

**Table 9: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector: October 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>2,371.9</b>	<b>3,211.2</b>	<b>5.1</b>	<b>16.5</b>	<b>373.7</b>	<b>754.1</b>	<b>6,732.6</b>
- of which							
Sugar Industry - Estates	1,192.0	2,185.6	0.0	0.0	298.2	470.5	4,146.3
Sugar Industry - Others	421.8	187.8	0.0	0.0	0.0	107.4	716.9
Agricultural Development Certificate Holders	15.8	8.9	1.5	0.0	0.0	0.0	26.2
Agro-based Industrial Certificate Holders	0.0	5.9	0.0	0.0	2.7	0.0	8.7
Sugarcane Planters	142.3	453.9	0.0	0.0	0.0	29.9	626.0
Other Plantation	51.6	30.2	0.3	0.0	0.0	0.0	82.1
Animal Breeding	274.6	234.7	0.2	0.0	0.0	146.4	655.9
Fishing	53.8	3.4	3.0	1.1	0.0	0.0	61.3
Other	220.1	100.8	0.1	15.4	72.8	0.0	409.2
<b>Manufacturing</b>	<b>5,513.0</b>	<b>4,253.4</b>	<b>83.8</b>	<b>711.6</b>	<b>1,533.4</b>	<b>778.3</b>	<b>12,873.6</b>
- of which							
Export Enterprise Certificate Holders	2,290.5	1,720.1	63.1	217.0	973.2	609.6	5,873.5
Export Service Certificate Holders	90.1	50.2	0.0	0.6	5.0	0.0	145.9
Pioneer Status Certificate Holders	89.3	62.9	0.0	17.3	35.7	66.7	271.9
Small and Medium Enterprise Certificate Holders	64.5	24.1	0.1	8.1	0.0	0.0	96.7
Strategic Local Enterprise Certificate Holders	0.6	1.0	0.0	0.0	0.0	0.0	1.5
Furniture & Wood Products	312.6	67.4	0.1	9.2	0.0	0.0	389.3
Printing & Publishing	306.9	261.4	0.0	1.9	60.6	0.0	630.9
Steel/Metal Products	170.7	135.7	0.0	33.9	0.0	0.0	340.4
Food & Beverages	777.9	996.2	0.0	168.9	228.2	2.0	2,173.2
Plastic Products	65.5	64.5	0.0	12.3	4.9	0.0	147.2
Pharmaceuticals & Health Care	51.5	4.8	0.0	8.3	0.0	0.0	64.6
Jewellery & Precision Engineering	73.2	34.7	0.0	8.7	5.1	0.0	121.8
Electronics	46.9	12.9	0.0	26.1	16.1	0.0	102.0
Leather Products & Footwear	29.1	20.3	0.0	7.0	0.0	0.0	56.4
Other	1,143.7	797.1	20.5	192.3	204.6	100.0	2,458.2
<b>Tourism</b>	<b>1,175.0</b>	<b>9,774.2</b>	<b>0.6</b>	<b>0.0</b>	<b>1,755.2</b>	<b>1,730.7</b>	<b>14,435.7</b>
- of which							
Hotels	505.5	3,413.2	0.0	0.0	992.8	586.1	5,497.6
Tour Operators & Travel Agents	121.1	133.9	0.0	0.0	63.7	0.0	318.7
Hotel Development Certificate Holders	70.0	1,026.6	0.0	0.0	0.0	69.2	1,165.7
Hotel Management Service Certificate Holders	322.7	4,796.9	0.0	0.0	495.9	992.7	6,608.2
Restaurants	50.0	147.0	0.6	0.0	0.0	0.0	197.6
Duty-Free Shops	0.6	0.9	0.0	0.0	0.0	0.0	1.5
Other	105.1	255.8	0.0	0.0	202.8	82.7	646.3
<b>Transport</b>	<b>249.6</b>	<b>606.0</b>	<b>0.0</b>	<b>8.9</b>	<b>611.4</b>	<b>0.0</b>	<b>1,475.8</b>
- of which							
Airlines	0.9	0.0	0.0	0.0	120.6	0.0	121.5
Buses, Lorries, Trucks & Cars	120.1	369.4	0.0	8.4	11.2	0.0	509.1
Shipping & Freight Forwarders	107.7	196.5	0.0	0.0	479.6	0.0	783.8
Other	20.9	40.1	0.0	0.5	0.0	0.0	61.5
<b>Construction</b>	<b>2,087.8</b>	<b>12,458.1</b>	<b>9.4</b>	<b>12.8</b>	<b>390.3</b>	<b>132.1</b>	<b>15,090.5</b>
- of which							
Building & Housing Contractors	978.8	406.2	0.0	4.8	226.1	0.0	1,615.9
Property Development - Commercial	215.5	1,040.7	0.0	0.0	95.9	132.1	1,484.2
Property Development - Residential	118.3	215.8	0.0	0.0	18.5	0.0	352.7
Property Development - Land Parcelling	28.3	144.6	0.0	0.0	0.0	0.0	172.9
Housing	69.8	9,312.6	9.4	0.0	16.0	0.0	9,407.8
Housing - Staff	2.1	630.9	0.0	0.0	0.0	0.0	633.0
Housing Development Certificate Holders	2.0	3.9	0.0	0.0	0.0	0.0	5.8
Industrial Building Enterprise Certificate Holders	209.7	97.3	0.0	0.0	25.9	0.0	332.9
Other	463.4	605.9	0.0	8.0	7.9	0.0	1,085.3

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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>5,731.9</b>	<b>5,667.6</b>	<b>102.8</b>	<b>1,474.0</b>	<b>804.9</b>	<b>41.7</b>	<b>13,822.9</b>
- of which							
Wholesalers	1,847.3	1,941.0	80.4	534.1	185.0	0.0	4,587.8
Retailers - Supermarkets	223.3	953.5	0.0	73.0	1.6	0.0	1,251.3
Retailers - Shops & Snacks	120.4	71.0	0.2	3.4	13.8	0.0	208.8
Retailers - Pharmaceuticals and Chemists	50.8	67.0	11.3	51.7	0.3	0.0	181.1
Retailers - Others	907.0	653.5	1.2	291.9	151.3	0.0	2,005.0
Automobile Dealers & Garages	389.5	263.1	0.0	143.2	73.8	0.0	869.5
Other	2,193.6	1,718.5	9.7	376.8	379.1	41.7	4,719.4
<b>New Economy</b>	<b>127.8</b>	<b>759.7</b>	<b>0.0</b>	<b>0.5</b>	<b>905.7</b>	<b>1,476.3</b>	<b>3,270.0</b>
- of which							
Telecommunications	48.8	731.5	0.0	0.0	884.6	1,272.8	2,937.6
Internet	0.7	0.6	0.0	0.0	0.0	0.0	1.3
E-Commerce	0.2	5.8	0.0	0.0	0.0	0.0	6.0
Information Technology - Hardware	48.5	3.1	0.0	0.2	0.0	0.0	51.8
Information Technology - Software	10.4	6.2	0.0	0.0	17.9	203.6	238.0
Personal Computers	4.8	3.9	0.0	0.3	0.0	0.0	8.9
Other	14.3	8.8	0.0	0.0	3.3	0.0	26.3
<b>Financial and Business Services</b>	<b>1,424.1</b>	<b>5,434.2</b>	<b>0.5</b>	<b>10.5</b>	<b>1,390.5</b>	<b>2,285.7</b>	<b>10,545.5</b>
- of which							
Stockbrokers & Stockbroking Companies	0.0	300.0	0.0	0.0	0.0	2.5	302.5
Insurance Companies	39.0	36.4	0.0	0.0	0.0	294.7	370.2
Leasing Companies	56.0	370.8	0.0	0.0	20.2	452.8	899.8
Mutual Funds	13.8	124.9	0.0	0.0	0.0	6.5	145.2
Accounting & Consultancy Services	161.3	19.8	0.0	0.0	0.4	0.0	181.4
Other	1,154.1	4,582.3	0.5	10.5	1,369.8	1,529.1	8,646.3
<b>Infrastructure</b>	<b>133.5</b>	<b>424.8</b>	<b>0.0</b>	<b>1.1</b>	<b>93.6</b>	<b>569.1</b>	<b>1,222.0</b>
- of which							
Airport Development	0.0	307.8	0.0	0.0	93.6	0.0	401.4
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	73.3	107.8	0.0	1.1	0.0	564.1	746.3
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	51.0	0.3	0.0	0.0	0.0	0.0	51.3
Other	9.2	8.7	0.0	0.0	0.0	5.0	22.9
<b>Statutory and Para-Statal Bodies</b>	<b>750.1</b>	<b>922.1</b>	<b>0.0</b>	<b>0.0</b>	<b>212.0</b>	<b>342.3</b>	<b>2,226.5</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	46.8	65.9	0.0	2.2	98.4	0.0	213.2
Health Development Certificate Holders	1.3	8.1	0.0	0.0	4.9	8.0	22.2
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal <sup>1</sup>	2,467.0	5,394.2	821.1	39.6	358.8	0.0	9,080.7
Professional <sup>2</sup>	323.9	414.3	0.1	26.8	14.1	2.0	781.3
Education	43.5	96.7	0.1	0.0	0.0	121.6	261.9
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	80.7	238.8	0.0	12.7	7.8	0.0	340.1
Other Customers	1,450.0	1,001.4	5.8	48.0	951.1	75.6	3,531.9
<b>TOTAL</b>	<b>23,977.7</b>	<b>50,730.8</b>	<b>1,029.4</b>	<b>2,365.3</b>	<b>9,505.9</b>	<b>8,317.4</b>	<b>95,926.4</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