

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: February 2009

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,695.9	4,543.1	0.3	16.8	2,459.7	16.7	10,732.4
- of which							
Sugar Industry - Estates	2,569.3	2,402.5	0.0	1.9	1,412.7	16.7	6,403.1
Sugar Industry - Others	197.3	511.4	0.0	0.0	28.1	0.0	736.8
Agricultural Development Certificate Holders	3.2	8.3	0.0	3.0	0.0	0.0	14.6
Agro-based Industrial Certificate Holders	2.9	9.4	0.0	0.0	1.4	0.0	13.8
Sugarcane Planters	344.1	912.6	0.0	0.0	75.6	0.0	1,332.4
Other Plantation	29.5	110.5	0.1	0.0	0.0	0.0	140.1
Animal Breeding	277.9	276.5	0.2	0.0	82.3	0.0	636.8
Fishing	135.1	61.0	0.0	8.5	179.2	0.0	383.7
Other	136.5	250.9	0.0	3.4	680.4	0.0	1,071.2
Manufacturing	5,775.1	4,937.9	120.8	1,080.8	5,482.2	643.9	18,040.7
- of which							
Export Enterprise Certificate Holders	1,892.4	1,014.1	24.0	253.7	3,972.4	623.5	7,780.0
Export Service Certificate Holders	91.2	245.7	0.0	3.2	11.2	0.0	351.3
Pioneer Status Certificate Holders	27.9	36.1	0.0	2.5	90.8	0.0	157.2
Small and Medium Enterprise Certificate Holders	59.4	68.2	0.0	11.0	0.2	0.0	138.8
Strategic Local Enterprise Certificate Holders	2.4	1.1	0.0	0.0	0.0	0.0	3.4
Furniture & Wood Products	218.4	82.4	0.1	6.9	0.1	0.0	307.8
Printing & Publishing	263.1	391.5	0.0	45.7	107.1	0.0	807.4
Steel/Metal Products	311.1	230.9	0.0	60.9	71.2	0.0	674.1
Food & Beverages	1,299.6	1,186.7	0.0	334.1	500.0	20.4	3,340.8
Plastic Products	68.4	83.4	0.0	24.7	6.1	0.0	182.6
Pharmaceuticals & Health Care	33.3	58.5	0.0	9.6	40.7	0.0	142.2
Jewellery & Precision Engineering	73.9	48.7	0.0	17.5	94.3	0.0	234.4
Electronics	89.7	17.2	0.0	22.9	0.0	0.0	129.8
Leather Products & Footwear	33.2	29.4	0.0	5.7	20.3	0.0	88.6
Paints	75.3	80.3	0.0	1.7	31.0	0.0	188.3
Cement	26.0	76.3	0.0	0.0	0.0	0.0	102.3
Other	1,209.8	1,287.4	96.6	280.7	537.1	0.0	3,411.6
Tourism	4,405.6	17,120.0	0.0	0.0	8,209.5	505.1	30,240.2
- of which							
Hotels	1,980.4	9,008.8	0.0	0.0	5,875.3	133.1	16,997.5
Tour Operators & Travel Agents	295.0	262.7	0.0	0.0	287.4	0.0	845.1
Hotel Development Certificate Holders	266.2	661.7	0.0	0.0	0.0	0.0	927.9
Hotel Management Service Certificate Holders	1,672.5	6,289.4	0.0	0.0	1,940.2	372.0	10,274.1
Restaurants	72.3	202.5	0.0	0.0	0.0	0.0	274.8
Duty-Free Shops	3.4	24.7	0.0	0.0	3.6	0.0	31.7
Other	115.7	670.3	0.0	0.0	102.9	0.0	888.9
Transport	230.0	659.4	0.0	0.0	16.1	0.0	905.4
- of which							
Airlines	0.0	0.0	0.0	0.0	14.3	0.0	14.3
Buses, Lorries, Trucks & Cars	117.1	353.9	0.0	0.0	0.0	0.0	470.9
Shipping & Freight Forwarders	62.8	133.5	0.0	0.0	1.8	0.0	198.1
Other	50.0	172.0	0.0	0.0	0.0	0.0	222.0
Construction	4,138.2	30,554.5	28.7	46.9	2,768.6	37.5	37,574.4
- of which							
Building & Housing Contractors	1,028.7	359.7	23.4	3.1	92.6	0.0	1,507.5
Property Development - Commercial	649.4	4,187.9	0.0	0.0	1,124.7	6.2	5,968.2
Property Development - Residential	1,178.0	885.6	0.0	0.4	1,310.4	0.0	3,374.4
Property Development - Land Parcelling	101.3	241.8	0.0	0.0	0.0	0.0	343.1
Housing	35.3	19,197.5	5.2	0.0	240.9	0.0	19,478.9
Housing - Staff	0.5	1,795.4	0.0	0.0	0.0	0.0	1,795.9
Housing Development Certificate Holders	0.4	1.9	0.0	0.0	0.0	0.0	2.3
Industrial Building Enterprise Certificate Holders	299.5	1,996.2	0.0	0.0	0.0	31.3	2,326.9
Building Supplies & Materials	193.4	88.9	0.0	10.6	0.0	0.0	292.9
Stone Crushing and Concrete Products	224.0	403.3	0.0	1.6	0.0	0.0	628.9
Other	427.8	1,396.3	0.0	31.2	0.0	0.0	1,855.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,453.1	10,059.0	59.4	1,949.9	2,252.1	0.0	22,773.5
- of which							
Marketing Companies	23.4	9.1	0.0	0.0	0.0	0.0	32.5
Wholesalers	2,625.6	2,069.9	57.4	548.9	328.6	0.0	5,630.5
Retailers - Hypermarkets	10.1	23.2	0.0	0.0	0.0	0.0	33.3
Retailers - Supermarkets	138.8	371.6	0.0	5.8	0.0	0.0	516.1
Retailers - Shops & Snacks	439.5	304.6	0.2	163.3	27.8	0.0	935.4
Retailers - Pharmaceuticals and Chemists	53.4	99.1	0.0	25.6	2.3	0.0	180.5
Retailers - Others	1,353.3	1,361.8	0.1	348.8	47.2	0.0	3,111.2
Automobile Dealers & Garages	902.2	740.9	0.0	518.1	151.2	0.0	2,312.4
Petroleum and Energy Products	345.4	265.5	0.0	0.0	295.8	0.0	906.7
Tyre Dealers and Suppliers	21.0	1.2	0.0	1.0	0.0	0.0	23.2
Other	2,540.3	4,812.0	1.7	338.5	1,399.2	0.0	9,091.7
Information Communication and Technology	206.6	477.8	3.2	0.3	318.5	0.0	1,006.3
- of which							
Telecommunications	29.8	136.1	0.0	0.0	15.1	0.0	181.0
Internet	13.8	0.9	0.0	0.0	293.8	0.0	308.4
E-Commerce	1.5	212.3	0.0	0.0	0.0	0.0	213.8
Information Technology - Hardware	29.9	26.7	0.0	0.0	0.0	0.0	56.7
Information Technology - Software	17.9	45.9	0.0	0.0	2.3	0.0	66.1
Personal Computers	67.8	4.6	0.0	0.0	0.0	0.0	72.5
Other	45.7	51.3	3.1	0.3	7.2	0.0	107.7
Financial and Business Services	3,966.7	8,454.7	11.9	100.8	3,012.0	3,723.5	19,269.6
- of which							
Stockbrokers & Stockbroking Companies	51.4	1.3	0.0	0.0	0.0	9.3	62.0
Insurance Companies	287.4	133.6	0.0	0.0	0.0	2.1	423.1
Nonbank Deposit-Taking Institutions	126.2	3,518.4	0.0	0.0	18.3	357.1	4,020.0
Mutual Funds	0.0	128.8	0.0	0.0	0.0	8.0	136.9
Accounting & Consultancy Services	115.7	284.3	0.0	0.0	23.6	0.0	423.6
Investment Companies	848.6	1,905.7	0.0	0.0	545.4	507.6	3,807.2
Public Financial Corporations	0.0	302.9	0.0	0.0	0.0	285.9	588.7
Other	2,537.4	2,179.8	11.9	100.8	2,424.7	2,553.5	9,808.1
Infrastructure	192.5	4,051.9	0.0	10.7	584.7	253.7	5,093.6
- of which							
Airport Development	0.6	1.4	0.0	0.0	45.2	0.0	47.2
Port Development	0.0	0.7	0.0	0.0	0.0	0.0	0.8
Power Generation	142.3	4,014.3	0.0	0.0	539.0	253.7	4,949.3
Water Development	1.5	9.6	0.0	0.0	0.6	0.0	11.7
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	48.0	25.9	0.0	10.7	0.0	0.0	84.6
State and Local Government	0.1	48.7	0.0	0.0	0.0	0.0	48.8
Public Nonfinancial Corporations	2,996.4	1,660.1	0.0	0.0	4,950.0	2,377.0	11,983.5
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	75.9	34.2	0.0	138.9	168.2	0.0	417.2
Health Development Certificate Holders	6.8	201.4	0.0	0.0	17.8	0.0	226.0
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	3,625.7	11,385.5	804.7	26.2	453.7	0.0	16,295.8
Professional ²	281.6	242.3	0.0	29.6	164.8	0.0	718.3
Education	36.0	390.6	0.0	0.0	0.1	99.8	526.4
Human Resource Development Certificate Holders	1.0	0.4	0.0	0.0	0.0	0.0	1.4
Media, Entertainment and Recreational Activities	170.4	349.2	0.1	10.0	11.0	0.0	540.8
Other	393.0	1,869.5	28.8	11.7	315.6	2.0	2,620.5
TOTAL	38,650.4	97,040.2	1,057.9	3,422.7	31,184.7	7,659.1	179,015.0

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 Rs20,040.5 million at the end of February 2009.

Source: Statistics Division.