

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: October 2005
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,518.2	3,463.7	0.5	8.1	1,318.0	540.3	7,848.8
- of which							
Sugar Industry - Estates	1,196.7	2,255.7	0.0	0.0	709.4	333.8	4,495.7
Sugar Industry - Others	383.3	243.8	0.1	0.0	71.1	61.9	760.3
Agricultural Development Certificate Holders	5.8	8.8	0.0	1.3	0.0	0.0	15.9
Agro-based Industrial Certificate Holders	11.7	9.3	0.0	0.0	5.8	0.0	26.7
Sugarcane Planters	150.2	517.1	0.0	0.0	0.0	22.1	689.4
Other Plantation	30.7	19.9	0.2	0.0	0.0	0.0	50.9
Animal Breeding	286.3	280.5	0.2	3.3	48.8	122.4	741.5
Fishing	64.7	36.9	0.0	0.9	0.0	0.0	102.6
Other	388.7	91.6	0.0	2.6	482.9	0.0	965.7
Manufacturing	5,566.7	4,997.4	39.7	760.1	2,361.9	950.4	14,676.3
- of which							
Export Enterprise Certificate Holders	2,373.4	1,707.7	21.3	202.2	1,528.8	815.6	6,648.9
Export Service Certificate Holders	66.9	132.1	0.0	0.6	4.2	0.0	203.9
Pioneer Status Certificate Holders	61.5	47.2	0.0	15.8	83.2	50.0	257.6
Small and Medium Enterprise Certificate Holders	67.4	28.0	0.1	11.1	0.0	0.0	106.5
Strategic Local Enterprise Certificate Holders	24.9	9.6	0.0	0.0	0.0	0.0	34.5
Furniture & Wood Products	311.9	66.3	0.1	11.1	0.2	0.0	389.6
Printing & Publishing	238.5	406.0	0.0	11.0	125.3	0.0	780.8
Steel/Metal Products	203.6	134.2	0.0	44.4	10.5	0.0	392.6
Food & Beverages	793.1	1,166.3	0.0	193.7	407.5	2.0	2,562.6
Plastic Products	68.7	107.9	0.4	10.3	2.0	0.0	189.2
Pharmaceuticals & Health Care	30.3	40.1	0.0	6.6	21.2	0.0	98.3
Jewellery & Precision Engineering	73.7	40.2	0.0	7.4	48.8	0.0	170.1
Electronics	48.1	13.6	0.0	33.7	17.3	0.0	112.7
Leather Products & Footwear	27.1	25.1	0.0	5.4	0.0	0.0	57.7
Paints	68.1	50.6	0.0	0.0	0.0	19.8	138.5
Cement	10.9	0.0	0.5	0.0	37.3	50.0	98.6
Other	1,098.7	1,022.6	17.4	206.9	75.7	13.0	2,434.2
Tourism	2,013.2	10,632.9	0.6	0.4	1,830.0	1,419.9	15,897.0
- of which							
Hotels	720.2	4,158.1	0.0	0.0	1,453.4	471.0	6,802.7
Tour Operators & Travel Agents	149.5	271.6	0.0	0.0	60.4	0.0	481.6
Hotel Development Certificate Holders	71.7	1,069.4	0.0	0.0	0.0	34.6	1,175.8
Hotel Management Service Certificate Holders	853.7	4,634.1	0.0	0.0	290.0	841.5	6,619.3
Restaurants	51.7	137.9	0.6	0.4	0.0	0.0	190.6
Duty-Free Shops	1.4	8.3	0.0	0.0	0.0	0.0	9.7
Other	164.9	353.5	0.0	0.0	26.2	72.7	617.3
Transport	382.7	650.3	0.3	8.2	622.4	0.0	1,663.9
- of which							
Airlines	8.2	0.1	0.0	0.0	117.0	0.0	125.3
Buses, Lorries, Trucks & Cars	143.3	354.2	0.0	8.2	8.4	0.0	514.1
Shipping & Freight Forwarders	209.1	219.2	0.3	0.0	496.9	0.0	925.6
Other	22.1	76.8	0.0	0.0	0.0	0.0	98.9
Construction	2,212.0	15,262.9	67.0	15.8	301.0	118.3	17,976.9
- of which							
Building & Housing Contractors	1,127.5	278.2	58.5	5.2	236.4	0.0	1,705.9
Property Development - Commercial	181.3	1,067.9	0.0	0.0	32.2	118.3	1,399.6
Property Development - Residential	246.9	217.5	0.0	0.0	0.0	0.0	464.4
Property Development - Land Parcelling	42.8	130.8	0.0	0.0	0.0	0.0	173.5
Housing	60.5	11,752.1	8.4	0.0	14.1	0.0	11,835.1
Housing - Staff	1.5	915.1	0.0	0.0	0.0	0.0	916.6
Housing Development Certificate Holders	0.2	7.7	0.0	0.0	0.0	0.0	7.9
Industrial Building Enterprise Certificate Holders	101.5	186.8	0.0	0.0	18.3	0.0	306.6
Building Supplies & Materials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Stone Crushing and Concrete Products	177.9	408.8	0.0	0.0	0.0	0.0	586.7
Other	271.9	298.1	0.0	10.5	0.0	0.0	580.5

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,947.6	7,030.3	62.6	1,647.3	906.9	27.1	16,621.6
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	2,110.8	2,131.9	55.3	539.2	169.5	0.0	5,006.6
Retailers - Hypermarkets	0.0	328.2	0.0	0.0	0.0	0.0	328.2
Retailers - Supermarkets	171.9	721.6	0.0	9.3	0.0	0.0	902.8
Retailers - Shops & Snacks	106.2	59.3	0.2	4.5	4.4	0.0	174.6
Retailers - Pharmaceuticals and Chemists	81.8	72.0	0.0	49.7	0.5	0.0	204.0
Retailers - Others	1,671.5	942.0	2.5	485.3	27.4	0.0	3,128.8
Automobile Dealers & Garages	519.9	371.1	0.0	232.9	140.6	0.0	1,264.4
Petroleum and Energy Products	43.9	85.0	0.0	0.0	273.2	0.0	402.1
Tyre Dealers and Suppliers	9.3	4.9	0.0	0.0	0.0	0.0	14.2
Other	2,232.2	2,314.2	4.6	326.3	291.2	27.1	5,195.7
Information Communication and Technology	140.2	204.9	0.0	3.8	28.9	0.0	377.7
- of which							
Telecommunications	37.5	147.3	0.0	0.0	11.5	0.0	196.4
Internet	0.0	0.1	0.0	0.0	0.0	0.0	0.1
E-Commerce	0.9	4.3	0.0	0.0	0.0	0.0	5.3
Information Technology - Hardware	64.3	8.2	0.0	0.0	0.0	0.0	72.5
Information Technology - Software	14.9	16.4	0.0	0.0	14.8	0.0	46.0
Personal Computers	4.9	9.8	0.0	0.0	0.0	0.0	14.7
Other	17.6	18.8	0.0	3.8	2.6	0.0	42.9
Financial and Business Services	1,471.2	4,852.4	6.4	1.3	1,809.7	2,207.8	10,348.7
- of which							
Stockbrokers & Stockbroking Companies	1.8	0.2	0.0	0.0	0.0	2.5	4.4
Insurance Companies	111.8	22.7	0.0	0.0	9.6	197.8	342.0
Nonbank Deposit-Taking Institutions	52.1	2,639.1	0.0	0.0	14.7	463.7	3,169.6
Mutual Funds	0.0	129.9	0.0	0.0	0.0	6.5	136.4
Accounting & Consultancy Services	186.9	28.3	0.0	0.0	0.4	0.0	215.6
Investment Companies	10.5	294.4	0.0	0.0	515.6	1.5	822.1
Public Financial Corporations	0.0	274.0	0.0	0.0	0.0	0.0	274.0
Other	1,108.0	1,463.8	6.4	1.3	1,269.4	1,535.8	5,384.7
Infrastructure	95.2	1,163.6	0.0	4.2	25.0	495.0	1,783.0
- of which							
Airport Development	0.0	112.5	0.0	0.0	0.0	0.0	112.5
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	7.6	1,033.3	0.0	0.0	25.0	495.0	1,560.9
Water Development	5.2	0.9	0.0	0.0	0.0	0.0	6.1
Road Development	56.0	0.0	0.0	0.0	0.0	0.0	56.0
Other	26.5	16.9	0.0	4.2	0.0	0.0	47.5
State and Local Government	0.0	47.3	0.0	0.0	0.0	0.0	47.3
Public Nonfinancial Corporations	714.2	2,055.6	0.0	0.0	3,567.7	1,454.3	7,791.8
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	46.0	48.3	0.0	5.6	199.0	0.0	298.9
Health Development Certificate Holders	1.7	9.9	0.0	0.0	2.8	8.0	22.4
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,603.1	6,485.5	940.0	48.4	437.4	0.0	10,514.3
Professional ²	349.1	521.1	0.1	5.0	24.6	2.0	901.8
Education	47.0	183.4	0.0	0.0	0.0	116.5	346.9
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	92.7	173.4	0.0	12.7	8.1	0.0	286.9
Other	1,421.0	1,087.2	18.9	22.5	997.2	55.8	3,602.6
TOTAL	26,621.7	58,870.0	1,136.1	2,543.3	14,440.5	7,395.4	111,007.0

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 Rs6,877.6 million at the end of October 2005.