

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: April 2006
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,571.7	3,660.4	0.5	2.5	803.1	414.6	7,452.8
- of which							
Sugar Industry - Estates	1,620.5	2,589.3	0.0	0.0	443.4	228.4	4,881.5
Sugar Industry - Others	355.6	219.2	0.1	0.0	307.4	53.7	935.9
Agricultural Development Certificate Holders	4.8	8.5	0.0	1.3	0.0	0.0	14.5
Agro-based Industrial Certificate Holders	1.2	7.5	0.0	0.0	5.6	0.0	14.3
Sugarcane Planters	160.7	440.5	0.0	0.0	0.0	22.1	623.4
Other Plantation	27.2	22.7	0.2	0.0	0.0	0.0	50.1
Animal Breeding	278.1	259.7	0.2	0.0	11.2	110.4	659.6
Fishing	55.9	38.4	0.0	0.0	0.0	0.0	94.3
Other	67.8	74.6	0.0	1.2	35.5	0.0	179.2
Manufacturing	5,411.9	4,993.8	48.0	907.4	2,486.6	1,034.4	14,882.1
- of which							
Export Enterprise Certificate Holders	2,246.5	1,632.3	25.9	217.3	1,664.0	935.9	6,722.0
Export Service Certificate Holders	56.7	125.8	0.0	0.6	3.7	0.0	186.8
Pioneer Status Certificate Holders	92.8	48.8	0.0	10.4	87.7	33.3	273.0
Small and Medium Enterprise Certificate Holders	54.7	27.4	0.1	10.1	0.0	0.0	92.3
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	335.4	78.4	0.1	7.1	0.0	0.0	421.0
Printing & Publishing	287.6	464.0	0.0	58.3	69.9	0.0	879.8
Steel/Metal Products	156.9	151.9	0.0	67.3	11.3	0.0	387.3
Food & Beverages	766.2	1,206.9	0.0	257.0	484.1	0.0	2,714.3
Plastic Products	60.5	106.2	1.1	10.0	1.3	0.0	179.1
Pharmaceuticals & Health Care	23.6	26.6	0.0	4.3	20.8	0.0	75.4
Jewellery & Precision Engineering	75.2	46.5	0.0	24.1	28.1	0.0	173.9
Electronics	51.9	15.0	0.0	28.8	0.1	0.0	95.8
Leather Products & Footwear	21.4	23.6	0.0	5.9	0.0	0.0	51.0
Paints	80.5	45.2	0.0	0.0	0.0	19.8	145.5
Cement	44.1	0.0	0.5	0.0	0.0	41.7	86.2
Other	1,057.9	995.1	20.4	206.2	115.5	3.6	2,398.6
Tourism	1,375.4	10,854.0	0.6	1.6	1,931.7	1,150.1	15,313.4
- of which							
Hotels	562.3	4,296.6	0.0	1.2	1,472.8	380.8	6,713.7
Tour Operators & Travel Agents	127.7	308.6	0.0	0.0	59.8	0.0	496.2
Hotel Development Certificate Holders	45.8	779.7	0.0	0.0	105.0	34.6	965.1
Hotel Management Service Certificate Holders	456.4	4,838.3	0.0	0.0	273.4	707.9	6,275.9
Restaurants	44.9	200.0	0.6	0.4	0.0	0.0	246.0
Duty-Free Shops	3.1	8.0	0.0	0.0	0.0	0.0	11.0
Other	135.3	422.7	0.0	0.0	20.7	26.9	605.5
Transport	336.2	683.1	0.3	7.1	635.4	0.0	1,662.1
- of which							
Airlines	2.2	4.6	0.0	0.0	116.4	0.0	123.3
Buses, Lorries, Trucks & Cars	143.2	360.5	0.0	6.9	8.2	0.0	518.8
Shipping & Freight Forwarders	161.5	235.2	0.3	0.2	510.8	0.0	908.1
Other	29.3	82.7	0.0	0.0	0.0	0.0	112.0
Construction	1,920.0	16,680.9	56.8	9.5	317.9	100.7	19,085.8
- of which							
Building & Housing Contractors	974.9	417.4	46.8	4.1	242.6	0.0	1,685.9
Property Development - Commercial	198.6	1,066.8	0.0	0.0	47.0	100.7	1,413.0
Property Development - Residential	121.5	165.0	0.0	0.0	0.0	0.0	286.5
Property Development - Land Parcelling	37.4	119.7	0.0	0.0	0.0	0.0	157.1
Housing	69.2	12,797.4	10.0	0.0	12.8	0.0	12,889.3
Housing - Staff	1.8	916.1	0.0	0.0	0.0	0.0	917.9
Housing Development Certificate Holders	0.0	5.4	0.0	0.0	0.0	0.0	5.4
Industrial Building Enterprise Certificate Holders	95.0	173.9	0.0	0.0	15.2	0.0	284.1
Building Supplies & Materials	0.0	0.4	0.0	0.0	0.0	0.0	0.4
Stone Crushing and Concrete Products	132.0	593.6	0.0	0.0	0.0	0.0	725.5
Other	289.6	425.2	0.0	5.4	0.3	0.0	720.6

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,140.7	7,867.6	72.9	1,396.2	1,068.0	0.0	17,545.4
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	1,942.7	2,134.0	65.0	545.3	267.1	0.0	4,954.1
Retailers - Hypermarkets	0.0	318.8	0.0	0.0	0.0	0.0	318.8
Retailers - Supermarkets	155.6	723.8	0.0	6.6	0.7	0.0	886.7
Retailers - Shops & Snacks	113.7	58.1	0.2	7.9	6.1	0.0	185.9
Retailers - Pharmaceuticals and Chemists	90.3	68.0	0.0	59.6	0.0	0.0	217.9
Retailers - Others	1,753.6	941.0	0.7	232.1	35.0	0.0	2,962.4
Automobile Dealers & Garages	537.4	481.7	0.0	207.0	117.9	0.0	1,343.9
Petroleum and Energy Products	47.0	254.6	0.0	0.5	276.9	0.0	579.0
Tyre Dealers and Suppliers	8.1	3.7	0.0	0.0	0.0	0.0	11.7
Other	2,492.4	2,883.7	7.0	337.2	364.3	0.0	6,084.6
Information Communication and Technology	178.6	232.8	0.0	0.0	24.2	0.0	435.7
- of which							
Telecommunications	32.9	128.9	0.0	0.0	6.2	0.0	168.1
Internet	26.8	0.4	0.0	0.0	0.0	0.0	27.2
E-Commerce	0.7	3.5	0.0	0.0	0.0	0.0	4.2
Information Technology - Hardware	74.5	9.0	0.0	0.0	0.0	0.0	83.4
Information Technology - Software	24.2	53.6	0.0	0.0	15.6	0.0	93.4
Personal Computers	5.2	9.1	0.0	0.0	0.0	0.0	14.2
Other	14.3	28.3	0.0	0.0	2.4	0.0	45.1
Financial and Business Services	1,245.0	5,758.3	1.2	4.7	3,011.8	2,685.9	12,706.9
- of which							
Stockbrokers & Stockbroking Companies	0.2	0.0	0.0	0.0	0.0	9.8	10.0
Insurance Companies	121.3	59.9	0.0	0.0	9.8	199.5	390.5
Nonbank Deposit-Taking Institutions	94.4	2,586.3	0.0	0.0	0.0	458.1	3,138.8
Mutual Funds	0.0	16.4	0.0	0.0	0.0	6.5	22.9
Accounting & Consultancy Services	58.7	247.6	0.0	0.0	0.0	0.0	306.4
Investment Companies	58.3	390.2	0.0	0.0	246.5	0.2	695.1
Public Financial Corporations	0.0	518.5	0.0	0.0	1,533.7	0.0	2,052.3
Other	912.0	1,939.4	1.2	4.7	1,221.8	2,011.8	6,091.0
Infrastructure	100.0	1,764.0	0.0	1.3	24.0	469.9	2,359.1
- of which							
Airport Development	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	65.1	1,737.6	0.0	0.0	24.0	469.9	2,296.5
Water Development	8.4	0.8	0.0	0.0	0.0	0.0	9.1
Road Development	13.7	0.0	0.0	0.0	0.0	0.0	13.7
Other	12.8	25.2	0.0	1.3	0.0	0.0	39.3
State and Local Government	2.5	78.1	0.0	0.0	0.0	0.0	80.6
Public Nonfinancial Corporations	1,487.3	2,624.1	0.0	0.0	4,309.7	1,483.5	9,904.7
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	36.8	54.9	0.0	11.8	150.8	0.0	254.4
Health Development Certificate Holders	1.9	23.5	0.0	0.0	1.7	0.0	27.2
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,599.1	7,171.8	896.7	44.3	350.2	0.0	11,062.2
Professional ²	281.1	335.7	0.1	5.4	7.6	2.0	631.8
Education	45.3	228.1	0.0	0.0	0.0	112.4	385.9
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	90.0	149.3	0.0	12.7	8.3	0.0	260.4
Other	1,444.8	1,243.5	5.2	9.3	939.3	116.8	3,759.0
TOTAL	26,268.5	64,404.0	1,082.3	2,413.8	16,070.6	7,570.3	117,809.5

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 Rs7,935.1 million at the end of April 2006.