

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

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,114.0</b>	<b>3,638.3</b>	<b>2.4</b>	<b>40.1</b>	<b>923.4</b>	<b>331.0</b>	<b>7,049.2</b>
- of which							
Sugar Industry - Estates	1,289.0	2,442.4	0.0	0.0	529.6	204.7	4,465.7
Sugar Industry - Others	256.2	300.2	0.1	35.3	62.2	16.5	670.5
Agricultural Development Certificate Holders	7.8	9.9	2.0	2.7	0.0	0.0	22.4
Agro-based Industrial Certificate Holders	3.2	6.8	0.0	0.0	5.9	0.0	15.9
Sugarcane Planters	193.1	445.6	0.0	0.0	0.0	14.4	653.1
Other Plantation	26.4	22.1	0.2	0.0	0.0	0.0	48.6
Animal Breeding	245.0	278.9	0.2	0.0	10.5	95.4	629.9
Fishing	45.7	36.4	0.0	0.0	0.0	0.0	82.1
Other	47.6	96.0	0.0	2.1	315.1	0.0	460.9
<b>Manufacturing</b>	<b>5,500.1</b>	<b>4,940.3</b>	<b>49.4</b>	<b>867.0</b>	<b>2,709.7</b>	<b>958.7</b>	<b>15,025.2</b>
- of which							
Export Enterprise Certificate Holders	2,223.5	1,562.1	18.1	250.1	1,618.6	882.2	6,554.7
Export Service Certificate Holders	63.8	178.4	0.0	0.7	3.3	0.0	246.3
Pioneer Status Certificate Holders	41.0	44.2	0.0	8.3	88.4	33.3	215.3
Small and Medium Enterprise Certificate Holders	62.0	27.5	0.0	12.2	0.0	0.0	101.8
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	334.6	75.4	2.6	30.7	2.8	0.0	446.0
Printing & Publishing	259.0	444.1	0.1	22.9	70.0	0.0	795.9
Steel/Metal Products	193.9	160.6	0.0	67.4	26.7	0.0	448.7
Food & Beverages	873.6	1,114.5	0.0	214.9	545.5	0.0	2,748.6
Plastic Products	74.3	102.2	0.0	13.7	6.4	0.0	196.7
Pharmaceuticals & Health Care	35.0	36.8	0.0	4.2	21.1	0.0	97.1
Jewellery & Precision Engineering	77.8	43.7	0.0	12.9	23.2	0.0	157.6
Electronics	59.7	15.9	0.0	24.7	3.5	0.0	103.7
Leather Products & Footwear	25.3	23.3	0.0	4.1	0.0	0.0	52.8
Paints	77.2	91.4	0.0	0.0	29.6	0.0	198.2
Cement	0.0	0.0	0.0	0.0	74.9	41.7	116.6
Other	1,099.4	1,020.0	28.6	200.2	195.6	1.5	2,545.3
<b>Tourism</b>	<b>2,383.8</b>	<b>10,945.0</b>	<b>0.0</b>	<b>0.4</b>	<b>2,438.2</b>	<b>946.8</b>	<b>16,714.2</b>
- of which							
Hotels	924.4	4,848.7	0.0	0.0	1,203.4	318.1	7,294.6
Tour Operators & Travel Agents	139.4	327.2	0.0	0.0	59.8	0.0	526.5
Hotel Development Certificate Holders	5.1	730.4	0.0	0.0	126.4	0.0	862.0
Hotel Management Service Certificate Holders	1,006.9	4,480.3	0.0	0.0	1,032.0	612.4	7,131.6
Restaurants	37.1	195.7	0.0	0.4	0.0	0.0	233.2
Duty-Free Shops	1.9	6.7	0.0	0.0	0.0	0.0	8.5
Other	269.1	355.9	0.0	0.0	16.6	16.3	657.8
<b>Transport</b>	<b>397.9</b>	<b>776.7</b>	<b>0.7</b>	<b>5.2</b>	<b>674.9</b>	<b>64.1</b>	<b>1,919.6</b>
- of which							
Airlines	5.4	6.1	0.0	0.0	121.1	0.0	132.6
Buses, Lorries, Trucks & Cars	139.9	370.9	0.0	5.2	8.1	0.0	524.1
Shipping & Freight Forwarders	219.5	303.0	0.7	0.0	545.7	64.1	1,133.1
Other	33.2	96.6	0.0	0.0	0.0	0.0	129.8
<b>Construction</b>	<b>2,050.1</b>	<b>17,830.9</b>	<b>54.6</b>	<b>5.6</b>	<b>389.4</b>	<b>26.3</b>	<b>20,356.8</b>
- of which							
Building & Housing Contractors	998.6	393.9	46.9	1.9	256.2	0.0	1,697.5
Property Development - Commercial	253.2	1,091.9	0.0	0.0	68.8	26.3	1,440.2
Property Development - Residential	84.0	273.7	0.0	0.0	26.5	0.0	384.2
Property Development - Land Parcelling	39.7	103.4	0.0	0.0	0.0	0.0	143.1
Housing	69.5	13,706.0	7.7	0.0	6.8	0.0	13,790.0
Housing - Staff	1.3	969.3	0.0	0.0	0.0	0.0	970.7
Housing Development Certificate Holders	0.0	5.3	0.0	0.0	0.0	0.0	5.3
Industrial Building Enterprise Certificate Holders	105.5	169.6	0.0	0.0	11.7	0.0	286.7
Building Supplies & Materials	0.3	0.4	0.0	0.0	0.0	0.0	0.7
Stone Crushing and Concrete Products	209.2	635.5	0.0	2.5	19.3	0.0	866.5
Other	288.7	482.0	0.0	1.2	0.0	0.0	771.9

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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>8,275.8</b>	<b>8,374.3</b>	<b>38.8</b>	<b>1,411.0</b>	<b>1,139.0</b>	<b>0.0</b>	<b>19,238.8</b>
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	2,090.6	2,154.8	31.9	545.9	349.0	0.0	5,172.2
Retailers - Hypermarkets	3.5	310.1	0.0	0.0	0.0	0.0	313.6
Retailers - Supermarkets	132.1	732.4	0.0	6.8	0.0	0.0	871.3
Retailers - Shops & Snacks	98.4	55.4	0.2	4.3	3.7	0.0	162.0
Retailers - Pharmaceuticals and Chemists	108.1	74.2	0.0	47.3	0.0	0.0	229.5
Retailers - Others	1,489.6	1,003.5	0.1	213.2	50.2	0.0	2,756.5
Automobile Dealers & Garages	581.7	471.4	0.0	256.0	198.6	0.0	1,507.7
Petroleum and Energy Products	143.2	246.4	0.0	0.4	298.0	0.0	688.0
Tyre Dealers and Suppliers	3.1	3.6	0.0	0.0	0.0	0.0	6.7
Other	3,625.6	3,322.4	6.6	337.2	239.5	0.0	7,531.3
<b>Information Communication and Technology</b>	<b>158.2</b>	<b>283.1</b>	<b>0.0</b>	<b>19.2</b>	<b>51.9</b>	<b>0.0</b>	<b>512.4</b>
- of which							
Telecommunications	26.2	117.1	0.0	16.7	24.5	0.0	184.5
Internet	40.3	80.4	0.0	0.0	2.3	0.0	123.0
E-Commerce	1.4	2.8	0.0	0.0	0.0	0.0	4.2
Information Technology - Hardware	53.2	5.0	0.0	1.9	7.1	0.0	67.2
Information Technology - Software	16.3	55.2	0.0	0.0	15.8	0.0	87.2
Personal Computers	5.5	1.2	0.0	0.0	0.0	0.0	6.7
Other	15.3	21.4	0.0	0.6	2.3	0.0	39.7
<b>Financial and Business Services</b>	<b>1,816.7</b>	<b>6,538.2</b>	<b>1.2</b>	<b>4.2</b>	<b>3,326.6</b>	<b>3,751.7</b>	<b>15,438.6</b>
- of which							
Stockbrokers & Stockbroking Companies	0.6	0.2	0.0	0.0	0.0	9.8	10.6
Insurance Companies	184.0	60.0	0.0	0.0	10.4	0.0	254.4
Nonbank Deposit-Taking Institutions	425.9	3,255.9	0.0	0.0	0.0	518.3	4,200.2
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	74.8	243.7	0.0	0.0	0.1	0.0	318.7
Investment Companies	61.7	446.2	0.0	0.0	262.0	0.2	770.1
Public Financial Corporations	0.0	570.3	0.0	0.0	1,581.8	187.7	2,339.8
Other	1,069.7	1,961.9	1.2	4.2	1,472.2	3,029.2	7,538.4
<b>Infrastructure</b>	<b>91.1</b>	<b>2,392.8</b>	<b>0.0</b>	<b>26.2</b>	<b>329.5</b>	<b>421.4</b>	<b>3,261.0</b>
- of which							
Airport Development	0.0	1.0	0.0	0.0	0.0	0.0	1.0
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	60.5	2,368.4	0.0	25.0	329.5	421.4	3,204.9
Water Development	7.4	3.6	0.0	0.0	0.0	0.0	11.0
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	23.2	19.7	0.0	1.2	0.0	0.0	44.0
<b>State and Local Government</b>	<b>3.0</b>	<b>95.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>98.7</b>
<b>Public Nonfinancial Corporations</b>	<b>1,061.4</b>	<b>2,746.5</b>	<b>0.0</b>	<b>0.0</b>	<b>4,738.1</b>	<b>1,888.8</b>	<b>10,434.9</b>
<b>Regional Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Regional Headquarters Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Freeport Enterprise Certificate Holders</b>	<b>40.3</b>	<b>59.1</b>	<b>0.0</b>	<b>22.7</b>	<b>157.1</b>	<b>0.0</b>	<b>279.1</b>
<b>Health Development Certificate Holders</b>	<b>2.8</b>	<b>52.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>55.3</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Personal <sup>1</sup></b>	<b>2,739.2</b>	<b>7,928.4</b>	<b>929.6</b>	<b>34.2</b>	<b>396.2</b>	<b>0.0</b>	<b>12,027.6</b>
<b>Professional <sup>2</sup></b>	<b>285.0</b>	<b>261.4</b>	<b>0.0</b>	<b>25.4</b>	<b>5.8</b>	<b>0.0</b>	<b>577.7</b>
<b>Education</b>	<b>55.0</b>	<b>288.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>111.4</b>	<b>454.5</b>
<b>Human Resource Development Certificate Holders</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>92.7</b>	<b>159.2</b>	<b>0.0</b>	<b>12.7</b>	<b>0.2</b>	<b>0.0</b>	<b>264.8</b>
<b>Other</b>	<b>1,478.3</b>	<b>1,398.7</b>	<b>3.5</b>	<b>16.1</b>	<b>870.0</b>	<b>47.5</b>	<b>3,814.2</b>
<b>TOTAL</b>	<b>28,545.5</b>	<b>68,709.0</b>	<b>1,080.3</b>	<b>2,490.2</b>	<b>18,150.0</b>	<b>8,547.6</b>	<b>127,522.7</b>

<sup>1</sup> Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

<sup>2</sup> 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 Rs8,648.0 million at the end of October 2006.