

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: February 2008
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,818.0	3,437.1	0.4	6.0	1,996.5	110.0	8,367.9
- of which							
Sugar Industry - Estates	1,855.2	2,183.2	0.0	0.0	1,110.6	52.4	5,201.4
Sugar Industry - Others	141.0	226.2	0.0	0.0	36.9	0.0	404.2
Agricultural Development Certificate Holders	5.4	10.2	0.0	3.6	0.0	0.0	19.2
Agro-based Industrial Certificate Holders	2.8	6.1	0.0	0.0	2.6	0.0	11.6
Sugarcane Planters	348.0	342.1	0.0	0.0	4.2	7.2	701.6
Other Plantation	18.1	64.2	0.1	0.0	0.0	0.0	82.4
Animal Breeding	243.6	259.9	0.2	0.0	5.5	50.4	559.6
Fishing	105.7	162.3	0.0	0.0	108.1	0.0	376.1
Other	98.1	182.8	0.1	2.4	728.5	0.0	1,011.9
Manufacturing	6,610.1	4,610.8	63.1	911.2	3,800.7	798.5	16,794.4
- of which							
Export Enterprise Certificate Holders	2,888.2	1,251.8	2.7	222.8	2,459.1	798.4	7,623.2
Export Service Certificate Holders	86.5	181.8	0.0	1.5	8.9	0.0	278.8
Pioneer Status Certificate Holders	37.2	38.3	0.0	5.7	80.7	0.0	162.0
Small and Medium Enterprise Certificate Holders	49.3	44.0	0.0	9.7	0.0	0.0	103.1
Strategic Local Enterprise Certificate Holders	0.6	1.3	0.0	0.0	0.0	0.0	1.8
Furniture & Wood Products	374.9	76.1	0.1	30.7	0.0	0.0	481.8
Printing & Publishing	302.4	347.9	0.6	17.8	25.1	0.0	693.7
Steel/Metal Products	192.6	187.6	0.0	14.1	0.0	0.0	394.3
Food & Beverages	1,086.6	1,176.0	0.0	296.6	781.7	0.0	3,340.9
Plastic Products	56.8	97.5	0.0	5.3	3.6	0.0	163.0
Pharmaceuticals & Health Care	37.3	51.8	0.0	7.0	24.8	0.0	120.9
Jewellery & Precision Engineering	74.3	40.6	0.0	14.1	78.4	0.0	207.5
Electronics	81.8	35.2	0.0	29.5	13.7	0.0	160.2
Leather Products & Footwear	25.4	29.5	0.0	7.2	11.2	0.0	73.5
Paints	87.4	87.9	0.0	0.0	24.5	0.0	199.8
Cement	28.8	51.7	0.0	0.0	0.0	0.0	80.5
Other	1,200.1	911.7	59.6	249.2	288.9	0.0	2,709.5
Tourism	2,454.8	13,306.0	0.0	0.0	5,599.6	616.4	21,976.7
- of which							
Hotels	1,230.9	7,266.0	0.0	0.0	3,898.9	171.5	12,567.3
Tour Operators & Travel Agents	169.6	240.4	0.0	0.0	48.8	0.0	458.7
Hotel Development Certificate Holders	34.1	544.4	0.0	0.0	355.1	0.0	933.6
Hotel Management Service Certificate Holders	873.0	4,608.7	0.0	0.0	1,290.5	442.8	7,214.9
Restaurants	46.0	170.4	0.0	0.0	0.0	0.0	216.5
Duty-Free Shops	1.4	21.1	0.0	0.0	5.9	0.0	28.3
Other	99.8	455.0	0.0	0.0	0.4	2.1	557.3
Transport	355.6	952.7	0.0	10.5	275.4	64.1	1,658.3
- of which							
Airlines	0.0	0.0	0.0	0.0	19.6	0.0	19.6
Buses, Lorries, Trucks & Cars	91.1	329.3	0.0	10.5	6.3	0.0	437.1
Shipping & Freight Forwarders	219.5	479.1	0.0	0.0	249.6	64.1	1,012.3
Other	45.0	144.3	0.0	0.0	0.0	0.0	189.3
Construction	3,217.8	22,466.6	41.6	48.5	611.9	80.2	26,466.7
- of which							
Building & Housing Contractors	988.4	317.2	35.1	22.5	269.3	0.0	1,632.6
Property Development - Commercial	277.7	2,163.4	0.0	0.0	185.4	80.2	2,706.8
Property Development - Residential	1,035.0	645.1	0.0	0.7	92.6	0.0	1,773.4
Property Development - Land Parcelling	79.6	137.4	0.0	0.0	0.0	0.0	217.0
Housing	31.7	16,236.7	6.4	0.0	11.9	0.0	16,286.8
Housing - Staff	1.4	1,297.6	0.0	0.0	0.0	0.0	1,299.0
Housing Development Certificate Holders	0.5	4.4	0.0	0.0	0.0	0.0	5.0
Industrial Building Enterprise Certificate Holders	147.5	256.3	0.0	0.0	0.0	0.0	403.8
Building Supplies & Materials	2.1	103.4	0.0	0.0	0.0	0.0	105.5
Stone Crushing and Concrete Products	374.7	628.3	0.0	20.0	8.4	0.0	1,031.3
Other	279.2	676.7	0.0	5.3	44.2	0.0	1,005.4

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,959.7	9,834.4	50.2	1,302.2	1,120.8	0.0	21,267.5
- of which							
Marketing Companies	0.0	40.0	0.0	0.0	0.0	0.0	40.0
Wholesalers	2,169.3	2,924.0	48.3	499.6	150.0	0.0	5,791.2
Retailers - Hypermarkets	6.3	28.7	0.0	0.0	0.0	0.0	35.0
Retailers - Supermarkets	136.6	319.1	0.0	12.0	0.0	0.0	467.7
Retailers - Shops & Snacks	112.8	55.2	0.2	3.6	3.5	0.0	175.3
Retailers - Pharmaceuticals and Chemists	121.2	91.4	0.0	56.0	2.9	0.0	271.5
Retailers - Others	1,152.6	1,380.2	0.1	167.7	30.1	0.0	2,730.6
Automobile Dealers & Garages	658.0	760.2	0.0	198.9	126.9	0.0	1,744.0
Petroleum and Energy Products	159.3	337.7	0.0	0.0	205.6	0.0	702.5
Tyre Dealers and Suppliers	1.3	0.7	0.0	2.0	0.0	0.0	4.0
Other	4,442.3	3,897.3	1.7	362.5	601.9	0.0	9,305.6
Information Communication and Technology	169.7	636.6	4.9	38.1	55.8	0.0	905.2
- of which							
Telecommunications	12.3	164.1	0.0	37.2	41.3	0.0	254.9
Internet	73.1	150.9	0.0	0.0	0.9	0.0	225.0
E-Commerce	1.4	232.2	0.0	0.0	0.0	0.0	233.6
Information Technology - Hardware	31.5	6.4	0.0	0.5	3.7	0.0	42.1
Information Technology - Software	13.7	50.7	0.0	0.0	9.6	0.0	74.0
Personal Computers	6.6	1.8	0.0	0.0	0.0	0.0	8.4
Other	31.2	30.4	4.9	0.5	0.3	0.0	67.2
Financial and Business Services	2,980.4	6,863.4	0.4	3.6	2,374.2	3,700.6	15,922.5
- of which							
Stockbrokers & Stockbroking Companies	0.7	0.0	0.0	0.0	0.0	9.3	10.0
Insurance Companies	384.8	141.1	0.0	0.0	0.0	2.1	528.0
Nonbank Deposit-Taking Institutions	20.3	3,091.3	0.0	0.0	0.0	341.7	3,453.4
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	76.5	65.6	0.0	0.0	84.2	0.0	226.3
Investment Companies	574.6	1,315.5	0.0	0.0	324.7	275.0	2,489.8
Public Financial Corporations	0.0	534.4	0.0	0.0	4.1	332.1	870.6
Other	1,923.4	1,715.4	0.4	3.6	1,961.2	2,733.9	8,338.0
Infrastructure	72.2	4,229.6	0.0	1.4	609.1	340.7	5,253.0
- of which							
Airport Development	0.0	2.7	0.0	0.0	44.1	0.0	46.9
Port Development	0.0	0.8	0.0	0.0	0.0	0.0	0.8
Power Generation	22.9	4,160.2	0.0	0.0	564.9	340.7	5,088.7
Water Development	11.3	2.9	0.0	0.0	0.0	0.0	14.1
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	38.0	63.0	0.0	1.4	0.0	0.0	102.4
State and Local Government	0.1	48.2	0.0	0.0	0.0	0.0	48.3
Public Nonfinancial Corporations	716.9	2,124.5	0.0	0.0	2,773.2	1,760.1	7,374.8
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	75.5	57.9	0.0	20.4	216.6	0.0	370.3
Health Development Certificate Holders	7.8	52.2	0.0	0.0	13.2	0.0	73.2
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	3,452.3	10,424.1	881.7	25.6	232.0	0.0	15,015.8
Professional ²	194.9	267.8	0.0	5.2	121.0	0.0	589.0
Education	21.4	352.7	0.0	0.0	0.0	112.9	487.0
Human Resource Development Certificate Holders	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Media, Entertainment and Recreational Activities	102.8	246.1	0.0	10.0	10.0	0.0	368.9
Other	1,726.6	1,498.4	14.0	31.7	902.4	42.7	4,215.7
TOTAL	33,936.7	81,409.8	1,056.3	2,414.5	20,712.5	7,626.1	147,155.9

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 Rs11,070.7 million at the end of February 2008.