

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: November 2006
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,300.6	3,633.4	2.4	54.0	937.0	320.2	7,247.6
- of which							
Sugar Industry - Estates	1,144.3	2,437.8	0.0	0.0	536.9	193.9	4,312.9
Sugar Industry - Others	233.9	297.2	0.1	37.1	62.3	16.5	647.1
Agricultural Development Certificate Holders	8.2	9.8	2.0	4.0	0.0	0.0	24.0
Agro-based Industrial Certificate Holders	2.3	6.9	0.0	0.0	5.7	0.0	14.9
Sugarcane Planters	201.1	450.9	0.0	0.0	0.0	14.4	666.4
Other Plantation	25.1	22.2	0.2	0.0	0.0	0.0	47.5
Animal Breeding	260.5	275.8	0.2	0.0	10.5	95.4	642.4
Fishing	48.3	36.4	0.0	11.2	0.0	0.0	95.9
Other	377.0	96.4	0.0	1.7	321.4	0.0	796.5
Manufacturing	5,539.3	4,922.7	38.8	803.0	2,792.5	945.1	15,041.4
- of which							
Export Enterprise Certificate Holders	2,094.1	1,542.1	16.0	242.0	1,741.4	881.4	6,517.1
Export Service Certificate Holders	75.5	178.2	0.0	1.4	3.2	0.0	258.2
Pioneer Status Certificate Holders	66.9	44.0	0.0	2.7	90.2	27.8	231.6
Small and Medium Enterprise Certificate Holders	62.4	29.9	0.0	13.5	0.0	0.0	105.8
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	331.9	76.6	0.1	15.4	0.8	0.0	424.8
Printing & Publishing	241.8	448.6	0.1	16.8	62.0	0.0	769.3
Steel/Metal Products	245.2	181.0	0.0	65.5	8.0	0.0	499.7
Food & Beverages	969.0	1,113.4	0.0	199.3	497.2	0.0	2,778.9
Plastic Products	75.3	115.4	0.0	16.1	2.6	0.0	209.5
Pharmaceuticals & Health Care	34.9	48.4	0.0	4.4	16.7	0.0	104.4
Jewellery & Precision Engineering	78.1	44.9	0.0	14.4	22.3	0.0	159.7
Electronics	58.6	17.8	0.0	24.5	3.7	0.0	104.6
Leather Products & Footwear	23.7	22.7	0.0	4.1	0.3	0.0	50.8
Paints	74.4	92.4	0.0	0.0	29.8	0.0	196.6
Cement	14.3	0.0	0.0	0.0	0.0	34.7	49.0
Other	1,093.1	967.3	22.6	182.9	314.2	1.1	2,581.3
Tourism	1,949.8	11,523.8	0.0	0.4	2,537.7	891.2	16,902.9
- of which							
Hotels	1,004.7	5,240.3	0.0	0.0	1,393.5	272.7	7,911.2
Tour Operators & Travel Agents	124.2	355.9	0.0	0.0	62.3	0.0	542.5
Hotel Development Certificate Holders	0.4	720.0	0.0	0.0	45.2	0.0	765.6
Hotel Management Service Certificate Holders	605.3	4,653.4	0.0	0.0	1,021.2	606.0	6,885.8
Restaurants	33.1	195.1	0.0	0.4	0.0	0.0	228.6
Duty-Free Shops	1.9	6.6	0.0	0.0	0.0	0.0	8.5
Other	180.3	352.4	0.0	0.0	15.6	12.5	560.8
Transport	414.3	769.2	0.7	19.4	684.5	64.1	1,952.2
- of which							
Airlines	12.8	0.1	0.0	0.0	121.5	0.0	134.3
Buses, Lorries, Trucks & Cars	148.6	371.9	0.0	19.4	8.3	0.0	548.2
Shipping & Freight Forwarders	219.4	303.4	0.7	0.0	554.6	64.1	1,142.2
Other	33.6	93.8	0.0	0.0	0.1	0.0	127.5
Construction	2,037.5	18,089.8	54.6	12.5	403.6	26.3	20,624.3
- of which							
Building & Housing Contractors	970.8	380.7	46.9	10.0	262.4	0.0	1,670.8
Property Development - Commercial	230.9	1,172.8	0.0	0.0	74.9	26.3	1,504.9
Property Development - Residential	101.5	288.9	0.0	0.0	27.7	0.0	418.1
Property Development - Land Parcelling	37.7	100.8	0.0	0.0	0.0	0.0	138.5
Housing	76.2	13,871.6	7.7	0.0	6.8	0.0	13,962.3
Housing - Staff	1.3	972.8	0.0	0.0	0.0	0.0	974.2
Housing Development Certificate Holders	0.0	8.7	0.0	0.0	0.0	0.0	8.7
Industrial Building Enterprise Certificate Holders	108.0	163.3	0.0	0.0	11.4	0.0	282.7
Building Supplies & Materials	0.8	45.8	0.0	0.0	0.0	0.0	46.5
Stone Crushing and Concrete Products	210.4	589.5	0.0	0.0	20.3	0.0	820.2
Other	300.1	495.0	0.0	2.6	0.0	0.0	797.6

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,259.7	8,790.1	46.1	1,874.7	1,184.1	0.0	20,154.7
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	1,965.6	2,372.4	39.3	582.4	371.6	0.0	5,331.2
Retailers - Hypermarkets	3.4	309.0	0.0	0.0	0.0	0.0	312.5
Retailers - Supermarkets	119.6	734.1	0.0	7.2	0.0	0.0	860.9
Retailers - Shops & Snacks	101.5	56.3	0.2	4.9	5.0	0.0	167.8
Retailers - Pharmaceuticals and Chemists	105.1	72.6	0.0	54.9	0.0	0.0	232.7
Retailers - Others	1,624.2	1,025.2	0.2	231.8	34.6	0.0	2,915.9
Automobile Dealers & Garages	653.5	492.3	0.0	255.5	172.6	0.0	1,574.0
Petroleum and Energy Products	129.5	279.3	0.0	0.0	277.9	0.0	686.7
Tyre Dealers and Suppliers	0.6	3.5	0.0	0.0	0.0	0.0	4.1
Other	3,556.6	3,445.3	6.5	738.0	322.5	0.0	8,068.9
Information Communication and Technology	125.2	300.0	0.0	12.3	45.4	0.0	482.9
- of which							
Telecommunications	22.7	115.8	0.0	10.2	19.7	0.0	168.5
Internet	33.9	96.7	0.0	0.0	2.2	0.0	132.7
E-Commerce	0.2	2.7	0.0	0.0	0.0	0.0	2.9
Information Technology - Hardware	33.3	7.5	0.0	1.4	7.5	0.0	49.6
Information Technology - Software	15.4	55.7	0.0	0.0	16.0	0.0	87.1
Personal Computers	5.6	1.3	0.0	0.0	0.0	0.0	6.9
Other	14.2	20.4	0.0	0.6	0.0	0.0	35.2
Financial and Business Services	1,488.8	6,678.1	0.8	3.8	3,397.1	4,100.1	15,668.8
- of which							
Stockbrokers & Stockbroking Companies	1.5	0.2	0.0	0.0	0.0	9.8	11.5
Insurance Companies	137.6	60.0	0.0	0.0	10.5	0.0	208.1
Nonbank Deposit-Taking Institutions	448.5	3,251.8	0.0	0.0	0.0	417.4	4,117.7
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	68.8	249.9	0.0	0.0	0.0	0.0	318.8
Investment Companies	14.6	526.8	0.0	0.0	266.9	0.2	808.4
Public Financial Corporations	0.0	561.9	0.0	0.0	1,597.8	207.2	2,366.9
Other	817.9	2,027.5	0.8	3.8	1,521.9	3,459.1	7,831.0
Infrastructure	32.8	2,421.1	0.0	2.7	344.5	421.4	3,222.5
- of which							
Airport Development	0.0	1.4	0.0	0.0	0.0	0.0	1.4
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	5.7	2,397.0	0.0	0.0	344.5	421.4	3,168.6
Water Development	7.7	3.6	0.0	1.5	0.0	0.0	12.9
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	19.4	19.0	0.0	1.2	0.0	0.0	39.6
State and Local Government	1.6	107.3	0.0	0.0	0.0	0.0	108.9
Public Nonfinancial Corporations	1,045.2	2,660.4	0.0	0.0	4,121.0	2,088.8	9,915.5
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	44.3	56.6	0.0	34.5	191.2	0.0	326.6
Health Development Certificate Holders	4.6	53.4	0.0	0.0	0.1	0.0	58.1
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,793.3	8,048.0	938.7	31.3	417.8	0.0	12,229.0
Professional ²	293.0	259.7	0.0	21.4	6.6	0.0	580.8
Education	58.2	296.1	0.0	0.0	0.0	111.4	465.7
Human Resource Development Certificate Holders	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Media, Entertainment and Recreational Activities	89.8	156.7	0.0	12.7	0.4	0.0	259.7
Other	1,412.3	1,405.7	6.8	21.7	877.3	47.5	3,771.2
TOTAL	27,890.6	70,172.2	1,089.0	2,904.6	17,940.7	9,016.0	129,013.0

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 Rs7,537.1 million at the end of November 2006.