

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,353.6	5,077.0	0.3	15.3	2,296.0	16.7	11,497.4
- of which							
Sugar Industry - Estates	2,279.6	2,631.2	0.0	1.9	1,214.5	16.7	6,882.3
Sugar Industry - Others	177.0	813.0	0.0	0.0	27.8	0.0	1,017.9
Agricultural Development Certificate Holders	4.1	8.0	0.0	3.0	0.0	0.0	15.1
Agro-based Industrial Certificate Holders	6.4	10.3	0.0	0.0	1.1	0.0	17.8
Sugarcane Planters	350.1	902.6	0.0	0.0	86.8	0.0	1,339.4
Other Plantation	27.1	108.5	0.1	0.0	0.0	0.0	135.7
Animal Breeding	267.8	338.9	0.2	0.0	77.8	0.0	684.6
Fishing	140.9	60.4	0.0	6.5	186.3	0.0	394.1
Other	100.7	204.1	0.0	3.9	701.7	0.0	1,010.5
Manufacturing	5,882.7	5,272.7	125.8	1,038.7	5,454.9	643.9	18,418.7
- of which							
Export Enterprise Certificate Holders	1,891.8	1,041.1	24.9	313.8	4,042.3	623.5	7,937.3
Export Service Certificate Holders	94.6	225.7	0.0	0.4	8.5	0.0	329.3
Pioneer Status Certificate Holders	28.3	33.1	0.0	2.3	77.9	0.0	141.7
Small and Medium Enterprise Certificate Holders	72.2	105.4	0.0	10.3	0.0	0.0	187.9
Strategic Local Enterprise Certificate Holders	2.2	1.6	0.0	1.5	0.0	0.0	5.2
Furniture & Wood Products	209.0	106.7	0.1	10.1	3.4	0.0	329.3
Printing & Publishing	287.2	424.1	0.0	34.1	108.2	0.0	853.6
Steel/Metal Products	325.9	222.0	0.2	61.1	19.8	0.0	629.1
Food & Beverages	1,363.7	1,191.3	0.0	259.7	477.9	20.4	3,312.9
Plastic Products	64.1	85.4	0.0	39.2	2.0	0.0	190.6
Pharmaceuticals & Health Care	38.7	62.0	0.0	10.1	36.0	0.0	146.8
Jewellery & Precision Engineering	76.8	48.4	0.0	17.1	99.8	0.0	242.2
Electronics	91.5	18.5	0.0	24.1	1.0	0.0	135.1
Leather Products & Footwear	31.1	30.5	0.0	6.1	20.4	0.0	88.1
Paints	86.5	60.5	0.0	2.5	30.5	0.0	180.1
Cement	24.3	76.2	0.0	0.0	0.0	0.0	100.6
Other	1,194.7	1,540.3	100.7	246.2	527.1	0.0	3,608.9
Tourism	2,768.5	18,719.2	0.0	0.0	7,993.8	505.1	29,986.6
- of which							
Hotels	1,218.9	9,923.5	0.0	0.0	5,896.1	133.1	17,171.7
Tour Operators & Travel Agents	285.6	252.9	0.0	0.0	242.2	0.0	780.6
Hotel Development Certificate Holders	248.5	595.9	0.0	0.0	0.0	0.0	844.4
Hotel Management Service Certificate Holders	818.0	7,038.7	0.0	0.0	1,730.2	372.0	9,959.0
Restaurants	65.3	202.7	0.0	0.0	0.0	0.0	268.0
Duty-Free Shops	3.5	24.2	0.0	0.0	3.3	0.0	31.0
Other	128.7	681.3	0.0	0.0	121.9	0.0	931.9
Transport	228.7	697.2	0.0	0.0	13.1	0.0	939.1
- of which							
Airlines	0.0	0.0	0.0	0.0	11.3	0.0	11.4
Buses, Lorries, Trucks & Cars	129.2	416.3	0.0	0.0	0.0	0.0	545.5
Shipping & Freight Forwarders	56.6	134.6	0.0	0.0	1.8	0.0	193.0
Other	42.9	146.3	0.0	0.0	0.0	0.0	189.2
Construction	3,783.6	30,814.6	29.5	59.4	2,800.1	37.5	37,524.7
- of which							
Building & Housing Contractors	1,013.2	423.6	24.2	2.2	98.9	0.0	1,562.2
Property Development - Commercial	685.7	4,190.3	0.0	0.0	1,115.0	6.2	5,997.2
Property Development - Residential	1,017.2	829.1	0.0	0.0	1,329.5	0.0	3,175.8
Property Development - Land Parcelling	119.9	246.7	0.0	0.0	0.0	0.0	366.6
Housing	34.2	19,424.7	5.2	0.0	255.4	0.0	19,719.5
Housing - Staff	0.5	1,859.2	0.0	0.0	0.0	0.0	1,859.7
Housing Development Certificate Holders	0.4	1.9	0.0	0.0	0.0	0.0	2.3
Industrial Building Enterprise Certificate Holders	49.5	1,978.8	0.0	0.0	0.0	31.3	2,059.6
Building Supplies & Materials	200.4	87.1	0.0	20.2	0.0	0.0	307.6
Stone Crushing and Concrete Products	175.7	398.1	0.0	0.5	0.0	0.0	574.3
Other	486.9	1,375.3	0.0	36.5	1.2	0.0	1,899.9

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,453.5	10,570.7	34.2	1,776.5	2,015.0	0.0	22,849.9
- of which							
Marketing Companies	20.2	11.7	0.0	0.0	0.0	0.0	31.9
Wholesalers	2,500.3	2,164.6	31.5	518.4	246.3	0.0	5,461.1
Retailers - Hypermarkets	12.9	22.3	0.0	0.0	0.0	0.0	35.2
Retailers - Supermarkets	112.5	371.4	0.0	13.0	0.0	0.0	496.9
Retailers - Shops & Snacks	390.6	296.1	0.2	136.2	9.8	0.0	832.9
Retailers - Pharmaceuticals and Chemists	54.2	95.8	0.0	63.2	2.1	0.0	215.3
Retailers - Others	1,546.0	1,185.3	0.1	288.7	83.9	0.0	3,103.9
Automobile Dealers & Garages	840.0	674.7	0.0	453.4	112.3	0.0	2,080.4
Petroleum and Energy Products	314.7	366.1	0.0	0.0	180.5	0.0	861.3
Tyre Dealers and Suppliers	23.7	47.6	0.0	9.2	0.0	0.0	80.5
Other	2,638.3	5,335.2	2.5	294.3	1,380.2	0.0	9,650.5
Information Communication and Technology	199.3	618.9	3.2	5.4	318.4	0.0	1,145.2
- of which							
Telecommunications	40.1	134.8	0.0	3.2	18.8	0.0	197.0
Internet	9.9	15.9	0.0	0.0	290.6	0.0	316.4
E-Commerce	1.9	212.3	0.0	0.5	0.0	0.0	214.7
Information Technology - Hardware	35.7	27.4	0.0	0.0	0.0	0.0	63.0
Information Technology - Software	16.6	48.5	0.0	0.0	2.2	0.0	67.3
Personal Computers	53.3	4.4	0.1	0.0	0.0	0.0	57.7
Other	41.8	175.7	3.1	1.7	6.7	0.0	229.0
Financial and Business Services	4,119.3	7,546.9	0.1	93.5	3,662.8	3,909.7	19,332.3
- of which							
Stockbrokers & Stockbroking Companies	62.8	1.3	0.0	0.0	0.0	9.3	73.4
Insurance Companies	271.5	110.8	0.0	0.0	0.0	2.1	384.3
Nonbank Deposit-Taking Institutions	78.3	3,449.3	0.0	0.0	18.1	362.0	3,907.7
Mutual Funds	0.0	124.8	0.0	0.0	0.0	8.1	132.9
Accounting & Consultancy Services	152.4	341.7	0.0	0.0	24.7	0.0	518.8
Investment Companies	914.6	1,478.3	0.0	0.0	1,127.6	509.8	4,030.3
Public Financial Corporations	0.0	283.3	0.0	0.0	0.0	282.9	566.3
Other	2,639.7	1,757.4	0.1	93.5	2,492.5	2,735.5	9,718.7
Infrastructure	227.7	4,028.4	0.0	11.9	704.6	240.7	5,213.4
- of which							
Airport Development	0.0	1.4	0.0	0.0	40.0	0.0	41.3
Port Development	0.2	0.7	0.0	0.0	0.0	0.0	0.9
Power Generation	164.7	3,989.5	0.0	0.0	663.8	240.7	5,058.8
Water Development	7.2	9.3	0.0	0.0	0.9	0.0	17.4
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	55.6	27.5	0.0	11.9	0.0	0.0	95.0
State and Local Government	0.0	48.1	0.0	0.0	0.0	0.0	48.1
Public Nonfinancial Corporations	2,892.0	1,566.9	0.0	0.0	5,143.7	2,374.3	11,976.8
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	76.9	32.0	0.0	128.7	204.9	0.0	442.4
Health Development Certificate Holders	25.4	308.1	0.0	0.0	17.6	0.0	351.1
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	3,506.3	11,575.1	785.1	36.2	455.4	0.0	16,358.1
Professional ²	313.3	228.9	0.0	27.7	164.3	0.0	734.3
Education	29.4	420.7	0.0	0.0	0.0	96.5	546.6
Human Resource Development Certificate Holders	1.0	0.4	0.0	0.0	0.0	0.0	1.4
Media, Entertainment and Recreational Activities	201.0	359.6	0.1	10.0	11.3	0.0	582.1
Other	369.5	1,874.9	13.2	18.5	332.9	2.0	2,610.9
TOTAL	36,431.8	99,760.4	991.6	3,221.9	32,327.3	7,826.2	180,559.2

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 Rs19,389.5 million at the end of April 2009.

Source: Statistics Division.