

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

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>3,423.1</b>	<b>5,891.4</b>	<b>0.3</b>	<b>9.8</b>	<b>3,001.0</b>	<b>16.7</b>	<b>12,342.2</b>
- of which							
Sugar Industry - Estates	2,143.7	2,875.5	0.0	0.0	1,974.0	16.7	7,009.8
Sugar Industry - Others	214.7	885.5	0.0	0.0	17.3	0.0	1,117.6
Agricultural Development Certificate Holders	4.2	57.5	0.0	3.3	0.0	0.0	65.0
Agro-based Industrial Certificate Holders	3.1	0.1	0.0	0.0	0.0	0.0	3.2
Sugarcane Planters	369.0	921.7	0.0	0.0	114.0	0.0	1,404.8
Other Plantation	24.9	107.0	0.1	0.0	0.0	0.0	132.0
Animal Breeding	180.9	466.4	0.2	0.0	84.0	0.0	731.4
Fishing	123.8	118.3	0.0	2.7	187.6	0.0	432.3
Other	358.7	459.3	0.0	3.8	624.1	0.0	1,446.1
<b>Manufacturing</b>	<b>5,807.3</b>	<b>5,572.4</b>	<b>113.1</b>	<b>1,025.0</b>	<b>5,265.8</b>	<b>596.8</b>	<b>18,380.4</b>
- of which							
Export Enterprise Certificate Holders	1,943.9	896.3	28.5	289.5	3,459.8	596.8	7,214.8
Export Service Certificate Holders	71.5	220.4	0.0	1.4	6.4	0.0	299.7
Pioneer Status Certificate Holders	24.8	42.2	0.0	3.1	62.1	0.0	132.2
Small and Medium Enterprise Certificate Holders	73.6	130.5	0.1	10.7	0.0	0.0	214.8
Strategic Local Enterprise Certificate Holders	2.4	1.5	0.0	1.2	0.0	0.0	5.0
Furniture & Wood Products	164.6	105.3	0.1	10.7	4.8	0.0	285.5
Printing & Publishing	278.5	397.0	1.5	34.4	100.8	0.0	812.3
Steel/Metal Products	248.8	277.5	0.0	102.4	32.9	0.0	661.6
Food & Beverages	1,436.8	1,137.5	0.0	369.6	655.7	0.0	3,599.6
Plastic Products	67.9	87.6	0.0	41.2	2.0	0.0	198.7
Pharmaceuticals & Health Care	38.5	60.8	0.0	10.6	34.5	0.0	144.4
Jewellery & Precision Engineering	61.7	46.2	0.0	19.8	82.9	0.0	210.7
Electronics	92.9	31.2	0.0	22.3	2.4	0.0	148.7
Leather Products & Footwear	33.3	44.3	0.0	4.1	14.9	0.0	96.6
Paints	76.4	61.9	0.0	3.2	28.7	0.0	170.1
Cement	24.7	176.1	0.0	0.0	0.0	0.0	200.9
Other	1,166.9	1,856.1	82.9	101.0	778.0	0.0	3,984.8
<b>Tourism</b>	<b>3,207.4</b>	<b>18,966.1</b>	<b>0.0</b>	<b>0.0</b>	<b>7,818.2</b>	<b>479.9</b>	<b>30,471.5</b>
- of which							
Hotels	1,698.6	10,135.8	0.0	0.0	5,844.0	138.9	17,817.2
Tour Operators & Travel Agents	337.6	297.7	0.0	0.0	229.3	0.0	864.5
Hotel Development Certificate Holders	263.1	606.8	0.0	0.0	0.0	0.0	869.9
Hotel Management Service Certificate Holders	752.8	7,094.2	0.0	0.0	1,615.2	341.0	9,803.3
Restaurants	72.3	199.5	0.0	0.0	0.0	0.0	271.9
Duty-Free Shops	3.1	24.6	0.0	0.0	2.7	0.0	30.4
Other	79.9	607.5	0.0	0.0	126.9	0.0	814.3
<b>Transport</b>	<b>235.5</b>	<b>715.0</b>	<b>0.0</b>	<b>0.0</b>	<b>9.8</b>	<b>0.0</b>	<b>960.3</b>
- of which							
Airlines	0.0	0.0	0.0	0.0	8.2	0.0	8.2
Buses, Lorries, Trucks & Cars	108.1	402.1	0.0	0.0	0.0	0.0	510.2
Shipping & Freight Forwarders	65.5	150.3	0.0	0.0	1.6	0.0	217.4
Other	61.9	162.6	0.0	0.0	0.0	0.0	224.5
<b>Construction</b>	<b>3,279.1</b>	<b>32,687.9</b>	<b>31.7</b>	<b>59.9</b>	<b>2,540.0</b>	<b>27.0</b>	<b>38,625.7</b>
- of which							
Building & Housing Contractors	919.3	465.2	26.5	2.4	91.0	0.0	1,504.5
Property Development - Commercial	650.2	4,579.6	0.0	0.0	1,297.6	6.2	6,533.5
Property Development - Residential	661.3	1,391.3	0.0	0.3	909.7	0.0	2,962.7
Property Development - Land Parcelling	50.7	250.3	0.0	0.0	0.0	0.0	301.0
Housing	22.4	19,785.5	5.1	0.0	240.6	0.0	20,053.6
Housing - Staff	0.5	1,960.9	0.0	0.0	0.0	0.0	1,961.4
Housing Development Certificate Holders	0.4	1.8	0.0	0.0	0.0	0.0	2.3
Industrial Building Enterprise Certificate Holders	57.8	2,401.9	0.0	0.0	0.0	20.9	2,480.6
Building Supplies & Materials	208.7	35.5	0.0	26.3	0.0	0.0	270.5
Stone Crushing and Concrete Products	195.7	421.2	0.0	0.0	0.0	0.0	616.8
Other	512.1	1,394.8	0.0	30.8	1.1	0.0	1,938.8

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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>8,084.4</b>	<b>11,295.9</b>	<b>54.3</b>	<b>1,445.1</b>	<b>1,604.2</b>	<b>0.0</b>	<b>22,483.8</b>
- of which							
Marketing Companies	20.4	52.8	0.0	0.0	0.0	0.0	73.2
Wholesalers	2,502.5	2,275.2	52.2	536.8	290.2	0.0	5,656.9
Retailers - Hypermarkets	8.0	75.8	0.0	0.0	0.0	0.0	83.8
Retailers - Supermarkets	126.3	340.0	0.0	11.0	4.1	0.0	481.5
Retailers - Shops & Snacks	447.8	310.3	0.2	58.1	9.4	0.0	825.7
Retailers - Pharmaceuticals and Chemists	53.2	95.1	0.0	17.9	0.0	0.0	166.3
Retailers - Others	1,094.2	1,528.6	0.1	224.5	91.0	0.0	2,938.4
Automobile Dealers & Garages	606.8	730.7	0.0	348.6	153.1	0.0	1,839.1
Petroleum and Energy Products	300.3	232.9	0.0	0.0	123.5	0.0	656.6
Tyre Dealers and Suppliers	19.1	2.9	0.0	2.0	0.0	0.0	24.0
Other	2,905.7	5,651.6	1.9	246.2	932.9	0.0	9,738.3
<b>Information Communication and Technology</b>	<b>239.9</b>	<b>616.0</b>	<b>2.5</b>	<b>2.5</b>	<b>317.3</b>	<b>0.0</b>	<b>1,178.3</b>
- of which							
Telecommunications	100.1	121.5	0.0	0.0	29.6	0.0	251.3
Internet	18.9	13.5	0.0	0.0	279.0	0.0	311.4
E-Commerce	1.0	202.6	0.0	0.0	0.0	0.0	203.6
Information Technology - Hardware	30.8	18.2	0.0	0.0	0.0	0.0	49.1
Information Technology - Software	15.8	50.7	0.0	2.5	2.1	0.0	70.9
Personal Computers	22.8	5.5	0.0	0.0	0.0	0.0	28.4
Other	50.5	203.9	2.5	0.1	6.7	0.0	263.7
<b>Financial and Business Services</b>	<b>3,798.4</b>	<b>7,632.5</b>	<b>0.0</b>	<b>70.2</b>	<b>3,300.5</b>	<b>4,177.0</b>	<b>18,978.5</b>
- of which							
Stockbrokers & Stockbroking Companies	45.5	1.3	0.0	0.0	0.0	19.3	66.1
Insurance Companies	122.5	85.4	0.0	0.0	0.0	2.1	210.1
Nonbank Deposit-Taking Institutions	0.1	3,570.6	0.0	0.0	0.0	366.1	3,936.7
Mutual Funds	0.0	118.3	0.0	0.0	0.0	8.1	126.4
Accounting & Consultancy Services	241.0	421.5	0.0	0.0	25.3	0.0	687.8
Investment Companies	1,012.0	1,709.3	0.0	0.0	735.0	304.1	3,760.4
Public Financial Corporations	0.0	464.8	0.0	0.0	0.0	288.7	753.5
Other	2,377.3	1,261.2	0.0	70.2	2,540.2	3,188.5	9,437.5
<b>Infrastructure</b>	<b>198.4</b>	<b>4,026.1</b>	<b>0.0</b>	<b>8.8</b>	<b>643.3</b>	<b>240.7</b>	<b>5,117.5</b>
- of which							
Airport Development	0.0	1.3	0.0	0.0	35.0	0.0	36.4
Port Development	0.1	0.7	0.0	0.0	0.0	0.0	0.8
Power Generation	127.8	3,977.6	0.0	0.0	608.3	240.7	4,954.4
Water Development	10.0	16.0	0.0	0.0	0.0	0.0	26.0
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	60.5	30.5	0.0	8.8	0.0	0.0	99.8
<b>State and Local Government</b>	<b>0.1</b>	<b>4.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.6</b>
<b>Public Nonfinancial Corporations</b>	<b>2,402.7</b>	<b>1,811.8</b>	<b>0.0</b>	<b>0.0</b>	<b>5,557.0</b>	<b>2,604.2</b>	<b>12,375.6</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>80.5</b>	<b>129.1</b>	<b>0.0</b>	<b>132.4</b>	<b>344.9</b>	<b>0.0</b>	<b>686.8</b>
<b>Health Development Certificate Holders</b>	<b>10.0</b>	<b>366.5</b>	<b>0.0</b>	<b>0.0</b>	<b>16.5</b>	<b>0.0</b>	<b>393.0</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>3,454.2</b>	<b>11,934.4</b>	<b>794.2</b>	<b>23.4</b>	<b>481.1</b>	<b>0.0</b>	<b>16,687.2</b>
<b>Professional <sup>2</sup></b>	<b>330.6</b>	<b>247.6</b>	<b>0.0</b>	<b>25.1</b>	<b>164.8</b>	<b>0.0</b>	<b>768.2</b>
<b>Education</b>	<b>50.5</b>	<b>453.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>95.5</b>	<b>599.4</b>
<b>Human Resource Development Certificate Holders</b>	<b>1.1</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.5</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>148.7</b>	<b>490.0</b>	<b>0.1</b>	<b>15.2</b>	<b>9.9</b>	<b>0.0</b>	<b>664.0</b>
<b>Other</b>	<b>389.2</b>	<b>1,866.5</b>	<b>9.4</b>	<b>31.4</b>	<b>324.0</b>	<b>2.0</b>	<b>2,622.5</b>
<b>TOTAL</b>	<b>35,141.0</b>	<b>104,707.6</b>	<b>1,005.7</b>	<b>2,848.7</b>	<b>31,398.3</b>	<b>8,239.6</b>	<b>183,340.9</b>

<sup>1</sup>Refers to individuals on payrolls.<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 Rs17,930.5 million at the end of July 2009.

Figures may not add up to totals due to rounding.

Source: Statistics Division.