

Table 8: Banks - Sectorwise Distribution of Credit to the Private Sector: November 2007
(Rs million)

| SECTORS | OVERDRAFTS | LOANS | BILLS PURCHASED & DISCOUNTED | BILLS RECEIVABLE | FOREIGN CURRENCY LOANS | INVESTMENTS IN SHARES & DEBENTURES | TOTAL |
|--|----------------|-----------------|------------------------------|------------------|------------------------|------------------------------------|-----------------|
| Agriculture & Fishing | 2,393.0 | 3,424.0 | 0.4 | 5.6 | 1,226.8 | 157.9 | 7,207.7 |
| - of which | | | | | | | |
| Sugar Industry - Estates | 917.0 | 2,116.4 | 0.0 | 0.0 | 762.3 | 77.1 | 3,872.9 |
| Sugar Industry - Others | 313.3 | 219.5 | 0.0 | 0.0 | 47.3 | 8.2 | 588.4 |
| Agricultural Development Certificate Holders | 3.7 | 10.3 | 0.0 | 3.2 | 0.0 | 0.0 | 17.1 |
| Agro-based Industrial Certificate Holders | 5.1 | 6.8 | 0.0 | 0.0 | 3.5 | 0.0 | 15.4 |
| Sugarcane Planters | 224.8 | 378.6 | 0.0 | 0.0 | 0.0 | 7.2 | 610.6 |
| Other Plantation | 16.2 | 42.3 | 0.1 | 0.0 | 0.0 | 0.0 | 58.7 |
| Animal Breeding | 258.8 | 267.2 | 0.2 | 0.0 | 12.6 | 65.4 | 604.1 |
| Fishing | 93.1 | 207.3 | 0.0 | 0.0 | 113.7 | 0.0 | 414.1 |
| Other | 561.0 | 175.6 | 0.1 | 2.4 | 287.5 | 0.0 | 1,026.5 |
| Manufacturing | 6,096.0 | 4,519.7 | 50.1 | 722.2 | 2,913.4 | 866.2 | 15,167.6 |
| - of which | | | | | | | |
| Export Enterprise Certificate Holders | 2,250.9 | 1,250.0 | 33.0 | 153.8 | 1,826.1 | 843.4 | 6,357.3 |
| Export Service Certificate Holders | 92.9 | 178.7 | 0.0 | 2.0 | 7.0 | 0.0 | 280.6 |
| Pioneer Status Certificate Holders | 38.9 | 41.6 | 0.0 | 6.0 | 79.9 | 8.8 | 175.3 |
| Small and Medium Enterprise Certificate Holders | 56.6 | 38.1 | 0.1 | 11.8 | 0.0 | 0.0 | 106.5 |
| Strategic Local Enterprise Certificate Holders | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Furniture & Wood Products | 369.5 | 79.0 | 0.1 | 33.3 | 0.0 | 0.0 | 481.9 |
| Printing & Publishing | 300.0 | 363.3 | 0.3 | 24.5 | 26.8 | 0.0 | 714.9 |
| Steel/Metal Products | 164.9 | 155.4 | 0.0 | 21.1 | 0.0 | 0.0 | 341.4 |
| Food & Beverages | 1,298.3 | 1,047.8 | 0.0 | 206.3 | 548.9 | 0.0 | 3,101.3 |
| Plastic Products | 61.4 | 117.0 | 0.0 | 11.2 | 5.2 | 0.0 | 194.9 |
| Pharmaceuticals & Health Care | 42.4 | 71.7 | 0.0 | 4.0 | 29.8 | 0.0 | 147.9 |
| Jewellery & Precision Engineering | 87.4 | 42.0 | 0.0 | 15.7 | 84.9 | 0.0 | 230.0 |
| Electronics | 106.7 | 21.7 | 0.0 | 33.3 | 14.2 | 0.0 | 175.9 |
| Leather Products & Footwear | 29.5 | 33.6 | 0.0 | 8.1 | 12.9 | 0.0 | 84.3 |
| Paints | 91.5 | 88.2 | 0.0 | 0.0 | 21.4 | 0.0 | 201.1 |
| Cement | 27.0 | 1.8 | 0.0 | 0.0 | 0.0 | 13.9 | 42.7 |
| Other | 1,078.0 | 989.8 | 16.5 | 191.1 | 256.3 | 0.0 | 2,531.7 |
| Tourism | 1,542.0 | 12,467.6 | 0.0 | 0.4 | 6,045.1 | 682.6 | 20,737.7 |
| - of which | | | | | | | |
| Hotels | 826.0 | 6,590.7 | 0.0 | 0.0 | 3,974.3 | 189.3 | 11,580.2 |
| Tour Operators & Travel Agents | 133.9 | 247.0 | 0.0 | 0.0 | 53.9 | 0.0 | 434.9 |
| Hotel Development Certificate Holders | 0.1 | 576.5 | 0.0 | 0.0 | 518.2 | 0.0 | 1,094.9 |
| Hotel Management Service Certificate Holders | 448.5 | 4,421.3 | 0.0 | 0.0 | 1,491.3 | 487.1 | 6,848.2 |
| Restaurants | 40.5 | 179.2 | 0.0 | 0.4 | 0.0 | 0.0 | 220.1 |
| Duty-Free Shops | 2.5 | 14.4 | 0.0 | 0.0 | 6.9 | 0.0 | 23.7 |
| Other | 90.5 | 438.5 | 0.0 | 0.0 | 0.5 | 6.3 | 535.8 |
| Transport | 486.3 | 940.8 | 0.0 | 11.4 | 274.9 | 64.1 | 1,777.5 |
| - of which | | | | | | | |
| Airlines | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 |
| Buses, Lorries, Trucks & Cars | 89.5 | 325.9 | 0.0 | 11.4 | 7.0 | 0.0 | 433.8 |
| Shipping & Freight Forwarders | 170.0 | 471.1 | 0.0 | 0.0 | 267.9 | 64.1 | 973.1 |
| Other | 226.6 | 143.8 | 0.0 | 0.0 | 0.0 | 0.0 | 370.4 |
| Construction | 2,704.7 | 21,553.9 | 41.8 | 52.3 | 567.1 | 79.4 | 24,999.1 |
| - of which | | | | | | | |
| Building & Housing Contractors | 1,035.8 | 241.3 | 35.1 | 26.3 | 306.8 | 0.0 | 1,645.3 |
| Property Development - Commercial | 285.1 | 2,052.7 | 0.0 | 0.0 | 209.0 | 79.4 | 2,626.2 |
| Property Development - Residential | 572.9 | 632.0 | 0.0 | 0.0 | 32.0 | 0.0 | 1,236.9 |
| Property Development - Land Parcelling | 18.0 | 141.7 | 0.0 | 0.0 | 0.0 | 0.0 | 159.7 |
| Housing | 41.7 | 15,684.5 | 6.6 | 0.0 | 10.6 | 0.0 | 15,743.4 |
| Housing - Staff | 1.4 | 1,212.8 | 0.0 | 0.0 | 0.0 | 0.0 | 1,214.2 |
| Housing Development Certificate Holders | 0.4 | 4.6 | 0.0 | 0.0 | 0.0 | 0.0 | 5.0 |
| Industrial Building Enterprise Certificate Holders | 183.0 | 255.3 | 0.0 | 0.0 | 2.3 | 0.0 | 440.7 |
| Building Supplies & Materials | 1.4 | 104.5 | 0.0 | 0.0 | 0.0 | 0.0 | 105.9 |
| Stone Crushing and Concrete Products | 317.1 | 658.7 | 0.0 | 19.3 | 6.5 | 0.0 | 1,001.6 |
| Other | 247.8 | 565.8 | 0.0 | 6.6 | 0.0 | 0.0 | 820.2 |

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(Rs million)

| SECTORS | OVERDRAFTS | LOANS | BILLS PURCHASED & DISCOUNTED | BILLS RECEIVABLE | FOREIGN CURRENCY LOANS | INVESTMENTS IN SHARES & DEBENTURES | TOTAL |
|---|-----------------|-----------------|------------------------------|------------------|------------------------|------------------------------------|------------------|
| Traders | 8,520.1 | 10,127.9 | 66.3 | 1,143.9 | 1,086.6 | 0.0 | 20,944.7 |
| - of which | | | | | | | |
| Marketing Companies | 0.0 | 40.0 | 0.0 | 0.0 | 0.0 | 0.0 | 40.0 |
| Wholesalers | 2,228.2 | 2,712.7 | 56.6 | 389.2 | 131.2 | 0.0 | 5,517.9 |
| Retailers - Hypermarkets | 3.7 | 296.5 | 0.0 | 0.0 | 0.0 | 0.0 | 300.2 |
| Retailers - Supermarkets | 130.6 | 712.3 | 0.0 | 14.0 | 0.0 | 0.0 | 857.0 |
| Retailers - Shops & Snacks | 111.4 | 53.5 | 0.2 | 3.2 | 9.8 | 0.0 | 178.2 |
| Retailers - Pharmaceuticals and Chemists | 113.2 | 94.0 | 0.0 | 51.0 | 3.3 | 0.0 | 261.6 |
| Retailers - Others | 1,571.7 | 1,264.3 | 0.1 | 145.7 | 45.1 | 0.0 | 3,026.9 |
| Automobile Dealers & Garages | 696.0 | 721.3 | 0.0 | 184.2 | 109.9 | 0.0 | 1,711.4 |
| Petroleum and Energy Products | 212.8 | 375.2 | 0.0 | 0.0 | 147.2 | 0.0 | 735.2 |
| Tyre Dealers and Suppliers | 0.9 | 1.2 | 0.0 | 1.0 | 0.0 | 0.0 | 3.1 |
| Other | 3,451.6 | 3,856.8 | 9.4 | 355.5 | 639.9 | 0.0 | 8,313.3 |
| Information Communication and Technology | 191.4 | 408.3 | 0.0 | 2.9 | 42.1 | 0.0 | 644.7 |
| - of which | | | | | | | |
| Telecommunications | 17.5 | 163.9 | 0.0 | 1.6 | 28.4 | 0.0 | 211.4 |
| Internet | 77.2 | 169.6 | 0.0 | 0.0 | 0.8 | 0.0 | 247.6 |
| E-Commerce | 2.0 | 1.5 | 0.0 | 0.0 | 0.0 | 0.0 | 3.6 |
| Information Technology - Hardware | 36.6 | 6.6 | 0.0 | 0.8 | 1.6 | 0.0 | 45.7 |
| Information Technology - Software | 16.7 | 52.0 | 0.0 | 0.0 | 11.3 | 0.0 | 80.1 |
| Personal Computers | 6.9 | 1.2 | 0.0 | 0.0 | 0.0 | 0.0 | 8.1 |
| Other | 34.5 | 13.3 | 0.0 | 0.5 | 0.1 | 0.0 | 48.3 |
| Financial and Business Services | 3,015.3 | 6,655.9 | 0.0 | 6.6 | 2,356.0 | 4,126.5 | 16,160.3 |
| - of which | | | | | | | |
| Stockbrokers & Stockbroking Companies | 3.6 | 0.0 | 0.0 | 0.0 | 0.0 | 9.3 | 12.9 |
| Insurance Companies | 391.6 | 139.4 | 0.0 | 0.0 | 0.0 | 2.1 | 533.1 |
| Nonbank Deposit-Taking Institutions | 45.0 | 3,391.9 | 0.0 | 0.0 | 0.0 | 282.3 | 3,719.2 |
| Mutual Funds | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6.5 | 6.5 |
| Accounting & Consultancy Services | 62.9 | 67.2 | 0.0 | 0.0 | 40.2 | 0.0 | 170.3 |
| Investment Companies | 528.9 | 985.6 | 0.0 | 0.0 | 332.2 | 275.0 | 2,121.7 |
| Public Financial Corporations | 1.9 | 591.2 | 0.0 | 0.0 | 3.4 | 307.0 | 903.5 |
| Other | 1,981.4 | 1,480.7 | 0.0 | 6.6 | 1,980.2 | 3,244.3 | 8,693.2 |
| Infrastructure | 27.2 | 4,237.0 | 0.0 | 0.3 | 653.9 | 359.7 | 5,278.1 |
| - of which | | | | | | | |
| Airport Development | 0.0 | 2.7 | 0.0 | 0.0 | 54.3 | 0.0 | 57.0 |
| Port Development | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Power Generation | 3.4 | 4,214.4 | 0.0 | 0.0 | 599.6 | 359.7 | 5,177.0 |
| Water Development | 2.1 | 3.1 | 0.0 | 0.0 | 0.0 | 0.0 | 5.2 |
| Road Development | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other | 21.7 | 16.9 | 0.0 | 0.3 | 0.0 | 0.0 | 38.9 |
| State and Local Government | 0.0 | 55.4 | 0.0 | 0.0 | 0.0 | 0.0 | 55.4 |
| Public Nonfinancial Corporations | 704.5 | 2,453.9 | 0.0 | 0.0 | 1,506.4 | 2,163.4 | 6,828.2 |
| Regional Development Certificate Holders | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Regional Headquarters Certificate Holders | 0.0 | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.5 |
| Freeport Enterprise Certificate Holders | 63.5 | 60.9 | 0.0 | 20.7 | 225.0 | 0.0 | 370.1 |
| Health Development Certificate Holders | 5.4 | 55.0 | 0.0 | 0.0 | 0.0 | 0.0 | 60.4 |
| Modernisation & Expansion Enterprise Cert. Holders | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Personal ¹ | 3,304.3 | 9,972.6 | 915.8 | 34.9 | 345.2 | 0.0 | 14,572.8 |
| Professional ² | 267.7 | 215.3 | 0.0 | 0.0 | 117.6 | 0.0 | 600.6 |
| Education | 27.6 | 341.9 | 0.0 | 0.0 | 0.0 | 107.9 | 477.5 |
| Human Resource Development Certificate Holders | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Media, Entertainment and Recreational Activities | 81.1 | 202.2 | 0.0 | 10.0 | 10.8 | 0.0 | 304.1 |
| Other | 1,542.6 | 1,476.7 | 15.2 | 37.1 | 859.7 | 42.7 | 3,973.9 |
| TOTAL | 30,972.6 | 79,169.8 | 1,089.6 | 2,048.2 | 18,230.5 | 8,650.4 | 140,161.1 |

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 Rs11,087.2 million at the end of November 2007.