| Hotel Management Service Certificate Holders       | 2,605.8        | 8,224.1         | 0.0                          | 0.0              | 1,041.5                | 248.0                              | 12,119.5        |
| Restaurants  | 74.1           | 725.0           | 0.0                          | 0.0              | 153.2                  | 0.0                                | 952.3           |
| Duty-Free Shops                                    | 1.3            | 32.5            | 0.0                          | 0.0              | 0.0                    | 0.0                                | 33.8            |
| Other  | 103.2          | 950.8           | 2.8                          | 0.1              | 174.5                  | 0.0                                | 1,231.5         |
| <b>Transport</b>                                   | <b>214.4</b>   | <b>1,339.7</b>  | <b>0.0</b>                   | <b>0.8</b>       | <b>375.0</b>           | <b>0.0</b>                         | <b>1,930.0</b>  |
| - of which   |                |                 |                              |                  |                        |                                    |                 |
| Airlines   | 0.0            | 0.4             | 0.0                          | 0.0              | 0.0                    | 0.0                                | 0.4             |
| Buses, Lorries, Trucks & Cars                      | 120.1          | 833.7           | 0.0                          | 0.0              | 41.0                   | 0.0                                | 994.7           |
| Shipping & Freight Forwarders                      | 59.1           | 147.8           | 0.0                          | 0.0              | 334.0                  | 0.0                                | 541.0           |
| Other  | 35.2           | 357.8           | 0.0                          | 0.8              | 0.0                    | 0.0                                | 393.9           |
| <b>Construction</b>                                | <b>3,992.2</b> | <b>39,342.3</b> | <b>152.2</b>                 | <b>34.4</b>      | <b>2,825.6</b>         | <b>5.9</b>                         | <b>46,352.5</b> |
| - of which   |                |                 |                              |                  |                        |                                    |                 |
| Building & Housing Contractors                     | 954.5          | 771.1           | 129.2                        | 0.5              | 84.9                   | 0.0                                | 1,940.2         |
| Property Development - Commercial                  | 893.1          | 5,007.7         | 0.0                          | 0.0              | 906.2                  | 5.9                                | 6,812.8         |
| Property Development - Residential                 | 694.4          | 2,477.4         | 23.0                         | 0.0              | 1,485.4                | 0.0                                | 4,680.1         |
| Property Development - Land Parcelling             | 149.1          | 233.2           | 0.0                          | 0.0              | 0.0                    | 0.0                                | 382.4           |
| Housing  | 37.7           | 24,974.7        | 0.0                          | 0.0              | 318.4                  | 0.0                                | 25,330.9        |
| Housing - Staff                                    | 0.6            | 2,909.7         | 0.0                          | 0.0              | 0.0                    | 0.0                                | 2,910.3         |
| Housing Development Certificate Holders            | 0.4            | 0.5             | 0.0                          | 0.0              | 0.0                    | 0.0                                | 0.9             |
| Industrial Building Enterprise Certificate Holders | 91.1           | 1,293.0         | 0.0                          | 0.0              | 0.0                    | 0.0                                | 1,384.0         |
| Building Supplies & Materials                      | 326.5          | 45.5            | 0.0                          | 26.6             | 0.1                    | 0.0                                | 398.7           |
| Stone Crushing and Concrete Products               | 318.1          | 493.3           | 0.0                          | 0.0              | 0.0                    | 0.0                                | 811.4           |
| Other  | 526.7          | 1,136.3         | 0.0                          | 7.3              | 30.6                   | 0.0                                | 1,700.9         |

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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>8,515.1</b>  | <b>11,644.3</b>  | <b>30.3</b>                  | <b>1,820.4</b>   | <b>2,060.4</b>         | <b>0.0</b>                         | <b>24,070.5</b>  |
| - of which  |                 |                  |                              |                  |                        |                                    |                  |
| Marketing Companies   | 86.5            | 128.1            | 0.0                          | 0.0              | 0.0                    | 0.0                                | 214.6            |
| Wholesalers   | 2,786.5         | 2,448.8          | 0.2                          | 598.7            | 496.5                  | 0.0                                | 6,330.8          |
| Retailers - Hypermarkets                                      | 0.0             | 13.4             | 0.0                          | 0.0              | 0.0                    | 0.0                                | 13.4             |
| Retailers - Supermarkets                                      | 86.8            | 287.5            | 0.0                          | 5.9              | 0.0                    | 0.0                                | 380.3            |
| Retailers - Shops & Snacks                                    | 410.2           | 437.2            | 0.2                          | 205.8            | 9.0                    | 0.0                                | 1,062.4          |
| Retailers - Pharmaceuticals and Chemists                      | 49.7            | 60.1             | 0.0                          | 21.7             | 0.0                    | 0.0                                | 131.4            |
| Retailers - Others  | 1,397.2         | 1,921.0          | 28.4                         | 193.4            | 291.1                  | 0.0                                | 3,831.1          |
| Automobile Dealers & Garages                                  | 691.2           | 943.5            | 0.0                          | 432.1            | 205.2                  | 0.0                                | 2,272.0          |
| Petroleum and Energy Products                                 | 277.8           | 146.9            | 0.0                          | 0.0              | 0.6                    | 0.0                                | 425.3            |
| Tyre Dealers and Suppliers                                    | 24.2            | 7.6              | 0.0                          | 0.7              | 25.2                   | 0.0                                | 57.7             |
| Other   | 2,705.1         | 5,250.2          | 1.5                          | 362.0            | 1,032.8                | 0.0                                | 9,351.5          |
| <b>Information Communication and Technology</b>               | <b>200.5</b>    | <b>498.6</b>     | <b>0.0</b>                   | <b>4.9</b>       | <b>367.3</b>           | <b>0.0</b>                         | <b>1,071.3</b>   |
| - of which  |                 |                  |                              |                  |                        |                                    |                  |
| Telecommunications  | 45.3            | 109.8            | 0.0                          | 0.0              | 87.8                   | 0.0                                | 243.0            |
| Internet  | 0.3             | 0.0              | 0.0                          | 0.0              | 267.3                  | 0.0                                | 267.6            |
| E-Commerce  | 0.2             | 174.4            | 0.0                          | 0.0              | 0.0                    | 0.0                                | 174.6            |
| Information Technology - Hardware                             | 42.8            | 22.8             | 0.0                          | 0.0              | 0.8                    | 0.0                                | 66.4             |
| Information Technology - Software                             | 23.0            | 46.0             | 0.0                          | 3.2              | 4.0                    | 0.0                                | 76.1             |
| Personal Computers  | 30.0            | 3.8              | 0.0                          | 0.0              | 5.5                    | 0.0                                | 39.4             |
| Other   | 59.0            | 141.7            | 0.0                          | 1.7              | 1.8                    | 0.0                                | 204.2            |
| <b>Financial and Business Services</b>                        | <b>4,143.0</b>  | <b>10,882.8</b>  | <b>13.6</b>                  | <b>38.2</b>      | <b>3,570.1</b>         | <b>4,723.5</b>                     | <b>23,371.2</b>  |
| - of which  |                 |                  |                              |                  |                        |                                    |                  |
| Stockbrokers & Stockbroking Companies                         | 28.7            | 2.8              | 0.0                          | 0.0              | 0.0                    | 19.3                               | 50.8             |
| Insurance Companies   | 12.5            | 116.9            | 0.0                          | 0.0              | 0.0                    | 22.4                               | 151.8            |
| Nonbank Deposit-Taking Institutions                           | 151.3           | 2,743.5          | 0.0                          | 0.0              | 14.5                   | 202.8                              | 3,112.0          |
| Mutual Funds  | 0.0             | 0.0              | 0.0                          | 0.0              | 0.0                    | 7.7                                | 7.7              |
| Accounting & Consultancy Services                             | 292.3           | 454.1            | 0.0                          | 0.4              | 232.1                  | 0.0                                | 978.9            |
| Investment Companies  | 985.0           | 3,183.7          | 0.0                          | 0.0              | 888.3                  | 203.9                              | 5,260.9          |
| Public Financial Corporations                                 | 0.0             | 325.7            | 0.0                          | 0.0              | 0.0                    | 472.5                              | 798.1            |
| Other   | 2,673.1         | 4,056.2          | 13.6                         | 37.9             | 2,435.1                | 3,795.0                            | 13,010.9         |
| <b>Infrastructure</b>   | <b>343.5</b>    | <b>3,893.8</b>   | <b>0.0</b>                   | <b>4.6</b>       | <b>226.0</b>           | <b>128.2</b>                       | <b>4,596.0</b>   |
| - of which  |                 |                  |                              |                  |                        |                                    |                  |
| Airport Development   | 1.2             | 3.2              | 0.0                          | 0.0              | 17.5                   | 0.0                                | 21.9             |
| Port Development  | 0.1             | 0.6              | 0.0                          | 0.0              | 0.0                    | 0.0                                | 0.7              |
| Power Generation  | 232.4           | 3,744.1          | 0.0                          | 0.0              | 160.0                  | 128.2                              | 4,264.6          |
| Water Development   | 6.2             | 13.1             | 0.0                          | 0.0              | 0.0                    | 0.0                                | 19.3             |
| Road Development  | 0.5             | 0.0              | 0.0                          | 0.0              | 0.0                    | 0.0                                | 0.5              |
| Other   | 103.1           | 132.8            | 0.0                          | 4.6              | 48.5                   | 0.0                                | 288.9            |
| <b>State and Local Government</b>                             | <b>0.0</b>      | <b>6.3</b>       | <b>0.0</b>                   | <b>0.0</b>       | <b>0.0</b>             | <b>0.0</b>                         | <b>6.2</b>       |
| <b>Public Nonfinancial Corporations</b>                       | <b>558.6</b>    | <b>2,223.2</b>   | <b>0.0</b>                   | <b>0.9</b>       | <b>3,253.8</b>         | <b>2,920.7</b>                     | <b>8,957.2</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>38.8</b>     | <b>112.2</b>     | <b>0.0</b>                   | <b>30.1</b>      | <b>332.1</b>           | <b>0.0</b>                         | <b>513.2</b>     |
| <b>Health Development Certificate Holders</b>                 | <b>0.4</b>      | <b>542.8</b>     | <b>0.0</b>                   | <b>0.0</b>       | <b>9.0</b>             | <b>0.0</b>                         | <b>552.1</b>     |
| <b>Modernisation &amp; Expansion Enterprise Cert. Holders</b> | <b>0.5</b>      | <b>0.0</b>       | <b>0.0</b>                   | <b>0.0</b>       | <b>0.0</b>             | <b>0.0</b>                         | <b>0.5</b>       |
| <b>Personal <sup>1</sup></b>                                  | <b>3,431.7</b>  | <b>14,185.4</b>  | <b>1,525.4</b>               | <b>17.3</b>      | <b>468.7</b>           | <b>0.0</b>                         | <b>19,628.6</b>  |
| <b>Professional <sup>2</sup></b>                              | <b>332.6</b>    | <b>358.0</b>     | <b>0.0</b>                   | <b>1.7</b>       | <b>35.0</b>            | <b>0.0</b>                         | <b>727.4</b>     |
| <b>Education</b>  | <b>56.3</b>     | <b>982.7</b>     | <b>0.0</b>                   | <b>0.0</b>       | <b>0.0</b>             | <b>68.4</b>                        | <b>1,107.3</b>   |
| <b>Human Resource Development Certificate Holders</b>         | <b>1.2</b>      | <b>2.9</b>       | <b>0.0</b>                   | <b>0.0</b>       | <b>0.0</b>             | <b>0.0</b>                         | <b>4.1</b>       |
| <b>Media, Entertainment and Recreational Activities</b>       | <b>199.8</b>    | <b>529.0</b>     | <b>0.3</b>                   | <b>12.3</b>      | <b>7.3</b>             | <b>0.0</b>                         | <b>748.8</b>     |
| <b>Other</b>  | <b>715.8</b>    | <b>2,324.5</b>   | <b>0.0</b>                   | <b>6.3</b>       | <b>144.5</b>           | <b>3.2</b>                         | <b>3,194.3</b>   |
| <b>TOTAL</b>  | <b>36,721.9</b> | <b>126,806.8</b> | <b>1,876.4</b>               | <b>3,241.8</b>   | <b>32,173.9</b>        | <b>8,748.8</b>                     | <b>209,569.5</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 Rs20,427.7 million at the end of December 2010

Source: Statistics Division.