

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: April 2007
(Rs million)

| SECTORS | OVERDRAFTS | LOANS | BILLS PURCHASED & DISCOUNTED | BILLS RECEIVABLE | FOREIGN CURRENCY LOANS | INVESTMENTS IN SHARES & DEBENTURES | TOTAL |
|--|----------------|-----------------|------------------------------|------------------|------------------------|------------------------------------|-----------------|
| Agriculture & Fishing | 2,427.1 | 3,392.6 | 0.5 | 10.8 | 726.2 | 207.5 | 6,764.7 |
| - of which | | | | | | | |
| Sugar Industry - Estates | 1,384.8 | 2,278.0 | 0.0 | 0.0 | 505.3 | 104.6 | 4,272.6 |
| Sugar Industry - Others | 342.3 | 263.7 | 0.1 | 0.0 | 154.5 | 8.2 | 768.8 |
| Agricultural Development Certificate Holders | 6.6 | 9.0 | 0.0 | 5.5 | 0.0 | 0.0 | 21.2 |
| Agro-based Industrial Certificate Holders | 2.5 | 6.6 | 0.0 | 0.0 | 4.7 | 0.0 | 13.8 |
| Sugarcane Planters | 279.6 | 389.6 | 0.0 | 0.0 | 0.0 | 14.3 | 683.6 |
| Other Plantation | 20.0 | 21.9 | 0.2 | 0.0 | 0.0 | 0.0 | 42.0 |
| Animal Breeding | 277.9 | 291.5 | 0.2 | 2.2 | 14.4 | 80.4 | 666.6 |
| Fishing | 49.1 | 34.2 | 0.0 | 0.0 | 0.0 | 0.0 | 83.4 |
| Other | 64.3 | 98.0 | 0.1 | 3.0 | 47.2 | 0.0 | 212.7 |
| Manufacturing | 6,843.0 | 4,905.1 | 42.1 | 754.7 | 2,151.2 | 919.9 | 15,616.0 |
| - of which | | | | | | | |
| Export Enterprise Certificate Holders | 2,678.9 | 1,640.8 | 37.7 | 211.0 | 1,359.9 | 882.3 | 6,810.6 |
| Export Service Certificate Holders | 74.5 | 195.8 | 0.0 | 0.0 | 7.4 | 0.0 | 277.7 |
| Pioneer Status Certificate Holders | 90.6 | 43.7 | 0.0 | 7.5 | 84.7 | 16.7 | 243.1 |
| Small and Medium Enterprise Certificate Holders | 68.2 | 38.4 | 0.1 | 10.9 | 0.0 | 0.0 | 117.7 |
| Strategic Local Enterprise Certificate Holders | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Furniture & Wood Products | 342.7 | 68.8 | 0.1 | 22.4 | 0.0 | 0.0 | 433.9 |
| Printing & Publishing | 290.2 | 388.4 | 0.0 | 33.3 | 42.2 | 0.0 | 754.1 |
| Steel/Metal Products | 179.5 | 186.2 | 0.0 | 20.4 | 1.1 | 0.0 | 387.2 |
| Food & Beverages | 1,327.7 | 998.4 | 0.0 | 255.3 | 290.0 | 0.0 | 2,871.3 |
| Plastic Products | 72.4 | 111.3 | 0.0 | 17.2 | 3.2 | 0.0 | 204.1 |
| Pharmaceuticals & Health Care | 30.3 | 49.8 | 0.0 | 7.2 | 18.6 | 0.0 | 105.9 |
| Jewellery & Precision Engineering | 71.2 | 39.5 | 0.0 | 14.0 | 30.2 | 0.0 | 154.9 |
| Electronics | 66.8 | 18.6 | 0.0 | 25.9 | 4.0 | 0.0 | 115.3 |
| Leather Products & Footwear | 26.2 | 26.0 | 0.0 | 3.5 | 15.4 | 0.0 | 71.0 |
| Paints | 81.5 | 96.2 | 0.0 | 0.0 | 28.2 | 0.0 | 205.8 |
| Cement | 27.6 | 0.0 | 0.0 | 0.0 | 0.0 | 20.9 | 48.4 |
| Other | 1,415.0 | 1,003.2 | 4.1 | 126.0 | 266.4 | 0.0 | 2,814.9 |
| Tourism | 2,000.3 | 11,977.4 | 0.0 | 0.4 | 3,195.1 | 798.6 | 17,971.7 |
| - of which | | | | | | | |
| Hotels | 770.9 | 5,854.8 | 0.0 | 0.0 | 2,139.3 | 239.6 | 9,004.6 |
| Tour Operators & Travel Agents | 159.6 | 321.6 | 0.0 | 0.0 | 57.5 | 0.0 | 538.7 |
| Hotel Development Certificate Holders | 5.7 | 637.1 | 0.0 | 0.0 | 20.0 | 0.0 | 662.8 |
| Hotel Management Service Certificate Holders | 658.8 | 4,594.2 | 0.0 | 0.0 | 963.8 | 548.5 | 6,765.4 |
| Restaurants | 36.7 | 193.5 | 0.0 | 0.4 | 0.0 | 0.0 | 230.6 |
| Duty-Free Shops | 3.0 | 6.5 | 0.0 | 0.0 | 5.4 | 0.0 | 14.9 |
| Other | 365.6 | 369.7 | 0.0 | 0.0 | 9.0 | 10.4 | 754.8 |
| Transport | 378.6 | 766.4 | 0.0 | 25.8 | 558.0 | 64.1 | 1,792.8 |
| - of which | | | | | | | |
| Airlines | 11.3 | 0.0 | 0.0 | 0.0 | 115.5 | 0.0 | 126.8 |
| Buses, Lorries, Trucks & Cars | 143.4 | 350.1 | 0.0 | 18.2 | 7.7 | 0.0 | 519.5 |
| Shipping & Freight Forwarders | 184.9 | 309.4 | 0.0 | 7.6 | 434.7 | 64.1 | 1,000.7 |
| Other | 38.9 | 106.9 | 0.0 | 0.0 | 0.1 | 0.0 | 145.9 |
| Construction | 2,348.7 | 18,619.9 | 42.6 | 22.9 | 476.9 | 19.5 | 21,530.4 |
| - of which | | | | | | | |
| Building & Housing Contractors | 1,035.6 | 328.9 | 35.1 | 15.6 | 275.4 | 0.0 | 1,690.7 |
| Property Development - Commercial | 263.1 | 1,311.3 | 0.0 | 0.0 | 53.0 | 19.5 | 1,646.9 |
| Property Development - Residential | 196.1 | 271.9 | 0.0 | 0.0 | 28.4 | 0.0 | 496.4 |
| Property Development - Land Parcelling | 19.7 | 89.1 | 0.0 | 0.0 | 0.0 | 0.0 | 108.8 |
| Housing | 40.5 | 14,414.7 | 7.4 | 0.0 | 6.6 | 0.0 | 14,469.2 |
| Housing - Staff | 1.4 | 1,047.7 | 0.0 | 0.0 | 0.0 | 0.0 | 1,049.1 |
| Housing Development Certificate Holders | 0.0 | 8.2 | 0.0 | 0.0 | 0.0 | 0.0 | 8.2 |
| Industrial Building Enterprise Certificate Holders | 120.8 | 150.2 | 0.0 | 0.0 | 7.6 | 0.0 | 278.7 |
| Building Supplies & Materials | 0.4 | 47.4 | 0.0 | 0.0 | 0.0 | 0.0 | 47.8 |
| Stone Crushing and Concrete Products | 226.6 | 552.2 | 0.0 | 3.2 | 18.0 | 0.0 | 800.0 |
| Other | 444.5 | 398.2 | 0.0 | 4.1 | 87.9 | 0.0 | 934.7 |

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(Rs million)

| SECTORS | OVERDRAFTS | LOANS | BILLS PURCHASED & DISCOUNTED | BILLS RECEIVABLE | FOREIGN CURRENCY LOANS | INVESTMENTS IN SHARES & DEBENTURES | TOTAL |
|---|-----------------|-----------------|------------------------------|------------------|------------------------|------------------------------------|------------------|
| Traders | 7,946.5 | 9,236.3 | 57.7 | 1,237.3 | 946.3 | 0.0 | 19,424.2 |
| - of which | | | | | | | |
| Marketing Companies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Wholesalers | 2,078.1 | 2,534.6 | 52.8 | 495.6 | 130.2 | 0.0 | 5,291.4 |
| Retailers - Hypermarkets | 3.6 | 303.6 | 0.0 | 0.0 | 0.0 | 0.0 | 307.3 |
| Retailers - Supermarkets | 105.4 | 704.7 | 0.0 | 7.7 | 0.0 | 0.0 | 817.8 |
| Retailers - Shops & Snacks | 104.7 | 56.2 | 0.2 | 4.8 | 1.4 | 0.0 | 167.4 |
| Retailers - Pharmaceuticals and Chemists | 117.9 | 83.7 | 0.0 | 28.4 | 0.0 | 0.0 | 230.1 |
| Retailers - Others | 1,500.6 | 990.3 | 0.1 | 104.1 | 73.1 | 0.0 | 2,668.2 |
| Automobile Dealers & Garages | 707.8 | 524.4 | 0.0 | 237.6 | 167.6 | 0.0 | 1,637.4 |
| Petroleum and Energy Products | 149.2 | 334.3 | 0.0 | 0.0 | 202.2 | 0.0 | 685.6 |
| Tyre Dealers and Suppliers | 3.0 | 3.1 | 0.0 | 0.0 | 0.0 | 0.0 | 6.1 |
| Other | 3,176.3 | 3,701.3 | 4.6 | 359.1 | 371.7 | 0.0 | 7,613.0 |
| Information Communication and Technology | 227.9 | 327.1 | 0.0 | 1.0 | 45.6 | 0.0 | 601.7 |
| - of which | | | | | | | |
| Telecommunications | 83.7 | 95.5 | 0.0 | 0.0 | 29.0 | 0.0 | 208.2 |
| Internet | 49.3 | 144.2 | 0.0 | 0.0 | 0.7 | 0.0 | 194.2 |
| E-Commerce | 1.3 | 2.2 | 0.0 | 0.0 | 1.2 | 0.0 | 4.7 |
| Information Technology - Hardware | 49.8 | 7.5 | 0.0 | 0.4 | 0.3 | 0.0 | 57.9 |
| Information Technology - Software | 15.9 | 59.5 | 0.0 | 0.0 | 14.4 | 0.0 | 89.8 |
| Personal Computers | 5.7 | 1.3 | 0.0 | 0.0 | 0.0 | 0.0 | 7.0 |
| Other | 22.2 | 17.0 | 0.0 | 0.6 | 0.1 | 0.0 | 39.9 |
| Financial and Business Services | 2,783.8 | 7,170.0 | 0.0 | 2.6 | 1,906.7 | 4,037.0 | 15,900.1 |
| - of which | | | | | | | |
| Stockbrokers & Stockbroking Companies | 6.1 | 3.2 | 0.0 | 0.0 | 0.0 | 9.8 | 19.1 |
| Insurance Companies | 381.0 | 57.9 | 0.0 | 0.0 | 0.0 | 0.0 | 439.0 |
| Nonbank Deposit-Taking Institutions | 358.3 | 3,704.5 | 0.0 | 0.0 | 0.0 | 409.9 | 4,472.7 |
| Mutual Funds | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6.5 | 6.5 |
| Accounting & Consultancy Services | 75.4 | 245.0 | 0.0 | 0.0 | 0.0 | 0.0 | 320.4 |
| Investment Companies | 188.1 | 592.2 | 0.0 | 0.0 | 278.7 | 25.2 | 1,084.2 |
| Public Financial Corporations | 0.7 | 516.3 | 0.0 | 0.0 | 27.5 | 218.0 | 762.5 |
| Other | 1,774.1 | 2,050.8 | 0.0 | 2.6 | 1,600.4 | 3,367.7 | 8,795.7 |
| Infrastructure | 47.0 | 3,506.0 | 0.0 | 11.9 | 21.0 | 394.3 | 3,980.2 |
| - of which | | | | | | | |
| Airport Development | 0.0 | 1.8 | 0.0 | 0.0 | 0.0 | 0.0 | 1.8 |
| Port Development | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Power Generation | 0.8 | 3,483.8 | 0.0 | 10.6 | 21.0 | 394.3 | 3,910.5 |
| Water Development | 7.0 | 3.5 | 0.0 | 0.0 | 0.0 | 0.0 | 10.5 |
| Road Development | 13.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 13.5 |
| Other | 25.8 | 16.8 | 0.0 | 1.3 | 0.0 | 0.0 | 43.9 |
| State and Local Government | 0.0 | 146.5 | 0.0 | 0.0 | 0.0 | 0.0 | 146.6 |
| Public Nonfinancial Corporations | 960.8 | 2,938.9 | 0.0 | 0.2 | 1,657.4 | 2,063.8 | 7,621.2 |
| Regional Development Certificate Holders | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Regional Headquarters Certificate Holders | 0.0 | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.5 |
| Freeport Enterprise Certificate Holders | 56.6 | 59.2 | 0.0 | 31.9 | 186.5 | 0.0 | 334.3 |
| Health Development Certificate Holders | 4.4 | 61.6 | 0.0 | 0.0 | 0.0 | 0.0 | 66.0 |
| Modernisation & Expansion Enterprise Cert. Holders | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Personal ¹ | 2,861.1 | 8,646.7 | 929.0 | 29.1 | 395.4 | 0.0 | 12,861.3 |
| Professional ² | 276.0 | 298.5 | 0.0 | 59.3 | 15.3 | 0.0 | 649.1 |
| Education | 29.6 | 320.1 | 0.0 | 0.0 | 0.0 | 107.2 | 456.9 |
| Human Resource Development Certificate Holders | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Media, Entertainment and Recreational Activities | 92.2 | 157.5 | 0.0 | 13.6 | 0.0 | 0.0 | 263.4 |
| Other | 1,669.4 | 1,446.2 | 6.3 | 17.1 | 999.0 | 48.5 | 4,186.5 |
| TOTAL | 30,953.1 | 73,976.7 | 1,078.2 | 2,218.8 | 13,280.5 | 8,660.4 | 130,167.7 |

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 Rs8,660.9 million at the end of April 2007.