

**Table 9: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector: April 2004**

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,606.5</b>	<b>3,413.0</b>	<b>0.4</b>	<b>14.2</b>	<b>347.7</b>	<b>833.8</b>	<b>7,215.5</b>
- of which							
Sugar Industry - Estates	1,442.5	2,411.4	0.0	0.0	335.1	502.0	4,691.0
Sugar Industry - Others	513.7	200.8	0.0	0.0	0.0	134.6	849.1
Agricultural Development Certificate Holders	22.0	2.3	0.0	0.1	0.0	0.0	24.5
Agro-based Industrial Certificate Holders	2.7	5.8	0.0	0.0	3.0	0.0	11.5
Sugarcane Planters	186.0	398.2	0.0	0.0	0.0	38.8	623.1
Other Plantation	50.5	29.9	0.2	0.0	0.0	0.0	80.6
Animal Breeding	236.2	244.2	0.2	0.5	0.0	158.4	639.5
Fishing	63.8	15.9	0.0	0.7	0.0	0.0	80.4
Other	89.0	104.5	0.0	12.8	9.6	0.0	215.9
<b>Manufacturing</b>	<b>5,770.0</b>	<b>4,197.2</b>	<b>65.6</b>	<b>676.0</b>	<b>1,321.7</b>	<b>789.9</b>	<b>12,820.4</b>
- of which							
Export Enterprise Certificate Holders	2,593.6	1,729.7	31.6	256.9	1,009.9	615.4	6,237.1
Export Service Certificate Holders	88.0	55.4	0.6	1.1	2.8	0.0	147.8
Pioneer Status Certificate Holders	81.3	70.8	0.0	11.7	18.4	66.7	248.9
Small and Medium Enterprise Certificate Holders	61.7	20.6	0.1	6.9	0.0	0.0	89.2
Strategic Local Enterprise Certificate Holders	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Furniture & Wood Products	301.1	88.0	0.1	10.7	0.0	0.0	399.9
Printing & Publishing	331.1	164.5	0.0	2.0	30.3	0.0	528.0
Steel/Metal Products	142.9	157.6	0.0	15.9	0.2	0.0	316.6
Food & Beverages	861.8	931.9	0.0	172.9	182.1	2.0	2,150.6
Plastic Products	73.6	47.0	0.0	11.8	0.0	0.0	132.4
Pharmaceuticals & Health Care	28.3	6.2	0.0	3.2	0.0	0.0	37.8
Jewellery & Precision Engineering	63.9	35.8	0.0	7.1	1.9	0.0	108.7
Electronics	46.8	24.5	0.0	26.3	16.5	0.0	114.1
Leather Products & Footwear	27.8	22.8	0.0	5.5	0.0	0.0	56.2
Other	1,068.1	842.2	33.1	144.1	59.7	105.8	2,252.9
<b>Tourism</b>	<b>2,232.3</b>	<b>8,264.0</b>	<b>0.6</b>	<b>0.6</b>	<b>1,043.9</b>	<b>1,846.5</b>	<b>13,387.9</b>
- of which							
Hotels	648.0	3,104.0	0.0	0.6	661.6	636.4	5,050.5
Tour Operators & Travel Agents	153.8	146.5	0.0	0.0	60.8	0.0	361.2
Hotel Development Certificate Holders	51.0	918.2	0.0	0.0	0.0	103.8	1,073.0
Hotel Management Service Certificate Holders	1,206.2	3,810.4	0.0	0.0	301.9	1,019.5	6,338.0
Restaurants	59.7	164.5	0.6	0.0	0.0	0.0	224.8
Duty-Free Shops	0.1	1.7	0.0	0.0	0.0	0.0	1.8
Other	113.4	118.7	0.0	0.0	19.6	86.9	338.6
<b>Transport</b>	<b>299.6</b>	<b>451.1</b>	<b>0.0</b>	<b>8.2</b>	<b>593.3</b>	<b>0.0</b>	<b>1,352.3</b>
- of which							
Airlines	0.9	0.0	0.0	0.0	125.1	0.0	126.0
Buses, Lorries, Trucks & Cars	121.0	338.3	0.0	7.5	15.4	0.0	482.2
Shipping & Freight Forwarders	150.7	67.1	0.0	0.0	452.8	0.0	670.6
Other	27.0	45.7	0.0	0.7	0.0	0.0	73.4
<b>Construction</b>	<b>2,171.7</b>	<b>11,178.7</b>	<b>22.4</b>	<b>14.1</b>	<b>366.1</b>	<b>132.1</b>	<b>13,884.9</b>
- of which							
Building & Housing Contractors	1,092.4	437.0	0.0	10.8	210.4	0.0	1,750.7
Property Development - Commercial	130.2	1,123.9	0.0	0.0	89.4	132.1	1,475.5
Property Development - Residential	123.4	273.1	0.0	0.0	16.4	0.0	413.0
Property Development - Land Parcelling	38.4	163.3	0.0	0.0	0.0	0.0	201.7
Housing	124.5	7,847.2	10.0	0.0	17.0	0.0	7,998.7
Housing - Staff	1.8	630.7	0.0	0.0	0.0	0.0	632.5
Housing Development Certificate Holders	1.1	3.5	0.0	0.0	0.0	0.0	4.5
Industrial Building Enterprise Certificate Holders	177.5	96.8	0.0	0.0	26.8	0.0	301.1
Other	482.5	603.1	12.3	3.2	6.0	0.0	1,107.2

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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>6,150.5</b>	<b>4,827.5</b>	<b>105.9</b>	<b>1,506.6</b>	<b>594.7</b>	<b>41.9</b>	<b>13,227.0</b>
- of which							
Wholesalers	2,121.7	1,674.2	80.9	431.0	167.0	0.0	4,474.9
Retailers - Supermarkets	265.7	867.2	0.0	50.6	0.0	0.0	1,183.5
Retailers - Shops & Snacks	122.2	83.0	0.2	8.3	16.6	0.0	230.3
Retailers - Pharmaceuticals and Chemists	79.8	48.7	5.1	72.0	0.0	0.0	205.5
Retailers - Others	1,176.9	660.9	1.9	111.8	140.9	0.0	2,092.4
Automobile Dealers & Garages	366.6	275.3	0.0	147.1	39.9	0.0	828.8
Other	2,017.6	1,218.2	17.8	685.7	230.3	41.9	4,211.5
<b>New Economy</b>	<b>119.9</b>	<b>865.3</b>	<b>0.0</b>	<b>0.2</b>	<b>820.8</b>	<b>1,319.5</b>	<b>3,125.8</b>
- of which							
Telecommunications	57.2	833.7	0.0	0.0	790.9	1,126.9	2,808.7
Internet	0.5	4.9	0.0	0.0	0.0	0.0	5.4
E-Commerce	0.7	6.4	0.0	0.0	0.0	0.0	7.1
Information Technology - Hardware	36.0	6.2	0.0	0.2	2.5	0.0	44.8
Information Technology - Software	8.2	6.6	0.0	0.0	27.5	192.6	234.9
Personal Computers	4.7	2.3	0.0	0.0	0.0	0.0	7.0
Other	12.6	5.3	0.0	0.0	0.0	0.0	17.9
<b>Financial and Business Services</b>	<b>1,501.5</b>	<b>3,071.5</b>	<b>2.2</b>	<b>5.4</b>	<b>1,108.2</b>	<b>2,448.7</b>	<b>8,137.5</b>
- of which							
Stockbrokers & Stockbroking Companies	2.4	300.0	0.0	0.0	0.0	2.5	304.9
Insurance Companies	41.8	39.5	0.0	0.0	0.0	261.9	343.2
Leasing Companies	0.0	40.0	0.0	0.0	20.8	588.6	649.5
Mutual Funds	0.0	127.5	0.0	0.0	0.0	6.5	134.0
Accounting & Consultancy Services	185.1	19.1	0.0	0.0	0.9	0.0	205.1
Other	1,272.1	2,545.4	2.2	5.4	1,086.5	1,589.1	6,500.8
<b>Infrastructure</b>	<b>91.5</b>	<b>452.4</b>	<b>0.0</b>	<b>0.0</b>	<b>99.8</b>	<b>594.9</b>	<b>1,238.6</b>
- of which							
Airport Development	0.0	338.9	0.0	0.0	99.8	0.0	438.7
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	8.8	107.2	0.0	0.0	0.0	589.9	705.8
Water Development	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Road Development	77.1	1.2	0.0	0.0	0.0	0.0	78.4
Other	5.6	4.9	0.0	0.0	0.0	5.0	15.5
<b>Statutory and Para-Statal Bodies</b>	<b>347.1</b>	<b>703.4</b>	<b>0.0</b>	<b>0.0</b>	<b>124.4</b>	<b>350.8</b>	<b>1,525.7</b>
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
Freeport Enterprise Certificate Holders	47.1	62.5	0.0	4.4	118.8	0.0	232.8
Health Development Certificate Holders	2.0	10.3	0.0	0.0	5.5	8.0	25.7
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal <sup>1</sup>	2,325.4	5,030.4	587.6	40.9	279.4	0.0	8,263.8
Professional <sup>2</sup>	306.9	334.5	0.2	26.9	0.5	2.0	671.1
Education	48.0	66.8	0.1	0.0	0.0	122.6	237.5
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	118.3	250.1	0.0	12.7	7.3	0.0	388.5
Other Customers	1,360.7	837.0	6.9	26.9	872.9	75.6	3,179.9
<b>TOTAL</b>	<b>25,499.1</b>	<b>44,015.6</b>	<b>791.9</b>	<b>2,337.2</b>	<b>7,704.9</b>	<b>8,566.3</b>	<b>88,915.0</b>

<sup>1</sup> Refers to individuals on payrolls<sup>2</sup> Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.

Figures may not add up to totals due to rounding