

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: March 2009
(Rs million)

| SECTORS | OVERDRAFTS | LOANS | BILLS PURCHASED & DISCOUNTED | BILLS RECEIVABLE | FOREIGN CURRENCY LOANS | INVESTMENTS IN SHARES & DEBENTURES | TOTAL |
|--|----------------|-----------------|------------------------------|------------------|------------------------|------------------------------------|-----------------|
| Agriculture & Fishing | 4,311.5 | 4,418.0 | 0.3 | 15.4 | 3,006.4 | 16.7 | 11,768.3 |
| - of which | | | | | | | |
| Sugar Industry - Estates | 2,859.6 | 2,347.2 | 0.0 | 1.9 | 1,931.8 | 16.7 | 7,157.1 |
| Sugar Industry - Others | 489.9 | 499.3 | 0.0 | 0.0 | 27.6 | 0.0 | 1,016.8 |
| Agricultural Development Certificate Holders | 4.1 | 8.3 | 0.0 | 3.3 | 0.0 | 0.0 | 15.7 |
| Agro-based Industrial Certificate Holders | 5.6 | 9.2 | 0.0 | 0.0 | 1.3 | 0.0 | 16.1 |
| Sugarcane Planters | 337.0 | 901.6 | 0.0 | 0.0 | 79.3 | 0.0 | 1,318.0 |
| Other Plantation | 23.5 | 108.6 | 0.1 | 0.0 | 0.0 | 0.0 | 132.2 |
| Animal Breeding | 289.8 | 274.1 | 0.2 | 0.0 | 83.0 | 0.0 | 647.0 |
| Fishing | 139.1 | 62.1 | 0.0 | 6.5 | 184.6 | 0.0 | 392.3 |
| Other | 162.9 | 207.6 | 0.0 | 3.8 | 698.9 | 0.0 | 1,073.3 |
| Manufacturing | 6,060.1 | 5,119.7 | 122.7 | 979.1 | 5,407.4 | 643.9 | 18,332.8 |
| - of which | | | | | | | |
| Export Enterprise Certificate Holders | 2,177.6 | 1,008.8 | 27.2 | 258.1 | 4,011.4 | 623.5 | 8,106.7 |
| Export Service Certificate Holders | 101.0 | 241.8 | 0.0 | 0.0 | 10.3 | 0.0 | 353.2 |
| Pioneer Status Certificate Holders | 28.9 | 34.2 | 0.0 | 1.1 | 84.4 | 0.0 | 148.6 |
| Small and Medium Enterprise Certificate Holders | 83.0 | 65.8 | 0.0 | 12.0 | 0.0 | 0.0 | 160.9 |
| Strategic Local Enterprise Certificate Holders | 1.5 | 1.6 | 0.0 | 2.0 | 0.0 | 0.0 | 5.2 |
| Furniture & Wood Products | 196.5 | 106.0 | 0.1 | 9.0 | 3.8 | 0.0 | 315.4 |
| Printing & Publishing | 271.9 | 389.4 | 0.0 | 38.6 | 106.5 | 0.0 | 806.5 |
| Steel/Metal Products | 299.0 | 228.5 | 0.0 | 50.8 | 62.3 | 0.0 | 640.6 |
| Food & Beverages | 1,241.9 | 1,212.0 | 0.0 | 258.9 | 470.7 | 20.4 | 3,203.9 |
| Plastic Products | 67.9 | 89.9 | 0.0 | 35.4 | 4.0 | 0.0 | 197.3 |
| Pharmaceuticals & Health Care | 33.4 | 64.5 | 0.0 | 9.5 | 34.6 | 0.0 | 142.1 |
| Jewellery & Precision Engineering | 71.9 | 47.9 | 0.0 | 17.4 | 91.7 | 0.0 | 228.9 |
| Electronics | 93.0 | 18.2 | 0.0 | 21.6 | 0.0 | 0.0 | 132.8 |
| Leather Products & Footwear | 32.2 | 29.6 | 0.0 | 3.6 | 20.3 | 0.0 | 85.8 |
| Paints | 91.2 | 72.5 | 0.0 | 2.5 | 29.9 | 0.0 | 196.2 |
| Cement | 41.9 | 76.3 | 0.0 | 0.0 | 0.0 | 0.0 | 118.2 |
| Other | 1,227.2 | 1,432.5 | 95.3 | 258.6 | 477.1 | 0.0 | 3,490.7 |
| Tourism | 4,999.5 | 16,954.0 | 0.0 | 0.0 | 8,034.8 | 505.1 | 30,493.3 |
| - of which | | | | | | | |
| Hotels | 2,074.2 | 9,087.0 | 0.0 | 0.0 | 5,819.0 | 133.1 | 17,113.3 |
| Tour Operators & Travel Agents | 305.1 | 258.1 | 0.0 | 0.0 | 280.7 | 0.0 | 843.9 |
| Hotel Development Certificate Holders | 253.9 | 611.3 | 0.0 | 0.0 | 0.0 | 0.0 | 865.3 |
| Hotel Management Service Certificate Holders | 2,178.3 | 6,092.2 | 0.0 | 0.0 | 1,826.3 | 372.0 | 10,468.8 |
| Restaurants | 73.8 | 198.7 | 0.0 | 0.0 | 0.0 | 0.0 | 272.6 |
| Duty-Free Shops | 3.2 | 25.3 | 0.0 | 0.0 | 3.5 | 0.0 | 32.0 |
| Other | 110.9 | 681.4 | 0.0 | 0.0 | 105.2 | 0.0 | 897.5 |
| Transport | 230.8 | 705.4 | 0.0 | 0.0 | 13.0 | 0.0 | 949.1 |
| - of which | | | | | | | |
| Airlines | 0.0 | 0.0 | 0.0 | 0.0 | 11.2 | 0.0 | 11.3 |
| Buses, Lorries, Trucks & Cars | 124.2 | 407.8 | 0.0 | 0.0 | 0.0 | 0.0 | 532.0 |
| Shipping & Freight Forwarders | 60.6 | 135.4 | 0.0 | 0.0 | 1.7 | 0.0 | 197.7 |
| Other | 46.0 | 162.2 | 0.0 | 0.0 | 0.0 | 0.0 | 208.2 |
| Construction | 3,937.5 | 30,696.3 | 28.7 | 62.3 | 2,725.3 | 37.5 | 37,487.5 |
| - of which | | | | | | | |
| Building & Housing Contractors | 1,000.3 | 364.4 | 23.4 | 3.0 | 94.7 | 0.0 | 1,485.9 |
| Property Development - Commercial | 655.6 | 4,197.1 | 0.0 | 0.0 | 1,102.9 | 6.2 | 5,961.7 |
| Property Development - Residential | 962.8 | 825.0 | 0.0 | 0.4 | 1,280.9 | 0.0 | 3,069.1 |
| Property Development - Land Parcelling | 101.5 | 246.9 | 0.0 | 0.0 | 0.0 | 0.0 | 348.4 |
| Housing | 37.0 | 19,361.6 | 5.2 | 0.0 | 246.8 | 0.0 | 19,650.6 |
| Housing - Staff | 0.5 | 1,819.9 | 0.0 | 0.0 | 0.0 | 0.0 | 1,820.4 |
| Housing Development Certificate Holders | 0.4 | 1.9 | 0.0 | 0.0 | 0.0 | 0.0 | 2.3 |
| Industrial Building Enterprise Certificate Holders | 300.3 | 1,996.3 | 0.0 | 0.0 | 0.0 | 31.3 | 2,327.9 |
| Building Supplies & Materials | 196.6 | 87.8 | 0.0 | 20.8 | 0.0 | 0.0 | 305.2 |
| Stone Crushing and Concrete Products | 211.8 | 400.8 | 0.0 | 1.6 | 0.0 | 0.0 | 614.2 |
| Other | 470.7 | 1,394.5 | 0.0 | 36.5 | 0.0 | 0.0 | 1,901.7 |

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(Rs million)

| SECTORS | OVERDRAFTS | LOANS | BILLS PURCHASED & DISCOUNTED | BILLS RECEIVABLE | FOREIGN CURRENCY LOANS | INVESTMENTS IN SHARES & DEBENTURES | TOTAL |
|---|-----------------|-----------------|------------------------------|------------------|------------------------|------------------------------------|------------------|
| Traders | 8,433.7 | 10,175.3 | 41.3 | 1,842.6 | 2,129.9 | 0.0 | 22,622.7 |
| - of which | | | | | | | |
| Marketing Companies | 22.0 | 8.9 | 0.0 | 0.0 | 0.0 | 0.0 | 31.0 |
| Wholesalers | 2,563.5 | 1,931.4 | 39.3 | 517.1 | 268.6 | 0.0 | 5,320.0 |
| Retailers - Hypermarkets | 12.9 | 22.8 | 0.0 | 0.0 | 0.0 | 0.0 | 35.7 |
| Retailers - Supermarkets | 123.0 | 365.4 | 0.0 | 10.5 | 0.0 | 0.0 | 498.8 |
| Retailers - Shops & Snacks | 430.3 | 292.4 | 0.2 | 136.1 | 25.5 | 0.0 | 884.5 |
| Retailers - Pharmaceuticals and Chemists | 54.8 | 97.4 | 0.0 | 28.7 | 2.2 | 0.0 | 183.1 |
| Retailers - Others | 1,434.2 | 1,342.1 | 0.1 | 330.6 | 86.9 | 0.0 | 3,193.8 |
| Automobile Dealers & Garages | 981.4 | 717.4 | 0.0 | 510.8 | 196.0 | 0.0 | 2,405.6 |
| Petroleum and Energy Products | 188.5 | 269.4 | 0.0 | 0.0 | 120.9 | 0.0 | 578.8 |
| Tyre Dealers and Suppliers | 24.8 | 49.1 | 0.0 | 2.4 | 0.0 | 0.0 | 76.2 |
| Other | 2,598.3 | 5,079.2 | 1.7 | 306.4 | 1,429.7 | 0.0 | 9,415.3 |
| Information Communication and Technology | 162.1 | 493.4 | 3.2 | 0.3 | 315.6 | 0.0 | 974.6 |
| - of which | | | | | | | |
| Telecommunications | 31.7 | 137.8 | 0.0 | 0.0 | 18.7 | 0.0 | 188.2 |
| Internet | 10.2 | 5.9 | 0.0 | 0.0 | 287.7 | 0.0 | 303.7 |
| E-Commerce | 2.3 | 212.3 | 0.0 | 0.0 | 0.0 | 0.0 | 214.5 |
| Information Technology - Hardware | 33.0 | 26.0 | 0.0 | 0.0 | 0.0 | 0.0 | 59.0 |
| Information Technology - Software | 17.6 | 48.7 | 0.0 | 0.0 | 2.2 | 0.0 | 68.5 |
| Personal Computers | 22.0 | 4.5 | 0.0 | 0.0 | 0.0 | 0.0 | 26.5 |
| Other | 45.4 | 58.2 | 3.1 | 0.3 | 6.9 | 0.0 | 114.0 |
| Financial and Business Services | 4,249.6 | 7,831.1 | 1.1 | 82.0 | 3,135.7 | 3,850.8 | 19,150.3 |
| - of which | | | | | | | |
| Stockbrokers & Stockbroking Companies | 71.5 | 1.3 | 0.0 | 0.0 | 0.0 | 9.3 | 82.1 |
| Insurance Companies | 272.7 | 126.6 | 0.0 | 0.0 | 0.0 | 2.1 | 401.4 |
| Nonbank Deposit-Taking Institutions | 62.4 | 3,496.8 | 0.0 | 0.0 | 18.0 | 362.0 | 3,939.1 |
| Mutual Funds | 0.0 | 126.9 | 0.0 | 0.0 | 0.0 | 8.1 | 135.0 |
| Accounting & Consultancy Services | 149.6 | 280.9 | 0.0 | 0.0 | 24.1 | 0.0 | 454.6 |
| Investment Companies | 954.7 | 1,801.2 | 0.0 | 0.0 | 709.1 | 510.6 | 3,975.5 |
| Public Financial Corporations | 0.0 | 291.7 | 0.0 | 0.0 | 0.0 | 282.9 | 574.6 |
| Other | 2,738.8 | 1,705.7 | 1.1 | 82.0 | 2,384.5 | 2,675.9 | 9,588.1 |
| Infrastructure | 243.7 | 4,035.2 | 0.0 | 10.0 | 698.4 | 240.7 | 5,227.9 |
| - of which | | | | | | | |
| Airport Development | 0.0 | 1.4 | 0.0 | 0.0 | 42.4 | 0.0 | 43.8 |
| Port Development | 0.1 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.8 |
| Power Generation | 176.7 | 3,997.7 | 0.0 | 0.0 | 655.2 | 240.7 | 5,070.3 |
| Water Development | 7.0 | 9.6 | 0.0 | 0.0 | 0.8 | 0.0 | 17.4 |
| Road Development | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other | 59.8 | 25.8 | 0.0 | 10.0 | 0.0 | 0.0 | 95.6 |
| State and Local Government | 0.1 | 48.8 | 0.0 | 0.0 | 0.0 | 0.0 | 48.9 |
| Public Nonfinancial Corporations | 3,073.0 | 1,682.6 | 0.0 | 0.0 | 4,775.6 | 2,374.3 | 11,905.5 |
| Regional Development Certificate Holders | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Regional Headquarters Certificate Holders | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Freeport Enterprise Certificate Holders | 79.8 | 33.0 | 0.0 | 98.9 | 219.8 | 0.0 | 431.6 |
| Health Development Certificate Holders | 25.1 | 288.5 | 0.0 | 0.0 | 17.7 | 0.0 | 331.4 |
| Modernisation & Expansion Enterprise Cert. Holders | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Personal ¹ | 3,392.3 | 11,420.4 | 786.8 | 26.0 | 452.7 | 0.0 | 16,078.2 |
| Professional ² | 328.1 | 228.8 | 0.0 | 22.4 | 163.1 | 0.0 | 742.4 |
| Education | 27.9 | 408.3 | 0.0 | 0.0 | 0.3 | 99.8 | 536.3 |
| Human Resource Development Certificate Holders | 0.9 | 0.4 | 0.0 | 0.0 | 0.0 | 0.0 | 1.4 |
| Media, Entertainment and Recreational Activities | 210.4 | 356.9 | 0.1 | 10.0 | 11.3 | 0.0 | 588.8 |
| Other | 390.5 | 1,851.6 | 14.0 | 10.9 | 290.6 | 1.9 | 2,559.6 |
| TOTAL | 40,156.7 | 96,747.8 | 998.2 | 3,160.1 | 31,397.4 | 7,770.7 | 180,231.0 |

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 Rs19,553.9 million at the end of March 2009.

Source: Statistics Division.