

Annex 2.3**LIST 'A'
POPULATION GROUP**

Serial No.	Population Group of Centre *	Population of Centre	Code
1.	Rural	less than 10,000	1
2.	Semi-urban	10,000 and above but less than 1 lakh	2
3.	Urban	1 lakh and above but less than 10 lakhs	3
4.	Metropolitan	10 lakhs and more	4

* For reporting the Place of Utilisation of Credit

**LIST 'B'
TYPE OF ACCOUNT**

Serial No.	Type of Account	Code
1.	Cash Credit	10
2.	Overdraft	20
3.	Demand Loan	30
4.	Loan extended through Credit Cards	31
5.	Term Loan <i>(including interim cash credit pending sanction of term loans and installment credit)</i> (1) Medium - Term Loans <i>(i.e. loans and advances granted for a period of above 1 year and upto and inclusive of 3 years)</i> (2) Long - Term Loans <i>(i.e. loans and advances granted for a period above 3 years)</i>	41 42
6.	Packing credit <i>(all export pre-shipment finance under any type of facility should be coded as packing credit)</i>	50
7.	Export bills purchased	61
8.	Export bills discounted	62
9.	Export bills advanced against	63
10.	Advance against Export cash incentives and Duty draw back claims	64
11.	Inland bills purchased	71
12.	Inland bills discounted	72
13.	Advances against import bills	80
14.	Foreign Currency Cheques, TCs/DDs/TTs/MTs purchased	90

LIST 'C'
TYPE OF ORGANISATION

Serial No.	Organisation	Code
1.	<p><u>Public Sector</u></p> <p>1.1 Central Government owned undertakings <i>(corporations, companies and subsidiaries of Central Government companies)</i></p> <p>1.2 State Government</p> <p>1.3 State Government owned undertakings <i>(corporations, companies and subsidiaries of State Government companies)</i></p> <p>1.4 Quasi-Government bodies like Local Authorities, Electricity Boards, Housing Boards, Port Trusts, Universities, etc.</p>	11 12 13 14
2.	Co-operative Sector	20
3.	<p><u>Private Sector</u></p> <p><u>3 (a) Private Corporate Sector</u></p> <p>3.1 Public and Private limited companies not owned but managed by Government <i>(e.g. sick textile mills whose management is taken over by the Government)</i></p> <p>3.2 Public and Private limited companies other than Government managed companies <i>[Foreign Banks having branches in India, Non-profit institutions (NPIs) serving business (like FICCI, ASSOCHEM, CII etc.) and privately funded quasi - corporate institutions (like large educational institutions which are funded privately) are also included here]</i></p> <p><u>3 (b) Private Sector - Others</u></p> <p>3.3 Partnerships, Propriety concerns and Joint families</p> <p>3.4 Self-Help Groups and NGOs</p> <p>3.5 Associations, Clubs, Trusts and Groups</p>	31 32 33 34 35
4.	<p><u>Individuals (Singly or Jointly)</u></p> <p>4.1 Male</p> <p>4.2 Female</p>	41 42
5.	<p><u>Joint Sector</u></p> <p>Companies owned and managed by public sector and private sector jointly</p>	50
6.	<p><u>Foreign Governments and foreign banks</u></p> <p>Foreign Governments and Foreign banks having no branches in India <i>(Foreign Governments for turn-key projects under buyers' line of credit and Foreign banks under agency arrangements)</i></p>	60

LIST 'D'
NATURE OF BORROWAL ACCOUNT

Serial No.	Nature of Borrowal Account	Code
1.	Artisans/Craftsmen; Village/Cottage Industries; Tiny Industries	1
2.	Other Small Scale Industries (registered as well as unregistered)	2
3.	All Others	3

LIST 'E'
ASSET CLASSIFICATION OF BORROWAL ACCOUNT

Serial No.	Asset Classification of Borrowal Account	Code
1.	Standard Assets	1
2.	Sub-standard Assets	2
3.	Doubtful Assets	3
4.	Loss Assets	4

LIST 'F'
CLASSIFICATION OF ACTIVITY / OCCUPATION - SUMMARY

Division	Description	Range of Code
01	A: AGRICULTURE AND FORESTRY	
	Agriculture & Related Service Activities	
	Growing of Food and Cash Crops (excluding Plantation Crops)	01101 to 01119
	Plantation Crops including Development Finance	01121 to 01129
	Other Direct Finance to Agriculture - including funds provided directly to farmers	01151 to 01159
	Indirect Finance to Agriculture	01182
	Farming of Animals, Poultry, Silkworm etc.	01201 to 01209
	Mixed Farming	01301
02	Agriculture and Animal Husbandry Services	01401 to 01409
	Forestry, Logging & Related Service Activities	
02	Forestry, logging & related service activities	02001
05	B: FISHING	
	Fishing, operation of fish hatcheries and Fish farms & Service activities incidental to fishing	05001

Division	Description	Range of Code
	C : MINING AND QUARRYING	
10	Mining of Coal and Lignite; Extraction of Peat	10001
11	Extraction of crude petroleum and natural gas & related Service activities excluding surveying	11101 to 11201
12	Mining of Uranium and Thorium	12001
13	Mining of Metal Ores	13101 to 13201
14	Other Mining and Quarrying	14101 to 14203
	D: MANUFACTURING	
15	Manufacturing of food products and beverages	15101 to 15409
	Manufacturing of Food products	15501 to 15502
	Manufacture of Beverages	16001 to 16003
16	Manufacture of Tobacco Products	17101 to 17301
17	Manufacture of Textiles	18101 to 18201
18	Manufacture of Wearing apparel; dressing and dying of fur	19101 to 19102
19	Tanning and dressing of leather, manufacture of leather & leather products	19201 to 19202
	Manufacture of Footwear	
20	Manufacture of Wood and Products of wood and cork except furniture	20101 to 20202
21	Manufacture of Paper and Paper products	21001 to 21004
22	Publishing, Printing and reproduction of recorded media	22101 to 22301
23	Manufacture of Coal products (coke), refined Petroleum products and Nuclear Fuels	23101 to 23301
24	Manufacture of Chemicals and Chemical products	24101 to 24301
25	Manufacture of Rubber and Plastic products	25101 to 25202
26	Manufacture of Other non-metallic mineral products	26101 to 26905
27	Manufacture of Basic metals	27101 to 27302
28	Manufacture of fabricated metal products, except machinery and equipments	28101 to 28901
29	Manufacture of Machinery and Equipments n.e.c.	29101 to 29301
30	Manufacture of Office, accounting and computing machinery	30001 to 30002
31	Manufacture of Electrical machinery and apparatus n.e.c.	31101 to 31901
32	Manufacture of Radio, Television and Communication equipment and apparatus	32101 to 32301
33	Manufacture of Medical, precision and optical instruments, watches and clocks	33101 to 33301
34	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	34101 to 34301
35	Manufacture of other Transport equipment	35101 to 35909
36	Manufacture of furniture; manufacturing n.e.c.	36101 to 36909
37	Recycling	37001

Division	Description	Range of Code
40 41	E : ELECTRICITY, GAS AND WATER SUPPLY Electricity, Gas, Steam and Hot Water Supply Collection, purification and distribution of water	40101 to 40301 41001
45	F: CONSTRUCTION Construction Construction other than Infrastructure Infrastructure Construction	45001 to 45004 45011 to 45019
50 51 52	G: WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES, MOTORCYCLES AND PERSONAL / HOUSEHOLD GOODS Sale, Maintenance and Repair of Motor Vehicles and Motorcycles; Retail sale of Automotive Fuel Wholesale Trade and Commission trade (except Motor Vehicles and Motorcycles) Retail Trade (except of Motor Vehicles and Motor Cycles); Repair of Personal / Household Goods	50001 to 50005 51101 to 51909 52101 to 52601
55	H: HOTELS AND RESTAURANTS Hotels and Restaurants	55101 to 55201
60 61 62 63 64	I: TRANSPORT STORAGE AND COMMUNICATIONS Land Transport; Transport via pipelines Water Transport Air Transport Supporting and auxiliary transport activities, activities of Travel agencies Post and Telecommunications	60101 to 60301 61101 to 61202 62001 to 62101 63001 to 63019 64101 to 64202
65 66 67 68 69	J: FINANCIAL INTERMEDIATION Financial Intermediation except Insurance and Pension Funding Banks Co-operative Institutions and Land Development Banks Non - Banking Financial Institutions/Companies Other Financial Intermediation Insurance and Pension Funding, except compulsory Social Security Activities auxiliary to Financial Intermediation	65101 to 65104 65901 to 65909 65911 to 65929 65931 to 65939 66001 to 66003 67101 to 67201
70 71 72 73 74	K: REAL ESTATE, RENTING AND BUSINESS ACTIVITIES Real Estate Activities Renting of Machinery and Equipments Computer and Related Activities Research and Development Other Business activities	70001 71101 to 71301 72101 to 72909 73001 74101 to 74901

Division	Description	Range of Code
75	L: PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY Public Administration and Defence; Compulsory Social Security	75001
80	M: EDUCATION Education	80001 to 80003
85	N: HEALTH AND SOCIAL WORK Medical, Health and Social work	85101 to 85301
90	O: OTHER COMMUNITY, SOCIAL AND PERSONAL SERVICE ACTIVITIES Sewage and Refuse Disposal, Sanitation & similar activities	90001
91	Activities of Membership organisation	91101 to 91901
92	Recreational, Cultural and Sporting activities	92101 to 92401
93	Other Service activities	93001 to 93002
94	Personal loans and Consumer loans	94001 to 94009
99	Miscellaneous	99999