

**Table 7: Banks - Sectorwise Distribution of Credit to the Private Sector: January 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>3,517.6</b>	<b>3,435.5</b>	<b>0.4</b>	<b>5.0</b>	<b>2,005.0</b>	<b>114.1</b>	<b>9,077.6</b>
- of which							
Sugar Industry - Estates	2,217.9	2,223.2	0.0	0.0	1,139.0	56.5	5,636.7
Sugar Industry - Others	193.4	256.2	0.0	0.0	42.0	0.0	491.7
Agricultural Development Certificate Holders	3.4	10.6	0.0	2.6	0.0	0.0	16.6
Agro-based Industrial Certificate Holders	3.0	6.6	0.0	0.0	2.9	0.0	12.4
Sugarcane Planters	402.9	345.2	0.0	0.0	4.3	7.2	759.6
Other Plantation	18.3	54.8	0.1	0.0	0.0	0.0	73.2
Animal Breeding	267.9	262.2	0.2	0.0	5.8	50.4	586.5
Fishing	99.9	157.3	0.0	0.0	109.1	0.0	366.2
Other	310.8	119.4	0.1	2.5	701.9	0.0	1,134.6
<b>Manufacturing</b>	<b>6,477.7</b>	<b>4,622.1</b>	<b>63.2</b>	<b>830.3</b>	<b>3,756.5</b>	<b>806.4</b>	<b>16,556.2</b>
- of which							
Export Enterprise Certificate Holders	2,683.9	1,248.9	11.8	204.3	2,322.9	798.4	7,270.2
Export Service Certificate Holders	69.8	182.2	0.0	2.3	9.4	0.0	263.8
Pioneer Status Certificate Holders	44.0	40.0	0.0	6.5	80.4	5.6	176.4
Small and Medium Enterprise Certificate Holders	41.9	37.5	0.1	11.1	0.0	0.0	90.5
Strategic Local Enterprise Certificate Holders	0.0	1.3	0.0	0.0	0.0	0.0	1.3
Furniture & Wood Products	372.2	75.1	0.1	28.8	0.0	0.0	476.3
Printing & Publishing	316.7	353.3	0.6	15.6	27.7	0.0	713.8
Steel/Metal Products	197.1	181.2	0.0	14.2	0.0	0.0	392.5
Food & Beverages	1,100.9	1,137.9	0.0	266.4	895.0	0.0	3,400.1
Plastic Products	63.5	110.2	0.0	7.0	0.5	0.0	181.2
Pharmaceuticals & Health Care	55.3	51.3	0.0	5.6	25.8	0.0	138.0
Jewellery & Precision Engineering	73.8	41.1	0.0	14.7	77.2	0.0	206.7
Electronics	88.5	36.7	0.0	31.3	13.9	0.0	170.3
Leather Products & Footwear	25.6	31.2	0.0	8.2	11.9	0.0	77.0
Paints	93.6	95.3	0.0	0.0	25.7	0.0	214.7
Cement	55.9	51.7	0.0	0.0	0.0	2.4	110.0
Other	1,195.2	947.2	50.6	214.3	266.0	0.0	2,673.3
<b>Tourism</b>	<b>2,134.6</b>	<b>13,076.3</b>	<b>0.0</b>	<b>0.0</b>	<b>5,886.4</b>	<b>629.3</b>	<b>21,726.6</b>
- of which							
Hotels	1,254.0	7,248.4	0.0	0.0	4,012.2	176.7	12,691.4
Tour Operators & Travel Agents	161.8	242.8	0.0	0.0	49.7	0.0	454.4
Hotel Development Certificate Holders	14.4	541.9	0.0	0.0	445.3	0.0	1,001.6
Hotel Management Service Certificate Holders	582.6	4,397.1	0.0	0.0	1,372.6	449.4	6,801.8
Restaurants	35.7	176.4	0.0	0.0	0.0	0.0	212.1
Duty-Free Shops	1.7	20.7	0.0	0.0	6.2	0.0	28.6
Other	84.3	448.9	0.0	0.0	0.4	3.1	536.8
<b>Transport</b>	<b>346.2</b>	<b>951.8</b>	<b>0.0</b>	<b>7.1</b>	<b>285.0</b>	<b>64.1</b>	<b>1,654.3</b>
- of which							
Airlines	0.0	0.0	0.0	0.0	20.3	0.0	20.3
Buses, Lorries, Trucks & Cars	108.1	340.6	0.0	7.1	6.5	0.0	462.3
Shipping & Freight Forwarders	196.0	463.8	0.0	0.0	258.2	64.1	982.1
Other	42.2	147.3	0.0	0.0	0.0	0.0	189.5
<b>Construction</b>	<b>3,100.5</b>	<b>22,148.5</b>	<b>41.7</b>	<b>46.5</b>	<b>580.0</b>	<b>82.8</b>	<b>25,999.9</b>
- of which							
Building & Housing Contractors	955.2	268.1	35.1	12.3	283.0	0.0	1,553.7
Property Development - Commercial	292.0	2,209.5	0.0	0.0	192.9	82.8	2,777.1
Property Development - Residential	956.9	620.9	0.0	0.0	50.2	0.0	1,628.1
Property Development - Land Parcelling	92.0	141.2	0.0	0.0	0.0	0.0	233.2
Housing	32.4	15,973.8	6.5	0.0	12.5	0.0	16,025.3
Housing - Staff	1.4	1,270.5	0.0	0.0	0.0	0.0	1,271.8
Housing Development Certificate Holders	0.4	7.3	0.0	0.0	0.0	0.0	7.7
Industrial Building Enterprise Certificate Holders	151.5	254.9	0.0	0.0	0.8	0.0	407.1
Building Supplies & Materials	1.1	103.7	0.0	0.0	0.0	0.0	104.8
Stone Crushing and Concrete Products	346.2	631.4	0.0	20.0	6.1	0.0	1,003.7
Other	271.6	667.2	0.0	14.2	34.5	0.0	987.6

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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>8,548.2</b>	<b>10,231.9</b>	<b>55.7</b>	<b>1,339.2</b>	<b>1,139.7</b>	<b>0.0</b>	<b>21,314.7</b>
- of which							
Marketing Companies	0.0	40.0	0.0	0.0	0.0	0.0	40.0
Wholesalers	2,327.8	2,650.5	53.7	511.5	146.4	0.0	5,690.0
Retailers - Hypermarkets	4.4	293.9	0.0	0.0	0.0	0.0	298.3
Retailers - Supermarkets	99.8	596.4	0.0	15.4	0.0	0.0	711.6
Retailers - Shops & Snacks	104.4	52.9	0.2	4.8	4.8	0.0	167.1
Retailers - Pharmaceuticals and Chemists	137.7	91.2	0.0	64.0	3.1	0.0	296.0
Retailers - Others	1,401.9	1,381.8	0.1	174.0	30.1	0.0	2,987.8
Automobile Dealers & Garages	646.8	858.9	0.0	204.7	141.3	0.0	1,851.7
Petroleum and Energy Products	75.3	336.9	0.0	0.0	214.1	0.0	626.3
Tyre Dealers and Suppliers	5.2	1.2	0.0	1.0	0.0	0.0	7.4
Other	3,745.0	3,928.2	1.8	363.7	599.8	0.0	8,638.5
<b>Information Communication and Technology</b>	<b>178.4</b>	<b>631.6</b>	<b>2.4</b>	<b>1.2</b>	<b>61.6</b>	<b>0.0</b>	<b>875.2</b>
- of which							
Telecommunications	7.3	161.4	0.0	0.0	50.7	0.0	219.4
Internet	72.2	151.0	0.0	0.0	0.7	0.0	223.9
E-Commerce	2.3	232.3	0.0	0.0	0.0	0.0	234.6
Information Technology - Hardware	41.0	6.2	0.0	0.7	0.0	0.0	48.0
Information Technology - Software	14.0	52.2	0.0	0.0	10.1	0.0	76.3
Personal Computers	6.0	1.8	0.0	0.0	0.0	0.0	7.8
Other	35.5	26.7	2.4	0.5	0.1	0.0	65.2
<b>Financial and Business Services</b>	<b>3,047.5</b>	<b>6,672.9</b>	<b>3.2</b>	<b>7.1</b>	<b>2,646.4</b>	<b>4,013.7</b>	<b>16,390.9</b>
- of which							
Stockbrokers & Stockbroking Companies	4.1	0.0	0.0	0.0	0.0	9.3	13.4
Insurance Companies	414.3	134.6	0.0	0.0	0.0	2.1	551.0
Nonbank Deposit-Taking Institutions	61.4	3,157.1	0.0	0.0	0.0	479.5	3,698.0
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	59.0	78.3	0.0	0.0	75.2	0.0	212.4
Investment Companies	510.0	1,085.2	0.0	0.0	288.6	275.0	2,158.9
Public Financial Corporations	26.1	542.7	0.0	0.0	2.4	332.1	903.2
Other	1,972.8	1,674.8	3.2	7.1	2,280.2	2,909.2	8,847.4
<b>Infrastructure</b>	<b>77.0</b>	<b>4,230.5</b>	<b>0.0</b>	<b>0.3</b>	<b>625.4</b>	<b>359.7</b>	<b>5,292.9</b>
- of which							
Airport Development	0.0	2.8	0.0	0.0	46.8	0.0	49.6
Port Development	0.0	0.8	0.0	0.0	0.0	0.0	0.9
Power Generation	11.0	4,166.4	0.0	0.0	578.5	359.7	5,115.6
Water Development	12.4	3.0	0.0	0.0	0.0	0.0	15.4
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	53.6	57.6	0.0	0.3	0.0	0.0	111.4
<b>State and Local Government</b>	<b>0.0</b>	<b>48.6</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>602.9</b>	<b>2,218.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2,874.2</b>	<b>1,760.1</b>	<b>7,455.1</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>77.9</b>	<b>66.3</b>	<b>0.0</b>	<b>25.7</b>	<b>304.0</b>	<b>0.0</b>	<b>473.9</b>
<b>Health Development Certificate Holders</b>	<b>7.7</b>	<b>55.3</b>	<b>0.0</b>	<b>0.0</b>	<b>13.8</b>	<b>0.0</b>	<b>76.8</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Personal <sup>1</sup></b>	<b>3,287.2</b>	<b>10,322.6</b>	<b>898.1</b>	<b>27.2</b>	<b>280.4</b>	<b>0.0</b>	<b>14,815.6</b>
<b>Professional <sup>2</sup></b>	<b>302.1</b>	<b>271.2</b>	<b>0.0</b>	<b>0.0</b>	<b>114.3</b>	<b>0.0</b>	<b>687.6</b>
<b>Education</b>	<b>25.0</b>	<b>345.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>108.4</b>	<b>478.6</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>91.3</b>	<b>196.6</b>	<b>0.0</b>	<b>10.0</b>	<b>10.2</b>	<b>0.0</b>	<b>308.1</b>
<b>Other</b>	<b>1,593.3</b>	<b>1,526.5</b>	<b>4.7</b>	<b>32.5</b>	<b>862.5</b>	<b>59.8</b>	<b>4,079.3</b>
<b>TOTAL</b>	<b>33,415.2</b>	<b>81,052.0</b>	<b>1,069.5</b>	<b>2,332.3</b>	<b>21,445.4</b>	<b>7,998.2</b>	<b>147,312.5</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 Rs12,332.9 million at the end of January 2008.