

**Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: June 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>2,799.1</b>	<b>3,750.4</b>	<b>0.4</b>	<b>2.7</b>	<b>885.1</b>	<b>406.8</b>	<b>7,844.4</b>
- of which							
Sugar Industry - Estates	1,783.6	2,573.9	0.0	0.0	519.8	228.1	5,105.4
Sugar Industry - Others	268.4	318.5	0.1	0.0	65.6	53.7	706.2
Agricultural Development Certificate Holders	7.2	8.8	0.0	1.2	0.0	0.0	17.2
Agro-based Industrial Certificate Holders	1.9	6.9	0.0	0.0	5.3	0.0	14.1
Sugarcane Planters	180.9	430.5	0.0	0.0	0.0	14.6	626.0
Other Plantation	26.1	21.8	0.2	0.0	0.0	0.0	48.0
Animal Breeding	282.2	281.7	0.2	0.0	10.0	110.4	684.4
Fishing	53.4	30.9	0.0	0.0	0.1	0.0	84.3
Other	195.5	77.4	0.0	1.5	284.3	0.0	558.7
<b>Manufacturing</b>	<b>5,272.6</b>	<b>5,039.5</b>	<b>65.4</b>	<b>907.9</b>	<b>2,673.4</b>	<b>1,017.0</b>	<b>14,975.8</b>
- of which							
Export Enterprise Certificate Holders	2,218.1	1,636.1	37.3	239.6	1,770.0	919.3	6,820.5
Export Service Certificate Holders	65.1	182.6	0.0	0.6	3.7	0.0	252.0
Pioneer Status Certificate Holders	64.7	48.4	2.8	18.9	93.6	33.3	261.7
Small and Medium Enterprise Certificate Holders	50.7	27.7	0.0	10.6	0.0	0.0	89.0
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	315.6	78.6	0.3	12.3	0.0	0.0	406.8
Printing & Publishing	240.4	466.5	0.0	57.4	89.8	0.0	854.1
Steel/Metal Products	160.4	154.6	0.0	70.4	9.5	0.0	395.0
Food & Beverages	910.2	1,150.3	0.0	221.6	497.1	0.0	2,779.2
Plastic Products	54.5	104.9	0.6	10.0	2.5	0.0	172.6
Pharmaceuticals & Health Care	20.1	26.2	0.0	2.8	20.4	0.0	69.4
Jewellery & Precision Engineering	72.7	42.9	0.0	23.8	25.1	0.0	164.5
Electronics	45.6	16.4	0.0	27.3	0.1	0.0	89.5
Leather Products & Footwear	23.7	23.2	0.0	5.9	0.0	0.0	52.9
Paints	72.1	39.1	0.0	0.0	0.0	19.8	131.1
Cement	0.0	0.0	0.2	0.0	0.0	41.7	41.8
Other	958.5	1,041.9	24.1	206.7	161.7	2.9	2,395.8
<b>Tourism</b>	<b>1,734.5</b>	<b>10,754.2</b>	<b>0.6</b>	<b>0.4</b>	<b>1,860.3</b>	<b>990.6</b>	<b>15,340.5</b>
- of which							
Hotels	744.7	4,244.3	0.0	0.0	1,418.0	335.9	6,742.9
Tour Operators & Travel Agents	98.7	337.7	0.0	0.0	60.8	0.0	497.2
Hotel Development Certificate Holders	25.1	749.6	0.0	0.0	27.7	0.0	802.3
Hotel Management Service Certificate Holders	670.7	4,765.2	0.0	0.0	315.4	629.9	6,381.2
Restaurants	38.9	200.6	0.6	0.4	0.0	0.0	240.5
Duty-Free Shops	4.3	7.6	0.0	0.0	0.0	0.0	11.8
Other	152.1	449.3	0.0	0.0	38.3	24.8	664.5
<b>Transport</b>	<b>233.9</b>	<b>755.2</b>	<b>0.0</b>	<b>12.6</b>	<b>616.3</b>	<b>63.5</b>	<b>1,681.5</b>
- of which							
Airlines	7.5	3.2	0.0	0.0	115.7	0.0	126.4
Buses, Lorries, Trucks & Cars	146.0	363.4	0.0	12.6	8.1	0.0	530.1
Shipping & Freight Forwarders	48.3	304.6	0.0	0.0	492.5	63.5	908.9
Other	32.1	84.0	0.0	0.0	0.0	0.0	116.1
<b>Construction</b>	<b>1,819.7</b>	<b>17,140.8</b>	<b>56.6</b>	<b>8.2</b>	<b>348.2</b>	<b>101.0</b>	<b>19,474.5</b>
- of which							
Building & Housing Contractors	893.1	387.1	46.8	3.5	244.4	0.0	1,574.8
Property Development - Commercial	213.4	1,060.2	0.0	0.0	48.1	101.0	1,422.7
Property Development - Residential	127.5	220.5	0.0	0.0	25.3	0.0	373.3
Property Development - Land Parcelling	34.8	114.3	0.0	0.0	0.0	0.0	149.1
Housing	65.2	13,185.8	9.8	0.0	12.7	0.0	13,273.5
Housing - Staff	1.3	960.1	0.0	0.0	0.0	0.0	961.4
Housing Development Certificate Holders	0.0	5.3	0.0	0.0	0.0	0.0	5.3
Industrial Building Enterprise Certificate Holders	107.0	168.7	0.0	0.0	13.9	0.0	289.7
Building Supplies & Materials	0.0	0.4	0.0	0.0	0.0	0.0	0.4
Stone Crushing and Concrete Products	110.8	581.8	0.0	0.8	0.0	0.0	693.4
Other	266.4	456.7	0.0	3.9	3.7	0.0	730.8

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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>7,263.8</b>	<b>8,041.2</b>	<b>57.9</b>	<b>1,265.8</b>	<b>1,083.7</b>	<b>0.0</b>	<b>17,712.5</b>
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	1,971.7	2,113.6	52.1	530.6	295.6	0.0	4,963.6
Retailers - Hypermarkets	0.0	314.9	0.0	0.0	0.0	0.0	314.9
Retailers - Supermarkets	165.6	715.9	0.0	7.6	0.0	0.0	889.1
Retailers - Shops & Snacks	110.3	57.4	0.2	4.5	2.6	0.0	175.0
Retailers - Pharmaceuticals and Chemists	90.4	67.5	0.0	58.0	0.0	0.0	215.9
Retailers - Others	1,813.8	1,025.0	0.1	131.5	59.0	0.0	3,029.3
Automobile Dealers & Garages	535.0	452.8	0.0	219.8	132.9	0.0	1,340.6
Petroleum and Energy Products	72.6	254.3	0.0	0.5	292.8	0.0	620.2
Tyre Dealers and Suppliers	4.9	3.6	0.0	0.0	0.0	0.0	8.5
Other	2,499.6	3,036.1	5.6	313.3	300.8	0.0	6,155.4
<b>Information Communication and Technology</b>	<b>156.8</b>	<b>288.4</b>	<b>0.0</b>	<b>4.1</b>	<b>42.9</b>	<b>0.0</b>	<b>492.2</b>
- of which							
Telecommunications	25.9	125.7	0.0	4.1	24.0	0.0	179.8
Internet	27.0	66.6	0.0	0.0	0.0	0.0	93.6
E-Commerce	0.0	3.3	0.0	0.0	0.0	0.0	3.3
Information Technology - Hardware	69.0	7.0	0.0	0.0	0.0	0.0	76.0
Information Technology - Software	18.7	55.8	0.0	0.0	16.5	0.0	91.0
Personal Computers	4.9	9.0	0.0	0.0	0.0	0.0	13.9
Other	11.4	20.9	0.0	0.0	2.4	0.0	34.6
<b>Financial and Business Services</b>	<b>1,127.5</b>	<b>6,323.9</b>	<b>2.9</b>	<b>2.0</b>	<b>2,943.1</b>	<b>2,944.2</b>	<b>13,343.7</b>
- of which							
Stockbrokers & Stockbroking Companies	0.1	5.0	0.0	0.0	0.0	9.8	14.9
Insurance Companies	111.6	60.2	0.0	0.0	9.8	0.0	181.6
Nonbank Deposit-Taking Institutions	99.3	2,955.3	0.0	0.0	0.0	528.9	3,583.5
Mutual Funds	0.0	15.4	0.0	0.0	0.0	6.5	21.9
Accounting & Consultancy Services	39.6	241.8	0.0	0.0	0.6	0.0	282.0
Investment Companies	59.9	424.7	0.0	0.0	249.9	0.2	734.7
Public Financial Corporations	0.0	604.3	0.0	0.0	1,535.6	199.0	2,338.9
Other	817.1	2,017.2	2.9	2.0	1,147.2	2,199.8	6,186.1
<b>Infrastructure</b>	<b>25.4</b>	<b>2,195.1</b>	<b>0.0</b>	<b>4.6</b>	<b>137.9</b>	<b>469.9</b>	<b>2,832.8</b>
- of which							
Airport Development	0.0	0.4	0.0	0.0	0.0	0.0	0.4
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	4.1	2,171.4	0.0	3.3	137.9	469.9	2,786.5
Water Development	6.5	0.7	0.0	0.0	0.0	0.0	7.2
Road Development	0.4	0.0	0.0	0.0	0.0	0.0	0.4
Other	14.4	22.5	0.0	1.3	0.0	0.0	38.2
<b>State and Local Government</b>	<b>0.0</b>	<b>79.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>79.7</b>
<b>Public Nonfinancial Corporations</b>	<b>1,215.8</b>	<b>2,721.1</b>	<b>0.0</b>	<b>0.0</b>	<b>3,112.5</b>	<b>1,888.8</b>	<b>8,938.3</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>41.7</b>	<b>61.0</b>	<b>0.0</b>	<b>66.4</b>	<b>186.9</b>	<b>0.0</b>	<b>355.9</b>
<b>Health Development Certificate Holders</b>	<b>3.6</b>	<b>23.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.9</b>	<b>0.0</b>	<b>27.7</b>
<b>Modernisation &amp; Expansion Enterprise Cert. 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>Personal <sup>1</sup></b>	<b>2,632.0</b>	<b>7,415.5</b>	<b>913.1</b>	<b>41.8</b>	<b>340.0</b>	<b>0.0</b>	<b>11,342.4</b>
<b>Professional <sup>2</sup></b>	<b>260.3</b>	<b>329.4</b>	<b>0.0</b>	<b>3.9</b>	<b>6.9</b>	<b>0.0</b>	<b>600.5</b>
<b>Education</b>	<b>44.3</b>	<b>237.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>111.4</b>	<b>393.2</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>96.7</b>	<b>137.9</b>	<b>0.0</b>	<b>12.7</b>	<b>8.5</b>	<b>0.0</b>	<b>255.8</b>
<b>Other</b>	<b>1,486.1</b>	<b>1,321.2</b>	<b>8.8</b>	<b>19.5</b>	<b>890.8</b>	<b>53.3</b>	<b>3,779.7</b>
<b>TOTAL</b>	<b>26,213.8</b>	<b>66,615.1</b>	<b>1,105.8</b>	<b>2,352.6</b>	<b>15,137.3</b>	<b>8,046.6</b>	<b>119,471.1</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 Rs8,907.1 million at the end of June 2006.