

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector : December 2005
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,588.5	3,790.0	0.5	7.6	1,075.7	527.2	7,989.6
- of which							
Sugar Industry - Estates	1,153.1	2,594.0	0.0	0.0	718.6	320.8	4,786.5
Sugar Industry - Others	336.8	233.0	0.1	0.0	71.7	61.9	703.5
Agricultural Development Certificate Holders	8.2	8.2	0.0	2.6	0.0	0.0	19.0
Agro-based Industrial Certificate Holders	16.8	8.9	0.0	0.0	5.6	0.0	31.3
Sugarcane Planters	150.5	499.2	0.0	0.0	0.0	22.1	671.9
Other Plantation	38.0	20.4	0.2	0.0	0.0	0.0	58.5
Animal Breeding	271.5	276.3	0.2	2.9	49.8	122.4	723.2
Fishing	49.6	58.4	0.0	0.3	0.0	0.0	108.3
Other	564.1	91.6	0.0	1.7	230.1	0.0	887.6
Manufacturing	5,564.1	5,023.1	149.4	770.7	2,318.9	926.3	14,752.4
- of which							
Export Enterprise Certificate Holders	2,304.9	1,713.9	127.5	164.1	1,518.3	814.0	6,642.7
Export Service Certificate Holders	59.3	131.1	0.0	0.0	4.1	0.0	194.5
Pioneer Status Certificate Holders	55.5	51.5	0.0	10.4	85.7	38.9	242.0
Small and Medium Enterprise Certificate Holders	50.7	25.0	0.1	12.8	0.0	0.0	88.6
Strategic Local Enterprise Certificate Holders	0.9	4.0	1.6	0.0	0.0	0.0	6.5
Furniture & Wood Products	289.9	72.8	0.1	13.6	4.4	0.0	380.8
Printing & Publishing	304.4	458.5	0.0	6.6	83.6	0.0	853.0
Steel/Metal Products	175.0	135.8	0.0	65.8	10.1	0.0	386.7
Food & Beverages	990.1	1,203.5	0.0	232.2	432.0	0.0	2,857.7
Plastic Products	63.5	110.8	0.4	8.7	0.0	0.0	183.3
Pharmaceuticals & Health Care	29.4	36.8	1.5	8.0	20.9	0.0	96.7
Jewellery & Precision Engineering	75.6	41.6	0.0	12.9	44.9	0.0	175.0
Electronics	45.9	11.7	0.4	32.5	0.1	0.0	90.5
Leather Products & Footwear	24.6	27.0	0.0	5.5	0.0	0.0	57.2
Paints	75.1	51.6	0.0	0.0	0.0	19.8	146.5
Cement	3.6	0.0	0.9	0.0	0.0	38.9	43.4
Other	1,015.9	947.5	16.9	197.6	114.8	14.7	2,307.3
Tourism	1,973.4	11,142.3	0.6	1.3	1,814.1	1,223.9	16,155.6
- of which							
Hotels	657.8	4,511.6	0.0	0.9	1,420.9	387.2	6,978.4
Tour Operators & Travel Agents	135.7	262.2	0.0	0.0	59.7	0.0	457.6
Hotel Development Certificate Holders	129.1	798.8	0.0	0.0	31.4	34.6	993.9
Hotel Management Service Certificate Holders	883.7	5,070.4	0.0	0.0	275.7	773.2	7,002.9
Restaurants	45.5	140.2	0.6	0.4	0.0	0.0	186.7
Duty-Free Shops	1.2	7.9	0.0	0.0	0.0	0.0	9.1
Other	120.5	351.2	0.0	0.0	26.4	28.9	527.1
Transport	353.7	681.3	0.0	5.8	626.4	0.0	1,667.3
- of which							
Airlines	30.3	0.1	0.0	0.0	121.2	0.0	151.5
Buses, Lorries, Trucks & Cars	130.0	372.1	0.0	5.8	8.0	0.0	515.9
Shipping & Freight Forwarders	172.9	227.4	0.0	0.0	497.2	0.0	897.6
Other	20.5	81.8	0.0	0.0	0.0	0.0	102.3
Construction	2,082.7	16,082.4	68.3	14.6	297.1	100.5	18,645.6
- of which							
Building & Housing Contractors	973.9	275.8	58.5	5.2	232.4	0.0	1,545.9
Property Development - Commercial	236.0	1,223.2	0.0	0.0	32.4	100.5	1,592.1
Property Development - Residential	258.2	249.0	0.0	0.0	0.0	0.0	507.2
Property Development - Land Parcelling	42.2	135.0	0.0	0.0	0.0	0.0	177.2
Housing	55.7	12,142.2	9.8	0.0	15.4	0.0	12,223.1
Housing - Staff	1.6	911.3	0.0	0.0	0.0	0.0	912.9
Housing Development Certificate Holders	0.0	5.4	0.0	0.0	0.0	0.0	5.4
Industrial Building Enterprise Certificate Holders	93.1	182.3	0.0	0.0	16.8	0.0	292.2
Building Supplies & Materials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Stone Crushing and Concrete Products	184.2	604.3	0.0	4.3	0.0	0.0	792.9
Other	237.8	353.9	0.0	5.1	0.0	0.0	596.8

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,448.9	7,988.7	63.1	1,751.5	890.7	0.0	17,142.9
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	1,906.2	2,462.0	51.2	586.1	123.5	0.0	5,128.9
Retailers - Hypermarkets	0.0	324.8	0.0	0.0	0.0	0.0	324.8
Retailers - Supermarkets	135.0	736.0	0.0	9.7	0.1	0.0	880.8
Retailers - Shops & Snacks	100.4	59.6	0.2	5.0	4.3	0.0	169.4
Retailers - Pharmaceuticals and Chemists	69.9	68.5	0.0	47.3	1.1	0.0	186.8
Retailers - Others	1,283.8	968.7	3.4	532.3	57.4	0.0	2,845.6
Automobile Dealers & Garages	518.8	426.4	0.0	225.2	146.7	0.0	1,317.1
Petroleum and Energy Products	69.4	229.1	0.0	0.3	275.3	0.0	574.1
Tyre Dealers and Suppliers	8.2	4.0	0.0	0.0	0.0	0.0	12.2
Other	2,357.3	2,709.5	8.4	345.5	282.4	0.0	5,703.1
Information Communication and Technology	131.3	211.4	0.0	3.8	46.3	0.0	392.8
- of which							
Telecommunications	25.6	146.5	0.0	0.0	29.8	0.0	201.9
Internet	0.1	0.1	0.0	0.0	0.0	0.0	0.3
E-Commerce	1.2	4.1	0.0	0.0	0.0	0.0	5.3
Information Technology - Hardware	66.9	8.7	0.0	0.0	0.0	0.0	75.6
Information Technology - Software	14.3	21.1	0.0	0.0	14.0	0.0	49.4
Personal Computers	4.9	9.7	0.0	0.0	0.0	0.0	14.7
Other	18.3	21.1	0.0	3.8	2.5	0.0	45.7
Financial and Business Services	1,457.9	5,190.8	1.5	1.3	2,415.7	2,335.4	11,402.5
- of which							
Stockbrokers & Stockbroking Companies	1.0	0.2	0.0	0.0	0.0	2.5	3.6
Insurance Companies	151.1	59.6	0.0	0.0	9.7	199.9	420.3
Nonbank Deposit-Taking Institutions	76.1	2,759.4	0.0	0.0	0.0	459.2	3,294.7
Mutual Funds	0.0	18.3	0.0	0.0	0.0	6.5	24.8
Accounting & Consultancy Services	191.9	243.1	0.0	0.0	0.4	0.0	435.4
Investment Companies	11.2	355.8	0.0	0.0	522.4	1.5	890.8
Public Financial Corporations	0.0	368.1	0.0	0.0	0.0	0.0	368.2
Other	1,026.7	1,386.3	1.5	1.3	1,883.2	1,665.8	5,964.7
Infrastructure	127.5	1,276.9	0.0	4.5	24.8	495.0	1,928.6
- 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	47.6	1,154.2	0.0	0.0	24.8	495.0	1,721.5
Water Development	7.3	0.9	0.0	0.0	0.0	0.0	8.2
Road Development	60.3	0.0	0.0	0.0	0.0	0.0	60.3
Other	12.3	16.0	0.0	4.5	0.0	0.0	32.9
State and Local Government	0.7	62.0	0.0	0.0	0.0	0.0	62.7
Public Nonfinancial Corporations	951.0	2,050.4	0.0	0.0	5,225.4	1,454.3	9,681.1
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freepoint Enterprise Certificate Holders	50.1	49.3	1.8	4.1	203.6	0.0	308.8
Health Development Certificate Holders	1.5	11.8	0.0	0.0	2.3	8.0	23.6
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,619.6	6,715.7	921.2	46.9	347.4	0.0	10,650.8
Professional ²	344.4	476.8	0.1	1.4	8.9	2.0	833.6
Education	52.1	213.7	0.0	0.0	0.0	116.5	382.3
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	108.8	175.5	0.0	12.7	7.9	0.0	304.9
Other	1,419.3	1,154.0	11.2	49.4	1,001.8	53.3	3,689.0
TOTAL	26,275.6	62,295.9	1,217.7	2,675.6	16,307.0	7,242.5	116,014.3

¹ Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

² 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 Rs6,878.8 million at the end of December 2005.