

**Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: March 2008**

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,610.4</b>	<b>3,459.3</b>	<b>0.4</b>	<b>14.9</b>	<b>2,647.2</b>	<b>45.2</b>	<b>8,777.3</b>
- of which							
Sugar Industry - Estates	1,549.9	2,312.0	0.0	0.0	1,089.4	45.2	4,996.4
Sugar Industry - Others	257.4	212.5	0.0	0.0	582.9	0.0	1,052.9
Agricultural Development Certificate Holders	5.3	10.0	0.0	3.7	0.0	0.0	19.0
Agro-based Industrial Certificate Holders	5.3	5.5	0.0	0.0	2.3	0.0	13.2
Sugarcane Planters	373.2	292.0	0.0	0.0	4.2	0.0	669.4
Other Plantation	26.3	66.2	0.1	0.0	0.0	0.0	92.6
Animal Breeding	182.9	258.6	0.2	0.0	35.0	0.0	476.7
Fishing	84.5	61.8	0.0	9.6	105.9	0.0	261.9
Other	125.6	240.6	0.1	1.6	827.4	0.0	1,195.3
<b>Manufacturing</b>	<b>6,686.6</b>	<b>4,474.0</b>	<b>86.0</b>	<b>858.3</b>	<b>4,145.0</b>	<b>805.6</b>	<b>17,055.5</b>
- of which							
Export Enterprise Certificate Holders	2,880.8	1,261.4	0.9	215.2	2,923.9	755.2	8,037.3
Export Service Certificate Holders	83.7	180.1	0.0	1.5	6.9	0.0	272.1
Pioneer Status Certificate Holders	34.8	37.1	0.0	3.1	71.8	0.0	146.8
Small and Medium Enterprise Certificate Holders	50.8	44.9	0.0	9.0	0.0	0.0	104.8
Strategic Local Enterprise Certificate Holders	0.5	1.3	0.0	0.0	0.0	0.0	1.8
Furniture & Wood Products	373.3	68.0	0.1	9.2	0.0	0.0	450.6
Printing & Publishing	323.9	279.2	0.6	20.5	25.2	0.0	649.3
Steel/Metal Products	216.5	183.9	0.0	43.8	0.0	0.0	444.2
Food & Beverages	1,201.5	1,259.8	0.0	286.4	685.6	50.4	3,483.7
Plastic Products	47.0	101.2	0.0	4.4	1.7	0.0	154.3
Pharmaceuticals & Health Care	28.7	60.8	0.0	4.9	20.9	0.0	115.2
Jewellery & Precision Engineering	67.6	49.9	0.0	21.5	89.8	0.0	228.7
Electronics	35.5	10.8	0.0	23.4	0.0	0.0	69.8
Leather Products & Footwear	24.8	31.3	0.0	5.7	10.5	0.0	72.3
Paints	98.7	93.2	0.0	3.2	23.4	0.0	218.5
Cement	30.7	56.8	0.0	0.0	0.0	0.0	87.5
Other	1,187.8	754.4	84.5	206.5	285.2	0.0	2,518.3
<b>Tourism</b>	<b>2,876.4</b>	<b>13,131.5</b>	<b>0.0</b>	<b>0.0</b>	<b>5,449.2</b>	<b>616.4</b>	<b>22,073.5</b>
- of which							
Hotels	1,383.2	7,073.0	0.0	0.0	3,972.7	171.5	12,600.4
Tour Operators & Travel Agents	253.6	245.5	0.0	0.0	51.5	0.0	550.7
Hotel Development Certificate Holders	6.1	534.0	0.0	0.0	95.6	0.0	635.7
Hotel Management Service Certificate Holders	1,080.8	4,572.8	0.0	0.0	1,305.9	442.8	7,402.2
Restaurants	70.2	191.9	0.0	0.0	0.0	0.0	262.1
Duty-Free Shops	0.2	21.1	0.0	0.0	5.7	0.0	27.0
Other	82.2	493.1	0.0	0.0	17.9	2.1	595.4
<b>Transport</b>	<b>233.2</b>	<b>566.4</b>	<b>0.0</b>	<b>0.0</b>	<b>74.8</b>	<b>64.1</b>	<b>938.4</b>
- of which							
Airlines	0.0	0.0	0.0	0.0	68.6	0.0	68.6
Buses, Lorries, Trucks & Cars	90.2	329.0	0.0	0.0	6.2	0.0	425.4
Shipping & Freight Forwarders	80.5	90.1	0.0	0.0	0.0	64.1	234.7
Other	62.5	147.3	0.0	0.0	0.0	0.0	209.8
<b>Construction</b>	<b>4,103.5</b>	<b>23,460.7</b>	<b>41.1</b>	<b>67.0</b>	<b>709.4</b>	<b>70.4</b>	<b>28,452.2</b>
- of which							
Building & Housing Contractors	1,055.0	295.8	35.1	0.3	107.1	0.0	1,493.2
Property Development - Commercial	607.0	2,819.3	0.0	0.0	295.3	70.4	3,792.0
Property Development - Residential	1,496.2	734.3	0.0	0.0	253.9	0.0	2,484.4
Property Development - Land Parcelling	71.3	153.1	0.0	0.0	0.0	0.0	224.3
Housing	38.4	16,498.7	6.0	0.0	11.3	0.0	16,554.4
Housing - Staff	1.4	1,324.3	0.0	0.0	0.0	0.0	1,325.7
Housing Development Certificate Holders	0.4	4.7	0.0	0.0	0.0	0.0	5.0
Industrial Building Enterprise Certificate Holders	148.7	256.7	0.0	0.0	0.0	0.0	405.5
Building Supplies & Materials	73.2	137.6	0.0	21.8	0.0	0.0	232.6
Stone Crushing and Concrete Products	246.9	568.3	0.0	19.9	7.9	0.0	843.0
Other	365.1	668.0	0.0	25.1	33.9	0.0	1,092.0

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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>8,461.8</b>	<b>9,327.8</b>	<b>50.6</b>	<b>1,292.1</b>	<b>1,039.7</b>	<b>0.0</b>	<b>20,172.1</b>
- of which							
Marketing Companies	17.1	48.7	0.0	0.0	0.0	0.0	65.9
Wholesalers	2,428.9	2,787.3	48.7	480.0	135.9	0.0	5,880.8
Retailers - Hypermarkets	7.2	28.2	0.0	0.6	0.0	0.0	35.9
Retailers - Supermarkets	128.2	332.3	0.0	11.6	0.0	0.0	472.1
Retailers - Shops & Snacks	441.4	174.8	0.2	119.7	16.1	0.0	752.2
Retailers - Pharmaceuticals and Chemists	45.1	86.0	0.0	8.0	2.6	0.0	141.7
Retailers - Others	1,166.8	1,299.1	0.1	133.2	28.0	0.0	2,627.2
Automobile Dealers & Garages	737.3	831.2	0.0	302.6	132.3	0.0	2,003.4
Petroleum and Energy Products	401.2	342.1	0.0	0.0	137.6	0.0	880.9
Tyre Dealers and Suppliers	11.5	0.7	0.0	2.1	0.0	0.0	14.3
Other	3,077.1	3,397.5	1.6	234.4	587.2	0.0	7,297.8
<b>Information Communication and Technology</b>	<b>146.6</b>	<b>486.2</b>	<b>2.6</b>	<b>11.8</b>	<b>261.0</b>	<b>0.0</b>	<b>908.1</b>
- of which							
Telecommunications	22.3	163.5	0.0	10.9	41.5	0.0	238.3
Internet	26.2	0.9	0.0	0.0	200.1	0.0	227.3
E-Commerce	1.4	232.2	0.0	0.0	0.0	0.0	233.6
Information Technology - Hardware	26.2	6.3	0.0	0.5	0.0	0.0	32.9
Information Technology - Software	14.4	52.2	0.0	0.0	1.9	0.0	68.5
Personal Computers	19.2	2.5	0.0	0.0	9.9	0.0	31.5
Other	36.9	28.5	2.6	0.5	7.5	0.0	76.0
<b>Financial and Business Services</b>	<b>3,737.3</b>	<b>7,331.6</b>	<b>0.0</b>	<b>45.6</b>	<b>2,655.4</b>	<b>3,715.5</b>	<b>17,485.3</b>
- of which							
Stockbrokers & Stockbroking Companies	19.7	0.0	0.0	0.0	0.0	9.3	29.0
Insurance Companies	344.8	175.8	0.0	0.0	0.0	2.1	522.6
Nonbank Deposit-Taking Institutions	24.1	3,031.5	0.0	0.0	0.0	347.5	3,403.2
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	85.4	102.9	0.0	0.0	111.1	0.0	299.4
Investment Companies	1,059.6	1,776.9	0.0	0.0	548.6	359.2	3,744.3
Public Financial Corporations	0.0	530.4	0.0	0.0	0.0	313.6	844.0
Other	2,203.8	1,714.1	0.0	45.6	1,995.7	2,677.2	8,636.3
<b>Infrastructure</b>	<b>65.9</b>	<b>4,219.7</b>	<b>0.0</b>	<b>4.8</b>	<b>571.8</b>	<b>329.2</b>	<b>5,191.4</b>
- of which							
Airport Development	0.0	2.8	0.0	0.0	41.2	0.0	44.0
Port Development	0.0	0.8	0.0	0.0	0.0	0.0	0.8
Power Generation	9.1	4,147.3	0.0	0.0	529.4	329.2	5,015.1
Water Development	11.6	2.8	0.0	0.0	0.0	0.0	14.4
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	45.1	66.0	0.0	4.8	1.1	0.0	117.0
<b>State and Local Government</b>	<b>0.5</b>	<b>48.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>48.7</b>
<b>Public Nonfinancial Corporations</b>	<b>550.6</b>	<b>2,119.8</b>	<b>0.0</b>	<b>0.0</b>	<b>2,834.0</b>	<b>1,760.1</b>	<b>7,264.4</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>0.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.5</b>
<b>Freeport Enterprise Certificate Holders</b>	<b>84.2</b>	<b>53.9</b>	<b>0.0</b>	<b>32.2</b>	<b>278.0</b>	<b>0.0</b>	<b>448.2</b>
<b>Health Development Certificate Holders</b>	<b>9.7</b>	<b>51.2</b>	<b>0.0</b>	<b>0.0</b>	<b>12.9</b>	<b>0.0</b>	<b>73.8</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>3,284.6</b>	<b>10,615.2</b>	<b>875.3</b>	<b>28.3</b>	<b>219.3</b>	<b>0.0</b>	<b>15,022.7</b>
<b>Professional <sup>2</sup></b>	<b>237.8</b>	<b>293.8</b>	<b>0.0</b>	<b>13.2</b>	<b>115.0</b>	<b>0.0</b>	<b>659.8</b>
<b>Education</b>	<b>23.2</b>	<b>363.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>113.3</b>	<b>499.8</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>150.8</b>	<b>353.1</b>	<b>0.0</b>	<b>10.0</b>	<b>10.0</b>	<b>0.0</b>	<b>523.9</b>
<b>Other</b>	<b>1,184.9</b>	<b>1,096.5</b>	<b>7.1</b>	<b>11.7</b>	<b>160.6</b>	<b>2.0</b>	<b>2,462.7</b>
<b>TOTAL</b>	<b>34,447.9</b>	<b>81,452.8</b>	<b>1,063.1</b>	<b>2,389.9</b>	<b>21,183.3</b>	<b>7,521.6</b>	<b>148,058.6</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 Rs10,935.9 million at the end of March 2008.