

**Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: April 2010**
*(Rs million)*

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>3,731.7</b>	<b>6,365.0</b>	<b>0.2</b>	<b>7.2</b>	<b>2,951.3</b>	<b>8.3</b>	<b>13,063.8</b>
- of which							
Sugar Industry - Estates	1,865.4	3,488.1	0.0	0.0	1,113.9	8.3	6,475.6
Sugar Industry - Others	85.8	891.4	0.0	0.0	0.1	0.0	977.3
Agricultural Development Certificate Holders	7.5	6.1	0.0	2.0	0.0	0.0	15.7
Agro-based Industrial Certificate Holders	0.7	0.2	0.0	0.0	0.0	0.0	1.0
Sugarcane Planters	298.5	854.3	0.0	0.0	127.2	0.0	1,280.0
Other Plantation	59.5	55.5	0.1	0.0	2.0	0.0	117.0
Animal Breeding	186.2	490.3	0.2	0.0	73.1	0.0	749.8
Fishing	135.4	125.6	0.0	4.4	165.8	0.0	431.2
Other	1,092.7	453.5	0.0	0.8	1,469.3	0.0	3,016.4
<b>Manufacturing</b>	<b>6,041.3</b>	<b>5,588.6</b>	<b>95.9</b>	<b>990.6</b>	<b>4,072.5</b>	<b>539.8</b>	<b>17,328.8</b>
- of which							
Export Enterprise Certificate Holders	2,307.1	981.7	0.0	261.4	2,100.5	539.8	6,190.5
Export Service Certificate Holders	69.8	231.7	0.0	1.9	10.1	0.0	313.5
Pioneer Status Certificate Holders	25.6	34.0	0.0	5.9	66.1	0.0	131.6
Small and Medium Enterprise Certificate Holders	69.8	82.7	0.0	9.6	58.9	0.0	221.2
Strategic Local Enterprise Certificate Holders	0.2	1.4	0.0	1.0	0.0	0.0	2.5
Furniture & Wood Products	162.5	92.0	0.1	8.0	2.0	0.0	264.6
Printing & Publishing	330.8	551.7	0.0	50.8	89.3	0.0	1,022.6
Steel/Metal Products	341.1	298.1	0.0	172.4	35.0	0.0	846.6
Food & Beverages	975.1	1,109.4	1.2	177.3	681.5	0.0	2,944.4
Plastic Products	84.2	113.9	0.0	21.6	14.1	0.0	233.8
Pharmaceuticals & Health Care	32.1	55.1	0.0	10.7	134.1	0.0	232.0
Jewellery & Precision Engineering	69.7	45.2	0.0	20.4	69.9	0.0	205.2
Electronics	105.0	26.5	0.0	11.1	0.7	0.0	143.3
Leather Products & Footwear	36.9	39.8	0.0	5.9	4.6	0.0	87.3
Paints	89.5	48.3	0.0	2.2	22.2	0.0	162.2
Cement	24.5	75.8	0.0	0.0	0.0	0.0	100.4
Other	1,317.2	1,801.3	94.6	230.3	783.4	0.0	4,226.9
<b>Tourism</b>	<b>4,267.4</b>	<b>20,418.9</b>	<b>0.0</b>	<b>0.2</b>	<b>8,503.0</b>	<b>458.8</b>	<b>33,648.2</b>
- of which							
Hotels	1,936.8	10,246.6	0.0	0.0	6,200.3	148.8	18,532.4
Tour Operators & Travel Agents	240.2	375.2	0.0	0.0	320.3	0.0	935.6
Hotel Development Certificate Holders	233.0	358.5	0.0	0.0	224.9	0.0	816.4
Hotel Management Service Certificate Holders	1,674.1	8,101.9	0.0	0.0	1,654.2	310.0	11,740.1
Restaurants	73.9	657.2	0.0	0.0	0.0	0.0	731.1
Duty-Free Shops	3.5	23.1	0.0	0.0	0.4	0.0	27.0
Other	106.0	656.5	0.0	0.2	102.9	0.0	865.6
<b>Transport</b>	<b>369.6</b>	<b>1,006.9</b>	<b>20.1</b>	<b>54.9</b>	<b>217.8</b>	<b>0.0</b>	<b>1,669.3</b>
- of which							
Airlines	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Buses, Lorries, Trucks & Cars	114.2	558.9	0.0	0.0	65.4	0.0	738.4
Shipping & Freight Forwarders	216.5	194.6	20.1	54.4	152.5	0.0	638.1
Other	38.8	252.9	0.0	0.6	0.0	0.0	292.3
<b>Construction</b>	<b>3,918.8</b>	<b>35,279.5</b>	<b>116.7</b>	<b>63.3</b>	<b>2,540.8</b>	<b>6.2</b>	<b>41,925.3</b>
- of which							
Building & Housing Contractors	902.6	543.8	77.6	25.0	96.5	0.0	1,645.4
Property Development - Commercial	1,014.0	5,073.4	0.0	0.0	782.6	6.2	6,876.2
Property Development - Residential	725.4	2,080.5	0.0	0.0	1,243.0	0.0	4,048.9
Property Development - Land Parcelling	132.8	205.8	0.0	0.0	0.0	0.0	338.6
Housing	47.8	22,041.5	4.9	0.0	233.8	0.0	22,327.9
Housing - Staff	0.5	2,332.6	0.0	0.0	0.0	0.0	2,332.2
Housing Development Certificate Holders	0.4	3.1	0.0	0.0	0.0	0.0	3.5
Industrial Building Enterprise Certificate Holders	105.6	1,267.5	0.0	0.0	0.0	0.0	1,373.1
Building Supplies & Materials	195.0	38.8	0.0	21.4	0.1	0.0	255.4
Stone Crushing and Concrete Products	274.1	618.9	34.3	0.0	0.0	0.0	927.2
Other	520.6	1,073.7	0.0	16.9	184.7	0.0	1,796.0

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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>7,215.1</b>	<b>10,310.5</b>	<b>2.1</b>	<b>1,458.2</b>	<b>1,646.2</b>	<b>0.0</b>	<b>20,632.2</b>
- of which							
Marketing Companies	25.4	13.2	0.0	0.0	0.0	0.0	38.7
Wholesalers	1,885.0	1,989.5	0.2	504.5	372.7	0.0	4,751.9
Retailers - Hypermarkets	5.5	16.3	0.0	0.0	0.0	0.0	21.8
Retailers - Supermarkets	109.0	323.6	0.0	3.4	3.7	0.0	439.7
Retailers - Shops & Snacks	461.4	386.3	0.2	83.3	7.2	0.0	938.2
Retailers - Pharmaceuticals and Chemists	107.1	108.5	0.0	24.3	0.0	0.0	239.9
Retailers - Others	1,070.1	1,543.0	0.1	205.3	126.2	0.0	2,944.6
Automobile Dealers & Garages	477.8	642.7	0.0	340.4	169.4	0.0	1,630.3
Petroleum and Energy Products	149.2	174.0	0.0	0.0	48.5	0.0	371.8
Tyre Dealers and Suppliers	18.0	25.4	0.0	5.5	62.0	0.0	111.0
Other	2,906.7	5,088.0	1.7	291.4	856.5	0.0	9,144.3
<b>Information Communication and Technology</b>	<b>214.1</b>	<b>638.4</b>	<b>0.1</b>	<b>2.4</b>	<b>369.4</b>	<b>0.0</b>	<b>1,224.4</b>
- of which							
Telecommunications	60.0	136.5	0.0	0.0	88.9	0.0	285.4
Internet	0.6	0.8	0.0	0.0	272.1	0.0	273.6
E-Commerce	0.7	193.0	0.0	0.0	0.0	0.0	193.7
Information Technology - Hardware	25.9	21.3	0.0	0.0	0.0	0.0	47.1
Information Technology - Software	22.2	45.1	0.0	1.7	5.5	0.0	74.5
Personal Computers	40.7	4.4	0.1	0.0	0.0	0.0	45.2
Other	63.9	237.4	0.0	0.7	2.8	0.0	304.9
<b>Financial and Business Services</b>	<b>2,828.3</b>	<b>9,970.5</b>	<b>3.0</b>	<b>71.3</b>	<b>3,195.4</b>	<b>3,846.3</b>	<b>19,914.8</b>
- of which							
Stockbrokers & Stockbroking Companies	15.5	3.2	0.0	0.0	0.0	19.3	38.1
Insurance Companies	9.0	128.8	0.0	0.0	0.0	14.1	151.9
Nonbank Deposit-Taking Institutions	7.9	3,038.4	0.0	0.0	0.0	153.3	3,199.6
Mutual Funds	0.0	0.0	0.0	0.0	0.0	8.1	8.1
Accounting & Consultancy Services	229.7	485.4	0.0	0.1	96.3	0.0	811.4
Investment Companies	708.4	3,060.0	0.0	0.0	492.8	176.8	4,438.0
Public Financial Corporations	0.0	419.8	0.0	0.0	0.0	335.5	755.3
Other	1,857.7	2,834.8	3.0	71.3	2,606.3	3,139.2	10,512.3
<b>Infrastructure</b>	<b>681.1</b>	<b>3,886.4</b>	<b>0.0</b>	<b>2.7</b>	<b>246.8</b>	<b>167.6</b>	<b>4,984.6</b>
- of which							
Airport Development	435.4	5.6	0.0	0.0	25.3	0.0	466.3
Port Development	0.2	0.6	0.0	0.0	0.0	0.0	0.8
Power Generation	194.3	3,831.7	0.0	0.0	195.9	167.6	4,389.6
Water Development	10.6	14.4	0.0	0.0	0.0	0.0	25.1
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	40.4	34.1	0.0	2.7	25.5	0.0	102.8
<b>State and Local Government</b>	<b>0.0</b>	<b>7.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.2</b>
<b>Public Nonfinancial Corporations</b>	<b>670.7</b>	<b>3,279.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3,068.3</b>	<b>2,605.3</b>	<b>9,623.3</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>76.8</b>	<b>123.4</b>	<b>0.0</b>	<b>145.7</b>	<b>317.5</b>	<b>0.0</b>	<b>663.4</b>
<b>Health Development Certificate Holders</b>	<b>6.5</b>	<b>430.3</b>	<b>0.0</b>	<b>0.0</b>	<b>11.8</b>	<b>0.0</b>	<b>448.5</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.3</b>
<b>Personal <sup>1</sup></b>	<b>3,432.3</b>	<b>12,992.4</b>	<b>1,162.2</b>	<b>23.3</b>	<b>450.9</b>	<b>0.0</b>	<b>18,061.0</b>
<b>Professional <sup>2</sup></b>	<b>335.9</b>	<b>156.9</b>	<b>0.0</b>	<b>20.2</b>	<b>167.4</b>	<b>0.0</b>	<b>680.5</b>
<b>Education</b>	<b>75.0</b>	<b>959.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>76.4</b>	<b>1,110.6</b>
<b>Human Resource Development Certificate Holders</b>	<b>1.2</b>	<b>3.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.4</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>241.8</b>	<b>540.1</b>	<b>0.4</b>	<b>11.3</b>	<b>7.5</b>	<b>0.0</b>	<b>801.1</b>
<b>Other</b>	<b>498.9</b>	<b>2,161.3</b>	<b>2.7</b>	<b>13.8</b>	<b>277.1</b>	<b>2.0</b>	<b>2,955.7</b>
<b>TOTAL</b>	<b>34,606.7</b>	<b>114,117.6</b>	<b>1,403.5</b>	<b>2,865.1</b>	<b>28,043.9</b>	<b>7,710.6</b>	<b>188,747.4</b>

<sup>1</sup>Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

<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 Rs15,217.2 million at the end of April 2010

Source: Statistics Division.