

Table 10: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector: September 2001 - December 2002

SECTORS	(Rs Million)											
	Sep-01	Dec-01	Mar-02	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02
<b>Agriculture &amp; Fishing</b>	<b>6,586.2</b>	<b>6,499.9</b>	<b>6,941.4</b>	<b>7,065.3</b>	<b>7,468.7</b>	<b>7,532.4</b>	<b>8,156.1</b>	<b>8,045.3</b>	<b>7,461.0</b>	<b>7,547.7</b>	<b>7,935.4</b>	<b>8,206.7</b>
- of which												
Sugar Industry - Estates	3,249.6	3,570.1	4,232.6	4,565.5	4,663.3	4,603.2	4,993.4	4,780.6	4,766.1	4,437.1	4,880.8	5,131.1
Sugar Industry - Others	920.8	790.5	866.6	968.3	1,069.7	1,029.0	1,083.6	1,133.7	1,123.8	1,079.4	973.8	1,026.0
Agricultural Development Certificate Holders	34.6	34.8	31.4	32.0	30.6	31.6	29.2	30.7	31.2	33.0	32.6	36.1
Agro-based Industrial Certificate Holders	12.6	9.1	9.0	8.4	7.3	7.3	7.9	8.9	7.7	7.4	8.1	8.5
Sugarcane Planters	379.1	337.8	435.4	463.2	454.3	456.6	513.8	506.0	551.1	572.5	573.8	565.1
Other Plantation	74.7	74.9	83.8	86.4	87.6	85.9	86.9	80.8	80.6	81.7	80.8	105.0
Animal Breeding	507.1	499.8	509.3	514.6	495.5	545.7	549.5	544.1	560.8	589.9	593.6	606.2
Fishing	157.8	183.2	176.5	187.0	187.1	156.3	150.8	148.0	62.1	61.7	63.7	74.9
Other	1,249.8	999.6	594.8	240.1	473.4	616.8	741.0	812.4	277.4	683.5	728.1	653.9
<b>Manufacturing</b>	<b>13,408.9</b>	<b>14,162.2</b>	<b>14,547.0</b>	<b>14,037.9</b>	<b>13,862.3</b>	<b>13,646.2</b>	<b>13,188.2</b>	<b>12,957.7</b>	<b>12,879.5</b>	<b>12,890.6</b>	<b>13,300.6</b>	<b>13,498.8</b>
- of which												
Export Enterprise Certificate Holders	8,006.9	8,391.8	8,816.9	8,231.7	8,097.0	7,840.1	7,327.2	7,162.3	6,935.6	6,990.4	7,127.5	7,198.2
Export Service Certificate Holders	182.1	187.9	172.6	169.2	167.2	181.9	163.4	170.9	214.1	177.2	179.2	182.4
Pioneer Status Certificate Holders	211.6	233.8	191.8	194.4	194.1	180.6	176.4	178.1	176.3	180.6	193.8	184.6
Small and Medium Enterprise Certificate Holders	101.8	119.9	99.3	99.9	100.6	102.1	104.7	96.9	96.3	97.7	95.3	98.9
Strategic Local Enterprise Certificate Holders	3.3	3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	405.9	403.5	412.8	423.2	414.3	413.3	428.8	419.6	426.8	436.7	451.3	435.9
Printing & Publishing	549.1	592.2	631.1	660.1	666.8	654.6	676.1	680.2	647.2	671.6	686.2	701.1
Steel/Metal Products	353.2	390.8	361.2	359.3	370.3	374.8	373.8	396.7	368.2	384.2	401.4	370.2
Food & Beverages	1,354.0	1,422.8	1,336.9	1,345.0	1,270.3	1,483.0	1,414.9	1,368.2	1,528.3	1,489.2	1,595.6	1,733.6
Plastic Products	144.1	145.2	158.1	155.9	157.1	154.2	151.4	154.1	154.1	170.6	175.5	159.6
Pharmaceuticals & Health Care	85.8	99.8	48.7	46.8	43.4	47.5	43.8	46.2	46.9	37.8	41.0	41.4
Jewellery & Precision Engineering	59.9	93.1	104.3	108.9	112.0	108.1	107.7	107.2	106.4	107.0	112.1	111.9
Electronics	80.8	79.5	87.2	86.1	86.6	82.1	83.0	81.0	81.6	88.7	88.7	87.8
Leather Products & Footwear	72.9	82.5	77.6	76.9	79.0	77.2	74.9	72.4	70.2	70.2	71.2	67.4
Other	1,797.6	1,916.1	2,048.6	2,080.6	2,103.6	1,946.5	2,062.0	2,023.9	2,011.0	1,978.3	2,081.8	2,115.8
<b>Tourism</b>	<b>10,310.9</b>	<b>10,982.3</b>	<b>11,091.8</b>	<b>11,076.7</b>	<b>11,353.9</b>	<b>11,846.6</b>	<b>12,473.8</b>	<b>12,821.6</b>	<b>13,084.5</b>	<b>13,745.7</b>	<b>13,997.9</b>	<b>14,426.7</b>
- of which												
Hotels	4,672.9	5,620.4	4,928.9	4,867.2	4,999.2	5,198.2	5,153.7	5,257.1	4,879.9	5,049.3	5,074.6	5,374.9
Tour Operators & Travel Agents	232.1	250.5	221.6	240.1	250.1	225.8	240.4	272.6	310.9	312.1	277.2	278.5
Hotel Development Certificate Holders	241.8	249.6	1,031.8	1,020.9	992.2	1,009.2	1,024.4	1,010.7	1,040.6	1,092.4	1,187.5	1,185.0
Hotel Management Service Certificate Holders	4,076.9	4,407.1	4,431.9	4,428.9	4,599.5	4,899.8	5,523.2	5,728.0	6,158.2	6,593.0	6,774.7	6,912.0
Restaurants	144.1	168.6	170.7	170.0	175.3	176.1	179.1	204.8	205.4	200.0	198.4	197.0
Duty-Free Shops	0.4	0.2	1.6	72.6	1.6	1.7	1.7	1.7	1.7	1.7	1.6	1.6
Other	942.8	285.9	305.3	277.0	435.9	335.7	351.3	346.6	487.8	497.1	483.9	477.6
<b>Transport</b>	<b>1,289.7</b>	<b>1,277.8</b>	<b>1,248.4</b>	<b>1,232.1</b>	<b>1,228.9</b>	<b>1,249.9</b>	<b>1,256.4</b>	<b>1,251.9</b>	<b>1,239.5</b>	<b>1,221.9</b>	<b>1,203.7</b>	<b>1,264.9</b>
- of which												
Airlines	5.3	28.1	188.1	188.1	174.5	173.9	169.5	163.7	164.0	164.8	159.5	195.4
Buses, Lorries, Trucks & Cars	512.6	511.4	390.1	393.7	393.7	400.3	400.8	417.0	406.4	390.4	385.3	397.4
Shipping & Freight Forwarders	683.8	657.3	621.6	603.4	615.7	629.3	638.0	629.9	616.3	619.7	617.3	632.8
Other	88.1	81.1	48.5	46.8	44.8	46.4	48.1	41.3	52.8	47.0	41.6	39.3
<b>Construction</b>	<b>11,071.3</b>	<b>11,083.3</b>	<b>10,980.2</b>	<b>11,020.1</b>	<b>11,165.6</b>	<b>11,218.2</b>	<b>11,244.2</b>	<b>11,353.9</b>	<b>11,316.2</b>	<b>11,460.5</b>	<b>11,529.6</b>	<b>11,542.5</b>
- of which												
Building & Housing Contractors	1,750.0	1,748.2	1,611.7	1,637.0	1,600.6	1,598.5	1,605.2	1,666.7	1,605.7	1,614.4	1,639.5	1,611.1
Property Development - Commercial	807.3	767.4	863.2	852.5	845.8	941.7	942.4	941.8	965.3	986.0	996.7	987.8
Property Development - Residential	450.4	470.9	496.8	508.7	502.2	505.4	507.6	498.0	482.7	478.2	471.5	459.0
Property Development - Land Parcelling	155.1	165.2	219.4	217.2	266.8	231.7	215.4	223.3	222.8	216.8	217.1	215.4
Housing	6,249.4	6,311.3	6,165.9	6,172.1	6,236.7	6,262.4	6,293.9	6,329.4	6,366.8	6,438.9	6,502.8	6,524.6
Housing - Staff	495.1	498.4	516.0	514.9	520.4	525.8	534.7	540.1	547.1	552.2	563.2	566.7
Housing Development Certificate Holders	46.7	50.2	51.4	71.3	52.9	47.1	37.5	37.7	37.5	37.6	37.0	38.9
Industrial Building Enterprise Certificate Holders	345.2	346.0	335.7	313.4	333.1	336.3	338.6	334.0	335.6	330.3	331.1	341.6
Other	772.2	725.8	720.0	732.9	807.2	769.4	769.0	782.9	752.7	806.1	770.6	797.3

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SECTORS	(Rs Million)											
	Sep-01	Dec-01	Mar-02	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02
<b>Traders</b>	<b>11,044.1</b>	<b>11,036.9</b>	<b>11,451.4</b>	<b>11,326.6</b>	<b>11,246.2</b>	<b>11,364.2</b>	<b>11,335.3</b>	<b>11,697.7</b>	<b>11,632.6</b>	<b>12,319.3</b>	<b>12,243.5</b>	<b>11,975.3</b>
- of which												
Wholesalers	2,779.3	2,885.0	3,046.7	2,993.5	3,017.7	3,074.2	3,079.2	3,187.3	3,215.3	3,247.9	3,292.8	3,197.7
Retailers - Supermarkets	415.0	351.6	467.3	441.9	429.0	417.0	403.4	422.8	411.7	366.0	411.9	338.8
Retailers - Shops & Snacks	282.7	285.2	285.5	282.2	280.2	295.6	284.4	269.5	267.1	272.9	281.1	277.8
Retailers - Pharmaceuticals and Chemists	105.9	107.1	100.8	98.2	105.9	114.4	131.5	128.3	120.3	127.9	118.7	127.1
Retailers - Others	1,296.7	1,347.4	1,343.3	1,302.2	1,259.0	1,271.1	1,273.3	1,312.3	1,275.8	1,252.6	1,245.2	1,137.0
Automobile Dealers & Garages	998.4	1,052.0	1,035.6	1,010.0	973.7	921.9	858.6	930.8	950.4	1,022.1	978.9	975.8
Other	5,166.1	5,008.5	5,172.2	5,198.5	5,180.7	5,270.0	5,304.8	5,446.7	5,391.9	6,030.0	5,907.1	5,921.1
<b>New Economy</b>	<b>958.8</b>	<b>1,072.3</b>	<b>1,130.1</b>	<b>1,153.9</b>	<b>1,148.0</b>	<b>1,196.4</b>	<b>1,177.9</b>	<b>1,541.8</b>	<b>1,539.9</b>	<b>1,528.8</b>	<b>1,508.6</b>	<b>1,298.3</b>
- of which												
Telecommunications	828.6	957.0	1,001.5	1,024.4	1,062.2	1,110.5	1,090.5	1,121.8	1,123.5	1,099.7	1,068.6	992.7
Internet	0.5	1.2	5.5	5.6	5.8	6.5	6.9	6.2	6.1	6.8	6.7	6.0
E-Commerce	0.0	0.0	1.2	2.1	2.1	2.3	4.2	4.2	4.1	4.1	8.0	8.0
Information Technology - Hardware	19.2	24.9	87.0	33.7	30.3	29.5	29.7	25.6	21.6	29.2	30.5	24.4
Information Technology - Software	87.9	66.8	11.4	66.4	23.3	25.1	23.8	360.6	364.7	366.0	374.5	242.7
Personal Computers	12.3	12.1	12.5	10.3	11.9	12.3	11.7	11.7	11.8	11.9	10.6	11.0
Other	12.3	10.2	11.0	11.5	12.3	10.2	11.1	11.7	8.1	11.0	9.6	13.6
<b>Financial and Business Services</b>	<b>6,393.2</b>	<b>6,630.7</b>	<b>6,878.2</b>	<b>6,939.0</b>	<b>7,102.3</b>	<b>7,461.1</b>	<b>7,520.3</b>	<b>8,010.4</b>	<b>8,317.2</b>	<b>7,752.5</b>	<b>7,568.0</b>	<b>7,643.8</b>
- of which												
Stockbrokers & Stockbroking Companies	311.7	331.0	328.9	327.8	330.3	330.8	331.2	307.1	306.3	305.2	305.0	305.3
Insurance Companies	193.5	222.5	258.9	257.2	231.8	240.1	273.4	417.5	431.0	434.1	438.5	377.3
Leasing Companies	1,251.1	1,511.6	1,528.6	1,560.4	1,568.0	1,664.3	1,632.0	1,800.0	1,811.2	1,243.1	1,120.1	1,054.1
Mutual Funds	49.9	49.9	56.0	66.0	50.1	50.0	50.0	50.0	50.0	50.0	50.0	50.0
Accounting & Consultancy Services	144.5	153.9	215.5	215.1	200.8	203.1	194.7	200.6				