

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

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,587.5	3,530.6	0.5	8.4	614.9	593.9	7,335.8
- of which							
Sugar Industry - Estates	1,293.5	2,295.9	0.0	0.0	352.5	350.2	4,292.1
Sugar Industry - Others	472.9	250.2	0.1	0.0	72.3	99.1	894.6
Agricultural Development Certificate Holders	3.2	9.0	0.0	1.2	0.0	0.0	13.4
Agro-based Industrial Certificate Holders	11.8	7.2	0.0	0.0	5.9	0.0	24.9
Sugarcane Planters	160.8	538.7	0.0	0.0	0.0	22.2	721.7
Other Plantation	29.3	19.4	0.2	0.0	0.4	0.0	49.3
Animal Breeding	271.9	287.5	0.2	2.9	47.4	122.4	732.2
Fishing	56.8	38.0	0.0	1.3	0.0	0.0	96.1
Other	287.2	84.7	0.0	3.0	136.6	0.0	511.5
Manufacturing	5,713.7	4,628.2	79.8	820.7	2,278.1	952.0	14,472.5
- of which							
Export Enterprise Certificate Holders	2,300.2	1,665.5	41.8	219.3	1,327.1	817.1	6,371.0
Export Service Certificate Holders	73.5	55.2	0.0	1.3	4.6	0.0	134.6
Pioneer Status Certificate Holders	77.5	44.4	0.0	14.5	57.1	50.0	243.6
Small and Medium Enterprise Certificate Holders	61.8	25.9	0.1	11.9	0.0	0.0	99.6
Strategic Local Enterprise Certificate Holders	24.1	4.1	0.0	0.0	0.0	0.0	28.2
Furniture & Wood Products	331.0	71.3	0.3	14.1	0.2	0.0	416.8
Printing & Publishing	340.4	459.2	0.0	8.1	138.4	0.0	946.1
Steel/Metal Products	154.7	126.6	0.0	58.8	5.1	0.0	345.2
Food & Beverages	861.5	1,047.1	0.0	178.1	296.3	2.0	2,384.9
Plastic Products	60.1	104.7	0.0	7.0	21.6	0.0	193.3
Pharmaceuticals & Health Care	31.1	41.6	0.0	6.9	21.0	0.0	100.6
Jewellery & Precision Engineering	77.6	44.6	0.0	7.8	49.1	0.0	179.1
Electronics	52.6	15.4	0.0	28.5	16.8	0.0	113.4
Leather Products & Footwear	27.7	24.0	0.0	4.0	0.0	0.0	55.9
Paints	67.4	49.9	0.0	0.0	17.9	19.8	155.0
Cement	36.0	0.0	0.8	0.0	0.0	50.0	86.7
Other	1,136.4	848.7	36.8	260.5	322.9	13.0	2,618.3
Tourism	1,811.2	10,402.6	0.6	0.4	1,747.0	1,474.8	15,436.7
- of which							
Hotels	555.5	3,875.7	0.0	0.0	1,359.3	514.0	6,304.5
Tour Operators & Travel Agents	162.3	259.8	0.0	0.0	57.6	0.0	479.7
Hotel Development Certificate Holders	72.7	1,058.9	0.0	0.0	0.0	34.6	1,166.2
Hotel Management Service Certificate Holders	857.9	4,714.5	0.0	0.0	299.0	853.5	6,725.0
Restaurants	47.0	139.6	0.6	0.4	0.0	0.0	187.6
Duty-Free Shops	1.2	6.8	0.0	0.0	0.0	0.0	8.0
Other	114.6	347.3	0.0	0.0	31.2	72.7	565.7
Transport	331.9	638.7	0.0	1.7	611.1	0.0	1,583.4
- of which							
Airlines	7.2	0.0	0.0	0.0	117.8	0.0	125.0
Buses, Lorries, Trucks & Cars	163.1	359.8	0.0	1.7	8.5	0.0	533.1
Shipping & Freight Forwarders	143.5	213.1	0.0	0.0	484.8	0.0	841.4
Other	18.0	65.8	0.0	0.0	0.0	0.0	83.8
Construction	2,227.1	14,594.6	67.2	13.9	334.9	108.3	17,346.0
- of which							
Building & Housing Contractors	1,083.5	274.0	58.5	7.5	238.2	0.0	1,661.8
Property Development - Commercial	212.0	1,130.7	0.0	0.0	29.9	108.3	1,481.0
Property Development - Residential	103.7	207.6	0.0	0.0	19.3	0.0	330.6
Property Development - Land Parcelling	43.6	142.2	0.0	0.0	0.0	0.0	185.8
Housing	62.0	11,309.6	8.5	0.0	12.5	0.0	11,392.7
Housing - Staff	1.5	629.3	0.0	0.0	0.0	0.0	630.8
Housing Development Certificate Holders	0.3	9.4	0.0	0.0	0.0	0.0	9.7
Industrial Building Enterprise Certificate Holders	100.5	188.0	0.0	0.0	19.3	0.0	307.8
Building Supplies & Materials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Stone Crushing and Concrete Products	211.0	409.9	0.2	2.1	15.6	0.0	638.8
Other	408.9	293.9	0.0	4.3	0.0	0.0	707.1

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,914.9	6,451.7	65.4	1,462.0	932.5	31.0	15,857.5
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	2,026.1	1,834.3	57.4	521.3	278.3	0.0	4,717.3
Retailers - Hypermarkets	5.1	522.9	0.0	0.0	0.0	0.0	528.0
Retailers - Supermarkets	162.4	551.2	0.0	7.7	0.0	0.0	721.3
Retailers - Shops & Snacks	110.6	60.2	0.2	11.4	7.4	0.0	189.8
Retailers - Pharmaceuticals and Chemists	62.3	64.2	0.0	47.7	0.0	0.0	174.3
Retailers - Others	1,617.2	963.9	5.3	313.6	9.6	0.0	2,909.6
Automobile Dealers & Garages	466.9	316.3	0.0	213.1	68.5	0.0	1,064.9
Petroleum and Energy Products	68.4	86.8	0.0	0.0	265.4	0.0	420.6
Tyre Dealers and Suppliers	8.8	5.3	0.0	0.0	0.0	0.0	14.1
Other	2,387.1	2,046.5	2.6	347.2	303.3	31.0	5,117.7
Information Communication and Technology	129.4	186.3	0.0	4.4	44.9	0.0	364.9
- of which							
Telecommunications	40.6	147.4	0.0	0.0	27.1	0.0	215.0
Internet	0.0	0.3	0.0	0.0	0.0	0.0	0.3
E-Commerce	1.1	4.6	0.0	0.0	0.0	0.0	5.7
Information Technology - Hardware	56.1	6.5	0.0	0.0	0.0	0.0	62.5
Information Technology - Software	11.0	6.0	0.0	0.0	15.1	0.0	32.0
Personal Computers	4.6	2.3	0.0	0.6	0.0	0.0	7.4
Other	16.1	19.4	0.0	3.8	2.7	0.0	41.9
Financial and Business Services	1,638.9	4,442.7	1.6	1.3	1,821.4	2,301.2	10,207.1
- of which							
Stockbrokers & Stockbroking Companies	0.1	0.2	0.0	0.0	0.0	2.5	2.8
Insurance Companies	68.9	23.4	0.0	0.0	9.4	301.2	403.0
Nonbank Deposit-Taking Institutions	206.3	2,273.8	0.0	0.0	15.6	751.4	3,247.1
Mutual Funds	0.0	80.2	0.0	0.0	0.0	6.5	86.8
Accounting & Consultancy Services	165.6	28.1	0.0	0.0	0.4	0.0	194.1
Investment Companies	10.1	307.9	0.0	0.0	265.4	1.5	584.8
Public Financial Corporations	0.0	285.5	0.0	0.0	0.0	0.0	285.5
Other	1,187.8	1,443.6	1.6	1.3	1,530.7	1,238.0	5,402.9
Infrastructure	51.4	860.2	0.0	5.2	0.0	518.6	1,435.5
- of which							
Airport Development	0.0	119.3	0.0	0.0	0.0	0.0	119.3
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	2.6	723.0	0.0	0.0	0.0	517.2	1,242.7
Water Development	10.9	1.0	0.0	0.0	0.0	0.0	11.8
Road Development	11.2	0.0	0.0	0.0	0.0	0.0	11.2
Other	26.9	16.9	0.0	5.2	0.0	1.4	50.4
Global Business Licence Holders	0.0	0.0	0.0	0.0	7,108.8	0.0	7,108.8
- of which							
Category 1	0.0	0.0	0.0	0.0	6,419.1	0.0	6,419.1
Category 2	0.0	0.0	0.0	0.0	689.7	0.0	689.7
State and Local Government	0.7	41.8	0.0	0.0	0.0	0.0	42.5
Public Nonfinancial Corporations	479.5	1,992.6	0.0	0.0	2,264.7	1,454.4	6,191.1
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	36.2	30.2	0.2	40.1	116.1	0.0	222.8
Health Development Certificate Holders	1.7	9.3	0.0	0.0	2.8	8.0	21.8
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal¹	2,508.8	6,231.0	940.1	35.2	494.9	0.0	10,210.0
Professional²	316.6	498.1	0.1	0.4	18.3	2.0	835.5
Education	45.7	163.9	0.0	0.0	0.0	116.5	326.1
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	93.9	157.3	0.0	12.7	7.9	0.0	271.8
Other	1,443.5	1,058.5	27.8	26.8	875.8	70.7	3,503.2
TOTAL	26,332.7	55,918.2	1,183.4	2,433.2	19,274.1	7,631.3	112,772.9

¹ Refers to individuals on payrolls.

² 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.