

**Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: June 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>3,621.8</b>	<b>5,265.7</b>	<b>0.3</b>	<b>8.1</b>	<b>3,309.1</b>	<b>16.7</b>	<b>12,221.6</b>
- of which							
Sugar Industry - Estates	2,410.6	2,423.8	0.0	0.0	2,185.3	16.7	7,036.4
Sugar Industry - Others	175.8	887.5	0.0	0.0	26.8	0.0	1,090.1
Agricultural Development Certificate Holders	3.8	57.0	0.0	1.9	0.0	0.0	62.6
Agro-based Industrial Certificate Holders	4.8	12.6	0.0	0.0	0.9	0.0	18.3
Sugarcane Planters	453.2	905.8	0.0	0.0	112.4	0.0	1,471.4
Other Plantation	31.1	103.9	0.1	0.0	0.0	0.0	135.1
Animal Breeding	205.2	452.5	0.2	0.0	84.6	0.0	742.4
Fishing	112.3	75.1	0.0	3.4	190.5	0.0	381.3
Other	225.2	347.5	0.0	2.8	708.7	0.0	1,284.2
<b>Manufacturing</b>	<b>5,699.5</b>	<b>5,537.0</b>	<b>114.3</b>	<b>1,028.4</b>	<b>5,066.5</b>	<b>596.8</b>	<b>18,042.5</b>
- of which							
Export Enterprise Certificate Holders	1,857.6	970.8	25.9	323.8	3,755.0	596.8	7,529.9
Export Service Certificate Holders	86.3	224.1	0.0	2.0	5.9	0.0	318.3
Pioneer Status Certificate Holders	24.2	48.9	0.0	2.9	68.0	0.0	144.0
Small and Medium Enterprise Certificate Holders	70.3	126.2	0.1	11.6	0.1	0.0	208.3
Strategic Local Enterprise Certificate Holders	2.4	1.5	0.0	1.2	0.0	0.0	5.0
Furniture & Wood Products	161.0	109.3	0.1	11.1	4.2	0.0	285.7
Printing & Publishing	280.0	425.4	1.5	25.1	100.8	0.0	832.7
Steel/Metal Products	256.9	244.5	0.0	51.8	22.0	0.0	575.2
Food & Beverages	1,338.5	1,173.2	0.0	306.5	360.6	0.0	3,178.7
Plastic Products	58.7	87.5	0.0	37.3	2.5	0.0	186.1
Pharmaceuticals & Health Care	50.6	58.9	0.0	5.1	35.0	0.0	149.6
Jewellery & Precision Engineering	67.5	46.4	0.0	21.9	86.2	0.0	222.0
Electronics	94.3	19.5	0.0	23.1	0.0	0.0	136.9
Leather Products & Footwear	28.7	29.1	0.0	5.3	18.5	0.0	81.6
Paints	73.3	60.7	0.0	3.2	28.9	0.0	166.1
Cement	25.3	76.2	0.0	0.0	0.0	0.0	101.5
Other	1,223.9	1,834.8	86.7	196.6	578.8	0.0	3,920.8
<b>Tourism</b>	<b>3,315.6</b>	<b>18,624.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7,720.0</b>	<b>474.1</b>	<b>30,133.7</b>
- of which							
Hotels	1,489.7	9,645.9	0.0	0.0	5,826.3	133.1	17,095.0
Tour Operators & Travel Agents	280.9	295.1	0.0	0.0	232.2	0.0	808.2
Hotel Development Certificate Holders	257.6	613.2	0.0	0.0	0.0	0.0	870.9
Hotel Management Service Certificate Holders	1,131.7	7,115.7	0.0	0.0	1,538.6	341.0	10,127.0
Restaurants	67.3	197.7	0.0	0.0	0.0	0.0	265.0
Duty-Free Shops	3.4	24.9	0.0	0.0	3.2	0.0	31.4
Other	85.0	731.5	0.0	0.0	119.7	0.0	936.1
<b>Transport</b>	<b>227.9</b>	<b>688.1</b>	<b>0.0</b>	<b>0.0</b>	<b>10.0</b>	<b>0.0</b>	<b>926.0</b>
- of which							
Airlines	0.0	0.0	0.0	0.0	8.2	0.0	8.2
Buses, Lorries, Trucks & Cars	111.7	390.7	0.0	0.0	0.0	0.0	502.4
Shipping & Freight Forwarders	74.3	135.3	0.0	0.0	1.8	0.0	211.4
Other	41.9	162.0	0.0	0.0	0.0	0.0	204.0
<b>Construction</b>	<b>3,825.5</b>	<b>31,709.9</b>	<b>24.2</b>	<b>53.1</b>	<b>2,608.5</b>	<b>27.0</b>	<b>38,248.2</b>
- of which							
Building & Housing Contractors	1,029.9	464.5	19.0	3.3	92.7	0.0	1,609.4
Property Development - Commercial	666.5	4,506.1	0.0	0.0	1,224.1	6.2	6,402.8
Property Development - Residential	1,034.1	765.0	0.0	0.0	1,030.6	0.0	2,829.7
Property Development - Land Parcelling	86.0	255.5	0.0	0.0	0.0	0.0	341.5
Housing	28.4	19,566.9	5.2	0.0	260.0	0.0	19,860.4
Housing - Staff	0.5	1,928.7	0.0	0.0	0.0	0.0	1,929.2
Housing Development Certificate Holders	0.4	1.9	0.0	0.0	0.0	0.0	2.3
Industrial Building Enterprise Certificate Holders	75.2	2,401.5	0.0	0.0	0.0	20.9	2,497.6
Building Supplies & Materials	182.5	46.7	0.0	21.2	0.0	0.0	250.4
Stone Crushing and Concrete Products	221.2	424.1	0.0	0.0	0.0	0.0	645.3
Other	500.6	1,349.1	0.0	28.6	1.1	0.0	1,879.4

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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>8,482.1</b>	<b>11,264.6</b>	<b>56.3</b>	<b>1,526.1</b>	<b>1,966.4</b>	<b>0.0</b>	<b>23,295.4</b>
- of which							
Marketing Companies	24.0	13.0	0.0	0.0	0.0	0.0	37.0
Wholesalers	2,527.0	2,185.3	54.3	518.8	306.5	0.0	5,591.9
Retailers - Hypermarkets	11.7	76.7	0.0	0.0	0.0	0.0	88.4
Retailers - Supermarkets	130.4	328.5	0.0	11.9	4.1	0.0	474.9
Retailers - Shops & Snacks	446.2	322.5	0.2	109.9	9.8	0.0	888.5
Retailers - Pharmaceuticals and Chemists	57.2	96.0	0.0	16.1	1.8	0.0	171.1
Retailers - Others	1,099.1	1,535.0	0.1	237.6	92.0	0.0	2,963.7
Automobile Dealers & Garages	729.6	746.2	0.0	365.0	156.1	0.0	1,996.8
Petroleum and Energy Products	360.9	313.7	0.0	0.0	237.0	0.0	911.6
Tyre Dealers and Suppliers	22.5	1.2	0.0	2.4	0.0	0.0	26.1
Other	3,073.5	5,646.6	1.8	264.4	1,159.1	0.0	10,145.3
<b>Information Communication and Technology</b>	<b>294.2</b>	<b>625.5</b>	<b>2.5</b>	<b>3.3</b>	<b>319.2</b>	<b>0.0</b>	<b>1,244.7</b>
- of which							
Telecommunications	146.4	131.5	0.0	0.2	28.6	0.0	306.7
Internet	11.4	15.9	0.0	0.0	282.3	0.0	309.6
E-Commerce	1.0	202.6	0.0	0.3	0.0	0.0	204.0
Information Technology - Hardware	31.5	22.4	0.0	0.0	0.0	0.0	53.9
Information Technology - Software	16.0	48.3	0.0	1.2	2.1	0.0	67.6
Personal Computers	42.4	5.7	0.0	0.0	0.0	0.0	48.1
Other	45.5	199.1	2.5	1.6	6.1	0.0	254.8
<b>Financial and Business Services</b>	<b>3,733.1</b>	<b>7,656.3</b>	<b>0.1</b>	<b>72.7</b>	<b>3,276.7</b>	<b>4,189.6</b>	<b>18,928.4</b>
- of which							
Stockbrokers & Stockbroking Companies	41.3	1.3	0.0	0.0	0.0	19.3	61.8
Insurance Companies	119.7	85.6	0.0	0.0	0.0	2.1	207.5
Nonbank Deposit-Taking Institutions	31.6	3,815.9	0.0	0.0	0.0	366.1	4,213.5
Mutual Funds	0.0	120.5	0.0	0.0	0.0	8.1	128.6
Accounting & Consultancy Services	184.5	414.7	0.0	2.9	25.8	0.0	627.9
Investment Companies	1,048.4	1,499.7	0.0	0.0	723.8	304.1	3,576.0
Public Financial Corporations	0.0	470.8	0.0	0.0	0.0	288.7	759.5
Other	2,307.7	1,247.7	0.1	69.8	2,527.0	3,201.2	9,353.4
<b>Infrastructure</b>	<b>221.1</b>	<b>4,031.3</b>	<b>0.0</b>	<b>15.5</b>	<b>661.6</b>	<b>240.7</b>	<b>5,170.3</b>
- of which							
Airport Development	0.0	1.3	0.0	0.0	36.5	0.0	37.8
Port Development	0.2	0.7	0.0	0.0	0.0	0.0	0.9
Power Generation	173.9	3,988.9	0.0	7.1	625.2	240.7	5,035.8
Water Development	4.4	16.0	0.0	0.0	0.0	0.0	20.4
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	42.6	24.4	0.0	8.4	0.0	0.0	75.3
<b>State and Local Government</b>	<b>1.5</b>	<b>47.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>49.0</b>
<b>Public Nonfinancial Corporations</b>	<b>2,378.8</b>	<b>1,704.1</b>	<b>0.0</b>	<b>0.0</b>	<b>5,549.7</b>	<b>2,504.2</b>	<b>12,136.7</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>79.7</b>	<b>130.2</b>	<b>0.0</b>	<b>152.0</b>	<b>288.6</b>	<b>0.0</b>	<b>650.5</b>
<b>Health Development Certificate Holders</b>	<b>60.0</b>	<b>388.9</b>	<b>0.0</b>	<b>0.0</b>	<b>16.9</b>	<b>0.0</b>	<b>465.9</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>3,512.7</b>	<b>11,766.7</b>	<b>791.5</b>	<b>25.5</b>	<b>449.3</b>	<b>0.0</b>	<b>16,545.7</b>
<b>Professional <sup>2</sup></b>	<b>362.2</b>	<b>212.4</b>	<b>0.0</b>	<b>21.3</b>	<b>159.8</b>	<b>0.0</b>	<b>755.8</b>
<b>Education</b>	<b>55.5</b>	<b>439.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>95.6</b>	<b>591.0</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>140.9</b>	<b>366.4</b>	<b>0.1</b>	<b>17.4</b>	<b>9.9</b>	<b>0.0</b>	<b>534.7</b>
<b>Other</b>	<b>366.6</b>	<b>1,966.1</b>	<b>38.7</b>	<b>20.3</b>	<b>346.2</b>	<b>2.0</b>	<b>2,739.8</b>
<b>TOTAL</b>	<b>36,379.8</b>	<b>102,425.0</b>	<b>1,027.9</b>	<b>2,943.7</b>	<b>31,758.4</b>	<b>8,146.6</b>	<b>182,681.4</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 Rs18,644.9 million at the end of June 2009.

Figures may not add up to totals due to rounding.

Source: Statistics Division.