

IV. CODE LISTS

LIST 'A'

DISTRICTS - 2008

Sr. No.	State/ District	District Code	Sr. No.	State/ District	District Code
I ANDAMAN & NICOBAR (19)			III ARUNACHAL PRADESH (09)		
1	ANDAMAN	194	1	ANJAW	119
2	NICOBAR	195	2	CHUNGLANG	400
II ANDHRA PRADESH (80)			3	DIBANG VALLEY	097
1	ADILABAD	805	4	EAST KAMENG	091
2	ANANTAPUR	829	5	EAST SIANG	094
3	CHITTOOR	826	6	KURUNG KUMEY	114
4	CUDDAPAH	828	7	LOHIT	092
5	EAST GODAVARI	810	8	LOWER DIBANG VALLEY	113
6	GUNTUR	822	9	LOWER SUBANSIRI	095
7	HYDERABAD	800	10	PAPUMPARE	401
8	KARIMNAGAR	807	11	TAWANG	099
9	KHAMMAM	809	12	TIRAP	098
10	KRISHNA	820	13	UPPER SIANG	402
11	KURNOOL	830	14	UPPER SUBANSIRI	096
12	MAHBUBNAGAR	834	15	WEST KAMENG	090
13	MEDAK	802	16	WEST SIANG	093
14	NALGONDA	832	IV ASSAM (01)		
15	NELLORE	824	1	BAKSA	129
16	NIZAMABAD	803	2	BARPETA	021
17	PRAKASAM	825	3	BONGAIGAON	002
18	RANGAREDDY	838	4	CACHAR	022
19	SRIKAKULAM	815	5	CHIRANG	127
20	VISHAKHAPATNAM	812	6	DARRANG	007
21	VIZIANAGARAM	836	7	DHEMAJI	410
22	WARANGAL	808	8	DHUBRI	019
23	WEST GODAVARI	818	9	DIBRUGARH	009

Sr. No.	State/ District	District Code
10	GOALPARA	003
11	GOLAGHAT	013
12	HAILAKANDI	004
13	JORHAT	011
14	KAMRUP	001
15	KAMRUP METROPOLITAN	116
16	KARBI ANGLONG	016
17	KARIMGANJ	017
18	KOKRAJHAR	020
19	LAKHIMPUR	010
20	MORIGAON	005
21	NAGAON	014
22	NALBARI	008
23	NORTH CACHAR HILLS	018
24	SIBSAGAR	012
25	SONITPUR	006
26	TINSUKIA	015
27	UDALGURI	133
V BIHAR (06)		
1	ARARIA	083
2	ARWAL	109
3	AURANGABAD	058
4	BANKA	046
5	BEGUSARAI	077
6	BHAGALPUR	080
7	BHOJPUR	052
8	BUXAR	045
9	DARBHANGA	074
10	GAYA	070
11	GOPALGANJ	063
12	JAMUI	047

Sr. No.	State/ District	District Code
13	JEHANABAD	081
14	KAIMUR	037
15	KATI HAR	071
16	KHAGARIA	085
17	KISHANGANJ	049
18	LAKHISARAI	075
19	MADHEPURA	068
20	MADHUBANI	054
21	MUNGER	072
22	MUZAFFARPUR	062
23	NALANDA	051
24	NAWADA	059
25	PASCHIMI CHAMPARAN	064
26	PATNA	060
27	PURBI CHAMPARAN	053
28	PURNIA	078
29	ROHTAS	067
30	SAHARSA	076
31	SAMASTIPUR	055
32	SARAN	066
33	SHEIKHPURA	079
34	SHEOHAR	065
35	SITAMARHI	050
36	SIWAN	057
37	SUPAUL	048
38	VAISHALI	089
VI CHANDIGARH (39)		
1	CHANDIGARH	390
VII CHHATTISGARH (71)		
1	BASTAR	762
2	BILASPUR	754

Sr. No.	State/ District	District Code
3	DANTEWADA	763
4	DHAMTARI	704
5	DURG	750
6	JANJGIR-CHAMPA	753
7	JASHPUR	707
8	KANKER	761
9	KAWARDHA	765
10	KORBA	755
11	KORIYA	757
12	MAHASAMUND	759
13	RAIGARH	758
14	RAIPUR	760
15	RAJNANDGAON	766
16	SURGUJA	756
VIII DADRA & NAGAR HAVELI (69)		
1	DADRA & NAGAR HAVELI	698
IX DAMAN & DIU (67)		
1	DAMAN	694
2	DIU	696
X DELHI (29)		
1	DELHI	290
XI GOA (68)		
1	NORTH GOA	690
2	SOUTH GOA	692
XII GUJARAT (54)		
1	AHMADABAD	570
2	AMRELI	574
3	ANAND	567
4	BANAS KANTHA	544
5	BHARUCH	553
6	BHAVNAGAR	572

Sr. No.	State/ District	District Code
7	DAHOD	549
8	DANGS	563
9	GANDHINAGAR	540
10	JAMNAGAR	582
11	JUNAGADH	576
12	KACHCHH	586
13	KHEDA	566
14	MAHESANA	542
15	NARMADA	551
16	NAVSARI	557
17	PANCH MAHALS	548
18	PATAN	543
19	PORBANDAR	573
20	RAJKOT	580
21	SABAR KANTHA	546
22	SURAT	560
23	SURENDRANAGAR	584
24	VADODARA	550
25	VALSAD	556
XIII HARYANA (34)		
1	AMBALA	340
2	BHIWANI	359
3	FARIDABAD	361
4	FATEHABAD	351
5	GURGAON	348
6	HISAR	350
7	JHAJJAR	349
8	JIND	353
9	KAITHAL	354
10	KARNAL	342
11	KURUKSHETRA	355

Sr. No.	State/ District	District Code
12	MAHENDRAGARH	346
13	MEWAT	102
14	PANCHKULA	345
15	PANIPAT	343
16	REWARI	347
17	ROHTAK	344
18	SIRSA	352
19	SONIPAT	357
20	YAMUNANAGAR	341
XIV HIMACHAL PRADESH (46)		
1	BILASPUR	462
2	CHAMBA	472
3	HAMIRPUR	482
4	KANGRA	470
5	KINNAUR	476
6	KULU	468
7	LAHUL & SPITI	474
8	MANDI	464
9	SIMLA	460
10	SIRMAUR	480
11	SOLAN	486
12	UNA	484
XV JAMMU & KASHMIR (44)		
1	ANANTNAG	444
2	BADGAM	432
3	BANDIPORA	209
4	BARAMULLA	442
5	DODA	456
6	GANDERBAL	159
7	JAMMU	450
8	KARGIL	438

Sr. No.	State/ District	District Code
9	KATHUA	452
10	KISHTWAR	135
11	KULGAM	138
12	KUPWARA	436
13	LEH LADAKH	458
14	POONCH	446
15	PULWAMA	434
16	RAJOURI	448
17	RAMBAN	137
18	REASI	239
19	SHOPIAN	433
20	SRINAGAR	440
21	UDHAMPUR	454
XVI JHARKHAND (07)		
1	BOKARO	035
2	CHATRA	061
3	DEOGHAR	040
4	DHANBAD	082
5	DUMKA	041
6	GARHWA	038
7	GIRIDIH	056
8	GODDA	042
9	GUMLA	043
10	HAZARIBAG	084
11	JAMTARA	105
12	KODERMA	073
13	LATEHAR	104
14	LOHARDAGGA	044
15	PAKUR	069
16	PALAMAU	086
17	PASCHIMI SINGHBHUM	088

Sr. No.	State/ District	District Code
18	PURBI SINGHBHUM	036
19	RANCHI	087
20	SAHEBGANJ	039
21	SERAIKELA-KHARSAWAN	106
22	SIMDEGA	108
XVII KARNATAKA (84)		
1	BAGALKOTE	869
2	BANGALORE RURAL	842
3	BANGALORE URBAN	840
4	BELGAUM	870
5	BELLARY	858
6	BIDAR	866
7	BIJAPUR	868
8	CHAMARAJANAGAR	851
9	CHIKKABALLAPURA	251
10	CHIKMAGALUR	877
11	CHITRADURGA	856
12	DAKSHIN KANNAD	880
13	DAVANGERE	857
14	DHARWAD	860
15	GADAG	859
16	GULBARGA	864
17	HASSAN	846
18	HAVERI	861
19	KODAGU	882
20	KOLAR	852
21	KOPPAL	863
22	MANDYA	843
23	MYSORE	850
24	RAICHUR	862
25	RAMANAGARA	248

Sr. No.	State/ District	District Code
26	SHIMOGA	874
27	TUMKUR	854
28	UDIPI	881
29	UTTAR KANNAD	872
XVIII KERALA (96)		
1	ALAPUZHA	966
2	ERNAKULAM	970
3	IDUKKI	976
4	KANNUR	985
5	KASARAGOD	989
6	KOLLAM	963
7	KOTTAYAM	968
8	KOZHIKODE	980
9	MALAPPURAM	983
10	PALAKKAD	974
11	PATHANAMTHITTA	978
12	THIRUVANANTHAPURAM	960
13	THRISSUR	972
14	WAYANAD	988
XIX LAKSHADWEEP (89)		
1	LAKSHADWEEP	890
XX MADHYA PRADESH (70)		
1	ANUPPUR	721
2	ASHOKNAGAR	731
3	BALAGHAT	752
4	BARWANI	723
5	BETUL	717
6	BHIND	739
7	BHOPAL	764
8	BURHANPUR	725
9	CHHATARPUR	744

Sr. No.	State/ District	District Code
10	CHHINDWARA	715
11	DAMOH	708
12	DATIA	742
13	DEWAS	719
14	DHAR	724
15	DINDORI	711
16	EAST NIMAR	718
17	GUNA	736
18	GWALIOR	740
19	HARDA	706
20	HOSHANGABAD	716
21	INDORE	720
22	JABALPUR	710
23	JHABUA	726
24	KATNI	709
25	MANDLA	712
26	MANDSAUR	728
27	MORENA	738
28	NARSIMHAPUR	714
29	NEEMUCH	729
30	PANNA	745
31	RAISEN	702
32	RAJGARH	734
33	RATLAM	727
34	REWA	747
35	SAGAR	705
36	SATNA	746
37	SEHORE	700
38	SEONI	713
39	SHAHDOL	749
40	SHAJAPUR	732

Sr. No.	State/ District	District Code
41	SHEOPUR	701
42	SHIVPURI	737
43	SIDHI	748
44	TIKAMGARH	743
45	UJJAIN	730
46	UMARIA	703
47	VIDISHA	735
48	WEST NIMAR	722
XXI MAHARASHTRA (60)		
1	AHMADNAGAR	622
2	AKOLA	646
3	AMRAVATI	644
4	AURANGABAD	624
5	BHANDARA	638
6	BID	628
7	BRIHAN MUMBAI	600
8	BULDHANA	648
9	CHANDRAPUR	636
10	DHULE	654
11	GADCHIROLI	660
12	GONDIA	639
13	HINGOLI	627
14	JALGAON	656
15	JALNA	625
16	KOLHAPUR	608
17	LATUR	662
18	NAGPUR	640
19	NANDED	632
20	NANDURBAR	655
21	NASIK	650
22	OSMANABAD	630

Sr. No.	State/ District	District Code
23	PARBHANI	626
24	PUNE	620
25	RAIGAD	603
26	RATNAGIRI	605
27	SANGLI	612
28	SATARA	615
29	SINDHUDURG	607
30	SOLAPUR	610
31	THANE	601
32	WARDHA	642
33	WASHIM	647
34	YAVATMAL	634
XXII MANIPUR (15)		
1	BISHENPUR	155
2	CHANDEL	157
3	CHURACHANDPUR	152
4	IMPHAL EAST	151
5	IMPHAL WEST	158
6	SENAPATI	150
7	TAMENGLONG	156
8	THOUBAL	153
9	UKHRUL	154
XXIII MEGHALAYA (02)		
1	EAST GARO HILLS	023
2	EAST KHASI HILLS	026
3	JAINTIA HILLS	025
4	RI BHOI	028
5	SOUTH GARO HILLS	029
6	WEST GARO HILLS	024
7	WEST KHASI HILLS	027

Sr. No.	State/ District	District Code
XXIV MIZORAM (03)		
1	AIZAWL	030
2	CHAMPHAI	031
3	KOLASIB	896
4	LAWNGTLAI	898
5	LUNGLEI	032
6	MAMIT	033
7	SAIHA	034
8	SERCHHIP	897
XXV NAGALAND (14)		
1	DIMAPUR	141
2	KIPHIRE	145
3	KOHIMA	140
4	LONGLENG	139
5	MOKOKCHUNG	142
6	MON	146
7	PEREN	143
8	PHEK	148
9	TUENSANG	144
10	WOKHA	147
11	ZUNHEBOTO	149
XXVI ORISSA (16)		
1	ANGUL	169
2	BALANGIR	184
3	BALESHWAR	172
4	BARGARH	173
5	BHADRAK	171
6	BOUDH	187
7	CUTTACK	170
8	DEOGARH	188
9	DHENKANAL	178

Sr. No.	State/ District	District Code
10	GAJAPATI	161
11	GANJAM	162
12	JAGATSINGHPUR	175
13	JAJPUR	177
14	JHARSUGUDA	189
15	KALAHANDI	168
16	KANDHAMAL	164
17	KENDRAPARA	179
18	KEONJHAR	176
19	KHURDA	181
20	KORAPUT	166
21	MALKANGIRI	163
22	MAYURBHANJ	174
23	NAWAPARA	185
24	NAWRANGPUR	165
25	NAYAGARH	183
26	PURI	160
27	RAYAGADA	167
28	SAMBALPUR	182
29	SONEPUR	186
30	SUNDARGARH	180
XXVII PUDUCHERRY (99)		
1	KARAIKAL	992
2	MAHE	994
3	PUDUCHERRY	990
4	YANAM	996
XXVIII PUNJAB (30)		
1	AMRITSAR	310
2	BARNALA	125
3	BATHINDA	304
4	FARIDKOT	336

Sr. No.	State/ District	District Code
5	FATEHGARH SAHIB	318
6	FEROZPUR	306
7	GURDASPUR	312
8	HOSHIARPUR	332
9	JALANDHAR	320
10	KAPURTHALA	314
11	LUDHIANA	330
12	MANSA	316
13	MOGA	322
14	MUKTSAR	324
15	NAWANSHAHR	326
16	PATIALA	300
17	RUPNAGAR	334
18	SAHIBZADA AJIT SINGH NAGA	121
19	SANGRUR	302
20	TARN TARAN	123
XXIX RAJASTHAN (50)		
1	AJMER	510
2	ALWAR	502
3	BANSWARA	534
4	BARAN	512
5	BARMER	523
6	BHARATPUR	504
7	BHILWARA	508
8	BIKANER	520
9	BUNDI	536
10	CHITTAURGARH	535
11	CHURU	516
12	DAUSA	509
13	DHOLPUR	505
14	DUNGARPUR	533

Sr. No.	State/ District	District Code
15	GANGANAGAR	518
16	HANUMANGARH	517
17	JAIPUR	500
18	JAISALMER	522
19	JALOR	525
20	JHALAWAR	539
21	JHUNJHUNU	515
22	JODHPUR	530
23	KARALI	519
24	KOTA	537
25	NAGOUR	511
26	PALI	528
27	RAJSAMAND	514
28	SAWAI MADHOPUR	506
29	SIKAR	513
30	SIROHI	526
31	TONK	507
32	UDAIPUR	531
XXX SIKKIM (17)		
1	EAST SIKKIM	196
2	NORTH SIKKIM	198
3	SOUTH SIKKIM	199
4	WEST SIKKIM	197
XXXI TAMIL NADU (90)		
1	CHENNAI	900
2	COIMBATORE	920
3	CUDDALORE	906
4	DHARMAPURI	916
5	DINDIGUL	939
6	ERODE	924
7	KANCHEEPURAM	903

Sr. No.	State/ District	District Code
8	KANYAKUMARI	936
9	KARUR	912
10	KRISHNAGIRI	118
11	MADURAI	930
12	NAGAPATTINAM	909
13	NAMAKKAL	915
14	NILGIRIS	918
15	PERAMBALUR	914
16	PUDUKKOTTAI	938
17	RAMANATHAPURAM	932
18	SALEM	913
19	SIVAGANGA	922
20	THANJAVUR	908
21	THENI	942
22	THIRUVALLUR	902
23	THIRUVARUR	907
24	TIRUCHIRAPALLI	910
25	TIRUNELVALI	934
26	TIRUVANNAMALAI	919
27	TOOTHUKUDI	933
28	VELLORE	904
29	VILLUPURAM	940
30	VIRUDHUNAGAR	926
XXXII TRIPURA (18)		
1	DHALAI	193
2	NORTH TRIPURA	190
3	SOUTH TRIPURA	192
4	WEST TRIPURA	191
XXXIII UTTAR PRADESH (20)		
1	AGRA	260
2	ALIGARH	264

Sr. No.	State/ District	District Code
3	ALLAHABAD	220
4	AMBEDKAR NAGAR	215
5	AURAIYA	259
6	AZAMGARH	226
7	BAGHPAT	275
8	BAHRAICH	244
9	BALLIA	235
10	BALRAMPUR	241
11	BANDA	218
12	BARA BANKI	202
13	BAREILLY	250
14	BASTI	242
15	BIJNOR	276
16	BUDAUN	267
17	BULANDSHAHR	268
18	CHANDAULI	229
19	CHITRAKOOT	207
20	DEORIA	236
21	ETAH	266
22	ETAWAH	256
23	FAIZABAD	224
24	FARRUKHABAD	254
25	FATEHPUR	208
26	FIROZABAD	203
27	GAUTAM BUDDHA NAGAR	271
28	GHAZIABAD	269
29	GHAZIPUR	234
30	GONDA	243
31	GORAKHPUR	240
32	HAMIRPUR	216
33	HARDOI	206

Sr. No.	State/ District	District Code
34	HATHRAS	263
35	JALAUN	212
36	JAUNPUR	228
37	JHANSI	214
38	JYOTIBA PHULE NAGAR	279
39	KANAUJ	255
40	KANPUR DEHAT	211
41	KANPUR NAGAR	210
42	KAUSHAMBI	221
43	KHERI	247
44	KUSHI NAGAR	237
45	LALITPUR	213
46	LUCKNOW	200
47	MAHARAJGANJ	225
48	MAHOBA	217
49	MAINPURI	258
50	MATHURA	262
51	MAU	253
52	MEERUT	270
53	MIRZAPUR	232
54	MORADABAD	278
55	MUZAFFARNAGAR	272
56	PILIBHIT	249
57	PRATAPGARH	222
58	RAI BARELI	204
59	RAMPUR	280
60	SAHARANPUR	274
61	SANT KABIR NAGAR	227
62	SANT RAVIDAS NAGAR	231
63	SHAHJAHANPUR	252
64	SHRAVASTI	246

Sr. No.	State/ District	District Code
65	SIDHARTHANAGAR	257
66	SITAPUR	245
67	SONBHADRA	288
68	SULTANPUR	223
69	UNNAO	205
70	VARANASI	230
XXXIV UTTARAKHAND (21)		
1	ALMORA	282
2	BAGESHWAR	238
3	CHAMOLI	284
4	CHAMPAWAT	233
5	DEHRA DUN	287
6	GARHWAL	285
7	HARIDWAR	277
8	NAINITAL	281
9	PITHORAGARH	283
10	RUDRAPRAYAG	201
11	TEHRI GARHWAL	286
12	UDHAM SINGH NAGAR	219
13	UTTAR KASHI	289

Sr. No.	State/ District	District Code
XXXV WEST BENGAL (10)		
1	BANKURA	115
2	BARDDHAMAN	120
3	BIRBHUM	122
4	DAKSHIN DINAJPUR	131
5	DARJILING	132
6	HAORA	110
7	HUGLI	107
8	JALPAIGURI	134
9	KOCH BIHAR	136
10	KOLKATA	100
11	MALDAH	128
12	MURSHIDABAD	126
13	NADIA	124
14	NORTH 24 PARGANAS	101
15	PASCHIM MEDINIPUR	112
16	PURBA MEDINIPUR	111
17	PURULIYA	117
18	SOUTH 24 PARGANAS	103
19	UTTAR DINAJPUR	130

- Note:** i) District codes allotted to newly formed districts, if any, will be advised to head office of each bank in January every year.
ii) Figure in bracket shown along with the state name represents the state code.

LIST 'B'

POPULATION GROUP - 2008

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

* For reporting the Place of Utilisation of Credit

LIST 'C'
TYPE OF ACCOUNT - 2008

S.No.	Type of Account	Code
I.	Cash Credit	10
II.	Overdraft	20
III.	Demand Loan	30
IV.	Personal Credit Cards	31
V.	General Credit Cards	32
VI.	Kisan Credit Cards – Production	33
VII.	Kisan Credit Cards – Investment	34
VIII.	Other Credit Cards	35
IX.	Term Loan <i>(including interim cash credit pending sanction of term loans and installment credit)</i>	41
	(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>	42
X.	Packing credit <i>(all export pre-shipment finance under any type of facility should be coded as packing credit)</i>	50
XI.	Export bills purchased	61
XII.	Export bills discounted	62
XIII.	Export bills advanced against	63
XIV.	Advance against Export cash incentives and Duty draw back claims	64
XV.	Inland bills purchased	71
XVI.	Inland bills discounted	72
XVII.	Advances against import bills	80
XVIII.	Foreign Currency Cheques, TCs/DDs/TTs/MTs purchased	90

LIST 'D'

TYPE OF ORGANISATION – 2008

S.No.	Organisation	Code
I.	Public Sector	
1.1	Central Government departments including departmental commercial undertakings (<i>Railways, Post & Telegraphs, Communication, etc.</i>)	11
1.2	General State Government	12
1.3	State Government departmental commercial undertakings (<i>Irrigation, Road & Water Transport, Food & Civil Supplies etc.</i>)	13
1.4	Local and Quasi-Government (<i>Local Authorities, Municipalities, Zila Parishads, Village Panchayat, Universities, ICMR, ICAR, CSIR, etc.</i>)	14
1.5	Public Financial Corporations (<i>Non-Departmental Commercial Undertakings: Financial Enterprises - Public Sector Banks, RRBs, UTI, NHB, LIC, GIC, Exim Bank, Public Finance Companies, Public Mutual Funds, etc.</i>)	15
1.6	Public Non-Financial Corporations (<i>Non-Departmental Commercial Undertakings: Non-Financial Enterprises - PSUs/ Companies, State Trading Corporations, State Road Transport Corporation, Electricity Boards, Housing Boards, Warehousing Corporation, Food Corporation of India, Port Trusts, etc.</i>)	16
II.	Co-operative Sector	
	II(a) Financial Cooperative Sector	
2.1	Primary Agricultural Cooperative Societies (PACS)	21
2.2	Farmers Service Societies (FSS) /Large sized Adivasi Multi-purpose Societies (LAMPS)	22
2.3	Other Financial Co-operative institutions (<i>Primary & State Cooperative Agriculture and Rural Development Banks (PCARDBs / SCARDBs), State Co-operative Banks, District Central Cooperative Banks (DCCBs), Urban Cooperative Banks (UCBs), etc.</i>)	23
	II(b) Non-Financial Cooperative Sector	
2.4	Non-Financial Co-operative Sector (<i>Housing Co-operative Societies, Salary Earners Societies, Agricultural Co-operative Societies, Marketing & Trade Co-operative Societies, etc.</i>)	24

S.No.	Organisation	Code
III.	Private Corporate Sector	
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IV.	Household Sector	
	IV(a) Individuals (Singly or Jointly)	
	4.1 Male	41
	4.2 Female <i>(Should include all individuals, in the capacity of farmers, business-person, traders, professional & self-employed, wage & salary earners, pensioners, unemployed, house-wife, students, money lenders, shroffs, stock-brokers, dealers, etc.)</i>	42
	IV(b) Household Sector – Others	
	5.1 Proprietary concerns	51
	5.2 Joint families (HUF)	52
	5.3 Partnership firms	53
	5.4 Joint Liability Groups (JLGs)	54
	5.5 NGOs, Trusts and Groups (<i>except JLGs, MFIs engaged in economic activity for profit/ market production</i>)	55
V.	Micro Finance Institutions (MFI)	
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	6.3 Self-Help Groups (SHGs)- Through NGOs - Women	63
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	6.5 Self-Help Groups (SHGs)- Through MFIs - Women	65
	6.6 Self-Help Groups (SHGs)- Through MFIs - Others	66
	6.7 Other MFIs not engaged in promotion of SHGs	69

S.No.	Organisation	Code
VI.	NPISH Non-Profit Institutions Serving Households (Non-Government) (<i>Charitable organisations- Religious Institutions, Health Institutions, Educational Institutions, Research & Development Institution; Associations - Professional, Consumer, Employee Associations, Political Parties, Social/ Cultural/ Recreational Clubs, etc.</i>)	71
VII.	Non-Residents Foreign Governments, Foreign Consulates, Embassies, Trade Missions, Non-resident companies/ Institutions/ Firms/ Societies/ Individuals (<i>Foreign Governments for turn-key projects under buyers' line of credit and Foreign banks under agency arrangements</i>)	81

SUMMARY

CLASSIFICATION OF ACTIVITY / OCCUPATION - 2008

Division	Description	Range of Codes
A AGRICULTURE AND FORESTRY		
01	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	01181 to 01182
	Farming of Animals, Poultry, Silkworm etc.	01201 to 01209
	Agriculture and Animal Husbandry Services	01401 to 01409
02	Forestry, Logging & Related Service Activities	
	Forestry, logging & related service activities	02001
B FISHING		
05	Fishing, operation of fish hatcheries and Fish farms & Service activities incidental to fishing	05001
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
D MANUFACTURING		
15	Manufacturing of food products and beverages	
	Manufacturing of Food products	15101 to 15409
	Manufacture of Beverages	15501 to 15502
16	Manufacture of Tobacco Products	16001 to 16003

Division	Description	Range of Codes
17	Manufacture of Textiles	17101 to 17209
18	Manufacture of Wearing apparel; dressing and dyeing of fur	18101 to 18201
19	Tanning and dressing of leather, manufacture of leather & leather products	19101 to 19102
	Manufacture of Footwear	19201 to 19202
20	Manufacture of wood and Products of wood and cork except furniture	20101
21	Manufacture of Paper and Paper products	21001 to 21003
22	Publishing, Printing and reproduction of recorded media	22101
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
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
E ELECTRICITY, GAS AND WATER SUPPLY		
40	Electricity, Gas, Steam and Hot Water Supply	40101 to 40301
41	Collection, purification and distribution of water	41001

Division	Description	Range of Codes
F CONSTRUCTION		
45	Construction	
	Construction other than Infrastructure	45001 to 45005
	Infrastructure Construction	45011 to 45019
G WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES, MOTOR CYCLES AND PERSONAL / HOUSEHOLD GOODS		
50	Sale, Maintenance and Repair of Motor Vehicles and Motorcycles; Retail sale of Automotive Fuel	50001 to 50005
51	Wholesale Trade and Commission trade (except Motor Vehicles and Motorcycles)	51101 to 51909
52	Retail Trade (except of Motor Vehicles and Motor Cycles); Repair of Personal / Household Goods	52101 to 52501
H HOTELS AND RESTAURANTS		
55	Hotels and Restaurants	55101 to 55301
I TRANSPORT STORAGE AND COMMUNICATIONS		
60	Land Transport; Transport via pipelines	60101 to 60301
61	Water Transport	61101 to 61202
62	Air Transport	62001 to 62101
63	Supporting and auxiliary transport activities, activities of Travel agencies	63001 to 63019
64	Post and Telecommunications	64101 to 64202
J FINANCIAL INTERMEDIATION		
65	Financial Intermediation except Insurance and Pension Funding	
	Banks	65101 to 65109
	Co-operative Institutions and Land Development Banks	65901 to 65910
	Non - Banking Financial Institutions/Companies	65911 to 65929
	Other Financial Intermediation	65931 to 65939
66	Insurance and Pension Funding, except compulsory Social Security	66001 to 66003
67	Activities auxiliary to Financial Intermediation	67101 to 67301

Division	Description	Range of Codes
K REAL ESTATE, RENTING AND BUSINESS ACTIVITIES		
70	Real Estate Activities	70001
71	Renting of Machinery and Equipments	71101 to 71301
72	Computer and Related Activities	72101 to 72909
73	Research and Development	73001
74	Other Business activities	74101 to 74901
L PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY		
75	Public Administration and Defence; Compulsory Social Security	75001
M EDUCATION		
80	Education	80001 to 80003
N HEALTH AND SOCIAL WORK		
85	Medical, Health and Social work	85101 to 85301
O OTHER COMMUNITY, SOCIAL AND PERSONAL SERVICE ACTIVITIES		
90	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 93003
	Repair and Maintenance Services	93101 to 93109
95	Personal loans and Consumer loans	
	Loans to Staff members	95001 to 95009
	Personal Loans to Individuals other than staff members	95011 to 95019
99	Miscellaneous	99999

List - 'E'

CLASSIFICATION OF ACTIVITY/OCCUPATION - 2008

Group	Sub - Group	Code No.	Description
A. AGRICULTURE AND FORESTRY			
Division 01: Agriculture & Related Service Activities			
Growing of Food and Cash Crops (excluding Plantation Crops)			
011	01	01101	Growing of cereals
011	02	01102	Growing of pulses
011	03	01103	Growing of oilseeds including peanuts or soya beans
011	04	01104	Growing of sugarcane or sugar beet
011	05	01105	Growing of cotton
011	06	01106	Growing of Jute, Mesta, Sun hemp or other kindred/ other vegetable textile fibre plants (Includes growing of plant materials for plaiting, padding or stuffing or brushes or brooms)
011	07	01107	Growing of tobacco, including its preliminary processing in the farm
011	08	01108	Growing of vegetables (Olericulture), Including Singhara, Makhana, Chillies and Mushroom cultivation
011	09	01109	Growing of flowers (Floriculture), horticultural specialties and nursery products
011	11	01111	Growing of plants used chiefly in pharmacy (medicinal plants) or for insecticide, fungicidal or similar purposes (Includes growing of opium and ganja)
011	19	01119	Growing of other food & cash crops, n.e.c. (Includes growing of potatoes, jams, sweet potatoes or cassava; hop cones, chicory roots or roots and tubers with a high starch or insulin content; growing of seeds of a kind used for sowing, growing of forage plants including grasses and of crops not elsewhere classified)
Plantation Crops including Development Finance			
011	21	01121	Growing of tea or mate leaves by tea estates/gardens (with or without a processing unit) (Processing by independent units is classified under 15406)
011	23	01123	Growing of coffee or cocoa beans
011	24	01124	Growing of rubber trees; harvesting of latex and treatment on the plantation of the liquid latex for the purpose of transport or preservation

Group	Sub - Group	Code No.	Description
011	25	01125	Growing of fruit crops including setting up and maintenance of orchard; activities incidental to growing of fruit crops
011	26	01126	Growing of edible nuts including coconuts
011	27	01127	Growing of spice crops including: spice leaves (e.g. bay, thyme, basil); spice seeds (e.g. anise, coriander, cumin); spice flowers (e.g. cinnamon); spice fruit (e.g. cloves); or other spices (e.g. nutmeg, ginger). Also includes growing of betel leaves
011	29	01129	Growing of any other plantation crops, n.e.c.
Other Direct Finance to Agriculture – include funds provided directly to farmers			
011	51	01151	Farm Machinery and implements: Purchase of tractors, harvesters, transplanters, Power tillers, etc. agricultural implements & tools, accessories
011	52	01152	Farm Transport Vehicles/accessories: Purchase of trucks, mini trucks, jeeps, pick up vans, trailers, semi-trailers and other transport equipments to assist the transport of agricultural inputs and farm products
011	53	01153	Soil/Land/Farm Development Activities: Land leveling, bunding/ soil conservation, reclamation of land, watershed development, water management, organic farming, etc.
011	54	01154	Farm Irrigation: Dug well, Bore well, Pump sets, digging, repairs and cleaning of wells and, ponds, Sprinkler/ Drip irrigation, Lift irrigation, Tube-well irrigation, development of irrigation potentials, Construction of pump houses, etc.
011	57	01157	Harvesting and activities related to harvesting, such as preparation of crop by cleaning, trimming, grading, drying, decorticating, retting, cooling or bulk packaging. Includes cotton picking (agro-based service centres like grading of agricultural products etc.)
011	59	01159	Any Other Direct Finance to Agriculture Includes credit for purchase of bullocks and other animals, purchase of bullock cart, transporting of agricultural produce, marketing of agriculture produce, Land purchase, Loans to repay the debt of informal sector/ non-institutional lenders, Bio-gas plant for agriculture purpose, any other direct finance n.e.c.. (Financing through Kisan Credit Card should be coded according to the purpose of the loan)

Group	Sub - Group	Code No.	Description
Indirect Finance to Agriculture			
011	81	01181	Storage and market yards- loans for construction and running of storage facilities (warehouses, godowns, silos, market yards and cold storages) for storage of agricultural produce/ products
011	82	01182	<p>Other Indirect Finance to Agriculture (provided through Institutional Agencies)</p> <p>Includes finance for setting up of Agriculture Clinic & Agribusiness Centre, finance to dealers in drip irrigation/ sprinkler irrigation system/ agricultural machinery, Loans to NCDC/ NGOs/ MFIs for on-lending to agriculture and allied activities- individual farmers/ SHGs/ JLGs, finance to any person/organisation providing inputs to agriculture or for marketing the agricultural output of farmers, etc.</p> <p>Excluding the following categories (Credit advanced to the following categories/agencies should not be included under code 01182 and should be indicated with respective codes provided in brackets against them separately)</p> <p>(1) Bio-Technology related to Agriculture (Code 01402)</p> <p>(2) Agriculture Custom Service Units (Code 01409)</p> <p>(3) Loans to electricity boards for Energisation of pumpsets (Code 40102) (till 2010)</p> <p>(4) Distribution of fertilizers and pesticides - Wholesale (Code 51403)</p> <p>(5) Distribution of fertilizers and pesticides - Retail sale (Code 52301)</p> <p>(6) Distribution of Seeds - Wholesale (Code 51205)</p> <p>(7) Distribution of Seeds -Retail sale (Code 52302)</p> <p>(8) Agriculture Machinery and Implements – Wholesale (Code 51501)</p> <p>(9) Agriculture Machinery and Implements – Retails (Code 52303)</p> <p>(10) PACS (Code 65901)</p> <p>(11) FSS & LAMPS etc. (Code 65902)</p> <p>(12) Co-operative Marketing Societies and Co-operatives of producers (code 65909)</p>

Group	Sub - Group	Code No.	Description
			(13) RRBs– for on-lending for agriculture & allied activities (code 65103)
			(14) NBFCs– for on-lending for agriculture & allied activities (code 65921)
			(15) Food and agro-based processing units (codes 15101 to 15409) (only for Category of Borrowers - Medium, Small & Micro (Manufacturing) Enterprises)
			[Here only loan activity is to be classified. Subscription to bonds issued by REC, NABARD etc. and deposits held by banks in RIDF maintained by NABARD should be excluded as they are non-loan activity. For arriving at the total indirect finance to agriculture, the credit advanced to the categories mentioned above will also be grouped along with indirect finance to agriculture (01181 & 01182)]
Farming of Animals, Poultry, Silk worms etc.			
012	01	01201	Dairying: -Cow, buffalo, Including Cattle (also yak) breeding, rearing and ranching; commercial dairy, production of raw milk and bovine semen, Construction of cattle sheds, etc.
012	02	01202	Rearing of goats, production of milk ; sheep, production of shorn wool; horses, camels, mules and other pack animals
012	03	01203	Raising of poultry (including broiler) and other domesticated birds; production of eggs and operation of poultry hatcheries , Construction of poultry sheds
012	04	01204	Raising of silk worms including production of silk worm cocoons; Sericulture;
012	09	01209	Other animal farming n.e.c. like Raising of pigs and swine; Farming of rabbits including angora rabbits; Raising of bees including production of honey; Raising in captivity of semi domesticated or wild live animals including birds and reptiles, operation of worm farms, land mollusc farms, frog farms etc.
Agriculture and Animal Husbandry Services			
014	01	01401	Cotton ginning, cleaning and bailing
014	02	01402	Biotechnology including tissue culture services related to Agriculture

Group	Sub - Group	Code No.	Description
014	09	01409	Agricultural Custom Service Units Providing Services for various activities relating to agriculture and allied activities e.g.
			Soil/Land operations machinery/equipments services (e.g. services of tractors for ploughing, harrowing etc., well boring equipment, threshers, combines etc. & operation of other agricultural equipments to farmers on contract basis)
			Operation of irrigation systems, Soil conservation services, including soil testing and soil desalination services.
			Activities relating to raising a crop, promoting its growth or protecting it from disease and insects (spraying operations etc.). Transplantation of paddy in paddy fields. Horticultural and nursery services. Service activities related to harvesting.
			Animal husbandry service: Activities to promote propagation, growth and output of animals and to obtain animal products: artificial insemination, herd testing, poultry caponizing, coop cleaning, dung gathering etc. Sheep dipping and shearing, egg cleaning and grading, animal skinning and related activities. (Veterinary services to be coded under code 85201)
			Other agricultural and animal husbandry service activities
Division 02: Forestry, Logging & Related Service Activities			
020	01	02001	Forestry, Logging and related service activities: Growing of standing timber: planting, replanting, transplanting, thinning and conserving of forests and timber tracts; Social Forestry; Operation of tree nurseries; Logging: logging camps and loggers primarily engaged in felling timber and producing wood in the rough form. Gathering of tendu leaves and other wild growing forest materials Forestry service activities: timber cruising, timber evaluation, fire fighting and forest management including afforestation and reforestation; Logging service activities: transport of logs in association with logging chiefly within the forest.
B. FISHING			
Division 05: Fishing, operation of fish hatcheries and fish farm and Service activities incidental to fishing			
050	01	05001	Aquaculture, Fishing (including gathering of marine materials), operation of fish hatcheries and fish farms; service activities incidental to fishing

Group	Sub - Group	Code No.	Description
C. MINING AND QUARRYING			
Division 10: Mining of Coal and Lignite; Extraction of Peat			
100	01	10001	Mining and agglomeration of hard coal
			Mining and agglomeration of hard lignite
			Extraction and agglomeration of peat
Division 11: Extraction of crude petroleum and natural gas & related service activities Excluding surveying			
111	01	11101	Extraction of crude petroleum and natural gas
112	01	11201	Service activities incidental to oil and gas extraction excluding surveying
Division 12: Mining of Uranium and Thorium			
120	01	12001	Mining of uranium and thorium ores (e.g. pitchblende), including concentration of such ores
Division 13: Mining of Metal ores			
131	01	13101	Mining of iron ores [includes mining of hematite, magnetite, limonite, siderite or taconite etc. which are valued for iron content. Production of sintered iron ores is also included]
132	01	13201	Mining of non-ferrous metal ores n.e.c. - includes manganese ores, chromium ores; aluminum ores (bauxite); gold and silver ores; copper ores; lead and zinc ores; titanium (ilmenite and rutile), niobium, tantalum, vanadium or zirconium ores; tin bearing ores; nickel, cobalt, tungsten, molybdenum, antimony and other non-ferrous metal ores)
Division 14: Other Mining and Quarrying			
141	01	14101	Other Mining and quarrying n.e.c.
			Mining & Quarrying of stone (rock aggregates), sand, clays and other minerals for construction [includes quarrying of marble, granite; slate and other building and monumental stone; dolomite; gypsum including selenite; Operation of sand and gravel pits, basalt/ porphyry, clay] (ordinary), crushing & breaking of stone for use as a flux or raw material in lime or cement manufacture or as building material, road metal or ballast and other materials for construction;
			Mining/quarrying of limestone, lime shell, 'kankar' and other calcareous minerals including calcite, chalk and shale; mining of

Group	Sub - Group	Code No.	Description
			clays (kaoline, ball clay, bentonite, fuller's earth, fire clay etc.); mining of refractory non-clay minerals (andalusite, kyanite, sillimanite, dunite, diaspore, magnetite etc.)
			Mining of chemicals and fertilizers [includes mining of native sulphur or pyrite and pyrrhotites valued chiefly for sulphur; natural phosphate including apatite minerals; earth colours (ochre including red oxide); fluorspar, barytes; potash bearings salt / minerals; borate minerals and other fertilizer and chemical minerals]
			Extraction of Salt [includes salt mining, crushing and screening and salt production by solar evaporation of sea water, lake brine or other natural brines.]
			Mining of precious stones (agate, diamond, emerald, garnet (gem), jasper, ruby/sapphire etc.); abrasive materials (pumice stone, emery, corundum, farnet etc.); mica; natural graphite; asbestos; vermiculites, perlite and chlorites; felspar and silica minerals including quartz, quartzite and fuch. quartzite; talc/steatite; laterite, diatomite and silicious fossil metals; and other natural fluxes; natural asphalt or bitumen and other mining n.e.c.
D. MANUFACTURING			
Division 15: Manufacturing of food products and beverages Manufacturing of food products			
151	01	15101	MEAT: Slaughtering, preparation and preservation of meat [includes Mutton, Beef, Pork, Poultry and other slaughtering; processing and canning of meat; Rendering and refining of lard and other edible animal fat; Production of flours and meals of meat and meat offals]
151	02	15102	FISH: Processing, canning, freezing and preserving of fish, crustacean and similar foods [includes sun drying, artificial dehydration, radiation preservation of fish, sea food and similar food; manufacture of fish meal; processing & canning of froglegs etc.]
151	03	15103	FRUITS & VEGETABLES: Processing, canning and preserving of fruits and vegetables [includes sun drying, artificial dehydration, radiation preservation; manufacture of fruit/vegetable juices, concentrates, squashes and powder; manufacture of sauces, jams, jellies, marmalades; pickles, chutneys, murabbas etc.; potato flour & meal and prepared meals of vegetables]

Group	Sub - Group	Code No.	Description
151	04	15104	OILS & FATS: Manufacture of vegetable and animal oils and fats [includes manufacture of hydrogenated oils, vanaspati, ghee and other edible oils and fats such as mustard oil, cotton seed oil, sesame & sunflower oil, soyabean oil, coconut & groundnut oil, fish oil, animal oils and fats etc.; manufacture of cakes & meals incl. residual products, e.g. Oleostearin, Palmstearin; manufacture of non-deflated flour or meals of oilseeds, oilnuts or kernels] {Non-edible oils are to be shown under the code 24212}
152	01	15201	DAIRY PRODUCTS: Manufacture of dairy products [includes milk powder, ice-cream powder, condensed milk, baby milk foods, butter, ghee, cream, cheese, khoya etc.; manufacture of pasteurised milk (plain or flavored); Manufacture of ice-cream, kulfi and other dairy products] including chilling of milk.
153	01	15301	GRAIN MILL PRODUCTS: Manufacture of grain mill products [includes Flour, Rice and Dal milling; husking of paddy, flour chakkies; processing and grinding of grains; vegetable milling, flour or meal of dried leguminous vegetables of roots or tubers or of edible nuts; manufacture of breakfast foods obtained by roasting or swelling cereal grains; manufacture of prepared, blended flour and dough for bread, cake, etc.]
153	02	15302	STARCH AND STARCH PRODUCTS: Manufacture of starches and starch product [includes sago and sago products; glucose & glucose syrup, maltose, gluten, tapioca substitutes prepared from starch, corn oil etc.]
153	03	15303	ANIMAL FEED: Manufacture of prepared animal feeds [includes cattle feed, poultry feed and other animal and bird feed]
154	01	15401	Manufacture of confectionery product, bakery products, biscuits, cakes, pastries, confectionery products and other bakery products
154	02	15402	Manufacture and refining of sugar & sugar products (vacuum pan sugar factories) and by-products including manufacture of molasses
154	03	15403	Manufacture of indigenous sugar, 'Boora', 'Gur' and 'Khandsari' from sugarcane or other than sugar cane, candy and indigenous sugarcane/ sugar beet/ palm juice products etc.
154	04	15404	Manufacture of cocoa, chocolate and sugar confectionery including manufacture of sweetmeats, chewing gum and preservation in sugar of fruits, nuts, fruit peels and other part of plants

Group	Sub - Group	Code No.	Description
154	05	15405	Manufacture of semi-processed and ready to eat food items like macaroni, noodles, corn-flakes, and other similar products
154	06	15406	Tea processing and blending (including manufacturing of instant tea) units which do not have their own tea gardens/estates
154	07	15407	Coffee curing, roasting , grinding and blending etc. including manufacture of instant coffee, chicory and other coffee substitutes, essence of concentrates of coffee
154	08	15408	Processing of edible nuts
154	09	15409	Manufacture of all other food products n.e.c. like grinding and processing of spices; papads, appalam and similar products; vitaminised high protein flour, frying of dals & other cereals incl. roasting of nuts; egg powder, sambar powder etc.; malted foods, common salt, table/ iodised salt etc.
Manufacture of Beverages			
155	01	15501	Distilling, rectifying and blending of spirits; ethyl alcohol production from fermented materials; manufacture of country liquor
			Manufacture of wines including fenny
			Manufacture of malt liquors (beer etc.); manufacture of malt
155	02	15502	Manufacture of soft drinks (aerated drinks, synthetic flavored concentrates and syrups etc.); mineral water; other bottled water and other beverages n.e.c.
Division 16: Manufacture of Tobacco Products			
160	01	16001	Tobacco processing [includes stemming, redrying etc. of tobacco leaves]
			Manufacturing of tobacco products [includes manufacture of bidi, cigarette and cigarette tobacco, cigars and cheroots, snuff, 'zarda', chewing tobacco, 'gutka' and other tobacco products]
160	03	16003	Manufacture of chewing items like pan masala, scented supari, catechu (kattha), chewing lime and related products (not containing tobacco or tobacco products)
Division 17: Manufacture of Textiles			
171	01	17101	COTTON TEXTILE: Preparation and spinning of cotton fibre including blended cotton; Weaving, manufacture of cotton and cotton

Group	Sub - Group	Code No.	Description
			mixture fabric [Blended yarn/fabric means, yarn or fabrics containing more than 50% of one fibre]; Finishing of cotton and blended cotton textiles [finishing includes operations such as bleaching, dyeing, calendaring, napping, shrinking, and printing etc.]
171	02	17102	JUTE & OTHER NATURAL FIBRE TEXTILE: Preparation, pressing, bailing, spinning and weaving of jute, mesta, hemp and other natural fibre including blended natural fibres; Finishing of jute, mesta and other vegetable textiles fabrics [bleaching, dyeing and printing of jute, mesta, hemp and other vegetable textile]
171	03	17103	SILK & SYNTHETIC TEXTILE: Preparation and spinning of silk and synthetic(man-made) fibres (rayon, nylon, terene, artsilk etc.) including blended silk or synthetic fibre; Weaving, manufacturing of silk or synthetic fibre and silk or synthetic mixture fabrics; Finishing of silk or synthetic and blended silk or synthetic textiles
171	04	17104	WOOLEN TEXTILE: Preparation(cleaning, bailing, and processing) and spinning of wool, including other animal hair and blended wool including animal hair; Weaving, manufacturing of wool and wool mixture fabrics; Finishing of wool and blended wool textiles
171	05	17105	Handloom textiles and Khadi (spinning, weaving, dyeing, printing, etc.)
172	01	17201	Manufacture of made-up textile articles, except apparel such as curtains, bed covers, upholstery, bedding, quilts, pillows, cushions and sleeping bags, mosquito nets etc.; Manufacture of tarpaulin
172	02	17202	Manufacture of jute, mesta, hemp and other vegetable fibre products such as ropes, cordage, twine, etc.(excluding coir)
172	03	17203	Coir and coir products including coir fibre and yarn matting etc.
172	04	17204	Manufacture of shawls, blankets, carpets, durries, druggets and rugs
172	09	17209	Manufacture of other textile & textile goods Manufacture of thread, including thread ball making, manufacture of nets (excluding mosquito nets); Manufacture of tapes, newar and wicks; manufacture of ropes and cordage other than jute/mesta/hemp and coir Embroidery work, making of laces and fringes; Zari and zari work; making of ornamental trimmings; manufacture of gas mantles;

Group	Sub - Group	Code No.	Description
			manufacture of wadding of textile materials and articles of wadding such as sanitary towels and tampons; manufacture of made-up canvas goods such as tents and sails etc.; manufacture of metallised yarn or gimped yarn; manufacture of waterproof textiles excluding tarpaulin; other textile products not elsewhere classified
			Manufacture of knitted and crocheted fabrics and articles – cotton, woolen, synthetic etc. textile products
Division 18: Manufacture of Wearing apparel; dressing and dyeing of fur			
181	01	18101	Manufacture of wearing apparels, ready made garments (except Khadi)
181	02	18102	Manufacture of Khadi Garments
182	01	18201	Dressing (includes scraping, curing, tanning, bleaching) and dyeing of fur; manufacture of articles of fur and pelt products; Embroidering and embossing of leather articles
Division 19: Tanning and dressing of leather, manufacture of leather & leather products			
191	01	19101	Tanning, Curing, finishing, embossing, japanning and dressing of leather: includes flaying and curing of raw hides and skins, tanning and finishing of sole and industrial leather, vegetable / chrome tanning of leather
191	02	19102	Manufacture of leather and leather products (excluding footwear) like suitcases, handbag, saddler, harness etc.
Manufacture of footwear			
192	01	19201	Manufacture of leather footwear: includes manufacture of leather shoes, leather sandals and chappals, leather-cum-rubber/plastic cloth sandals and chappals made by hand or by any process
192	02	19202	Manufacture of all other types of footwear: includes manufacture of footwear made primarily of vulcanized or moulded rubber and plastic, manufacture of rubber footwear, plastic & PVC, canvas-cum-rubber/plastic footwear etc. including sports footwear.
Division 20: Manufacture of wood and products of wood and cork except furniture			
201	01	20101	Saw milling and planking of wood (other than plywood); Manufacture of unassembled wood flooring, including parquet flooring; Manufacture of railway sleepers

Group	Sub - Group	Code No.	Description
			Manufacture of veneer sheets; manufacture of plywood, laminated board, particle board and other panels and boards
			Manufacture of builders' carpentry and joinery: Manufacture of structural wooden goods (including treated timber) such as beams, posts, doors and windows (excluding hewing and rough shaping of poles, bolts and other wood material which are classified under logging); Manufacture of prefabricated buildings predominantly of wood.
			Manufacturing of wooden containers- wooden boxes, barrels etc. (except plywood), plywood chests, market basketry, grain storage bins, ration baskets and similar products made from bamboo and reed etc., other wooden containers and products made entirely or mainly of cane, rattan, bamboo, willow, fibres, leaves and grass
			Manufacture of other products of wood, manufacture of articles of cork, straw and plaiting materials
Division 21: Manufacture of Paper and Paper products			
210	01	21001	Manufacture of pulp, paper and paper boards [includes printing and writing paper, packaging paper, paper board, straw board, hard board, special purpose paper/paper products for computers] except newsprint.
210	02	21002	Manufacture of newsprint
210	03	21003	Manufacture of corrugated paper and paper board and of containers of paper and paper board [includes sacks and paper bags, card board boxes etc.]; Manufacture of craft paper
			Manufacture of other articles of paper and paper board like paper hoops and cones, paper cups, saucers, plates and other similar products; manufacture of dolls from pulp, paper machine articles, wall paper, file cover/file board, similar articles; carbon paper & stationery items etc.
Division 22: Publishing, Printing and reproduction of recorded media			
221	01	22101	Publishing of books, brochure, musical books and other publications
			Publishing of newspaper, periodicals and journals
			Publishing of recorded media [includes publishing of records and other recorded audio media]

Group	Sub - Group	Code No.	Description
			Printing of newspapers, magazines, periodicals, journals and other material and allied activities n.e.c.
			Service activities related to printing like engraving, etching, bookbinding, block making etc.
			Reproduction of recorded media
Division 23: Manufacture of Coal products/coke, refined petroleum products and Nuclear Fuels			
231	01	23101	Manufacture of coke or coke oven products [includes the operation of coke ovens chiefly for the production of coke or semi-coke from hard coal and lignite, retort carbon and residual products such as coal tar or pitch, coal gas, naphthalene, etc.], Agglomeration of coke.
232	01	23201	Manufacture of refined petroleum products
233	01	23301	Processing of nuclear fuel
Division 24: Manufacture of Chemicals and Chemical products			
241	01	24101	Manufacture of basic chemicals except fertilizers and nitrogen compounds (Heavy industry organic or inorganic chemicals and gases)
241	02	24102	Manufacture of turpentine and resins of vegetable origin
241	03	24103	Manufacture of fertilizers and nitrogen compounds
241	04	24104	Manufacture of plastic in primary form and of synthetic rubber : includes manufacture of synthetic rubber, amino-resins, phenolic-resins, polyurethane, cellulose and its chemical derivatives, natural polymers and modified natural polymer, other plastics in primary forms (including mixtures of synthetic rubber and natural rubber or rubber like gum e.g. balata) in primary forms
242	01	24201	Manufacture of pesticides and other agro chemical products
242	02	24202	Manufacture of paints, varnishes and similar coatings, printing ink and mastics
242	03	24203	Manufacture of pharmaceuticals, medicinal chemicals and botanical products (including 'Ayurvedic', Homeopathic and 'Unani' pharmaceutical preparations, Veterinary preparations, Surgical dressings)

Group	Sub - Group	Code No.	Description
242	04	24204	Manufacture of soaps of all type, waxes & polishes, organic surface-active agents (surfactants) and preparations based thereon, detergents, auxiliary washing and cleaning preparations, perfumes, cologne, preparations for dental hygiene (toothpastes, toothpowder etc.), cosmetics and toiletries (pre-shave, shaving or after shave preparations, anti-respirants etc.), hair oil, shampoo, hair dye and other toilet preparations; Manufacture of agarbatti and other odoriferous preparations which operate by burning
242	11	24211	Manufacture of Matches & fireworks, explosives, ammunitions
242	12	24212	Non-edible oils: Manufacture of essential oils, modification by chemical processes (e.g. by oxidation, polymerization etc.) of oils and fats
242	13	24213	Manufacture of photochemical, sensitised films and papers
242	14	24214	Manufacture of gelatin and gelatin derivatives, glues of animal origin, prepared glues and other prepared glues and other prepared adhesives including adhesives based on rubber or plastics
242	19	24219	Manufacture of fine chemicals and other chemical products n.e.c. (including anti-knock preparations, anti-freeze preparations, liquids for hydraulic transmission, composite diagnostic or laboratory reagents, writing or drawing ink, processed salt (except table salt) and other chemical products)
243	01	24301	Manufacture of man-made fibres [This class includes manufacture of artificial or synthetic filament and non-filament fibres.]
Division 25: Manufacture of Rubber and Plastic products			
251	01	25101	Manufacture of rubber tyres, tubes; Retarding of tyres; replacing of pneumatic tyres and solid or cushion tyre, tyre parts such interchangeable tyre treads or tyre flaps; 'camel-back' strips for retarding tyres and tyres and tubes etc.
251	02	25102	Manufacture of other rubber products like rubber plates, sheets, strips, rods, tubes, pipes, hoses and profile-shapes etc.; Manufacture of rubber conveyor or transmission belts or belting; manufacture of rubber contraceptives, balloons, hot water bags etc.; rubber products and components for industrial use (excluding oil cloth and rubberised cloth)

Group	Sub - Group	Code No.	Description
252	01	25201	Manufacture of plastic products - includes manufacture of semi-finished products, packing products, bathing tubs, wash-basins, lavatory pans and covers, flushing cisterns and similar sanitary-ware, travel goods (suitcases, vanity bags, holdalls and similar articles), spectacle frames, moulded industrial accessories [including electrical insulating fittings of plastics], tableware, kitchenware and other household and toilet articles of plastic; vacuum flasks and other vacuum vessels, plastic headgears etc.
252	02	25202	Manufacture of fibre glass and products
Division 26: Manufacture of Other non-metallic mineral products			
261	01	26101	Manufacture of glass and glass products including glass fibre, float glass and products
269	01	26901	Manufacture of non-structural non-refractory ceramic ware - includes articles of porcelain or china, earthenware, imitation porcelain or common pottery, including earthen statues, statues and ornamental articles of stone and other stoneware, ceramic tableware and other articles used for domestic purposes, including ceramic statuettes and other ornamental articles, ceramic sanitary wares, ceramic insulators and insulating fittings for electrical etc.
			Manufacture of refractory ceramic products like refractory bricks, block tiles and similar refractory ceramic constructional goods; Manufacture of refractory cements; ceramic products that are used in metallurgical operations; retorts, crucibles, muffles, nozzles, tubes, pipes etc.
			Manufacture of structural non-refractory clay and ceramic products - includes bricks, non-refractory ceramic pipes, conduits, guttering and pipe fittings, ceramic building material, other than bricks: flooring blocks, roofing tiles, wall tiles , flags and pavings, mosaic cubes etc.
269	02	26902	Manufacture of cement, lime and plaster
269	03	26903	Manufacture of articles of concrete, cement and plaster including asbestos cement and its products, hume pipes etc.
269	04	26904	Cutting, shaping and finishing of stone [includes cutting, shaping and finishing stone for use in construction, in cemeteries, on roads, as roofing and in other applications]

Group	Sub - Group	Code No.	Description
269	05	26905	Manufacture of mica and mica products; gypsum boards; millstones, sharpening or polishing stones and natural or artificial abrasive products; graphite products other than electrical articles; asbestos yarn and fabric; mineral insulating material (slag wool, rock wool, exfoliated vermiculite, expanded clays etc.); products of glass wool for heat—insulating; articles of asphalt
Division 27: Manufacture of Basic Metals			
271	01	27101	Manufacture of Basic Iron & Steel (smelting, rolling, re-rolling, cold rolling, wire drawing etc.)- includes manufacture of ferro alloys, Direct Reduced Iron (DRI)/ Sponge Iron ,Pig Iron (hot metal), non-alloy steel primary/semi finished/finished long/flat products; Manufacture of alloy steel ; Manufacture of stainless steel (primary, semi-finished, finished stainless steel products).
272	01	27201	Manufacture of basic precious and non-ferrous metals like copper, aluminum, zinc, brass etc.(smelting, rolling, re-rolling, cold rolling, wire drawing etc.)
273	01	27301	Casting of iron and steel
273	02	27302	Casting of non-ferrous metals
Division 28: Manufacture of fabricated Metal products, except machinery and equipments			
281	01	28101	Manufacture of structural metal products
			Manufacture of tanks, reservoirs and containers of metal [includes manufacture of containers of metal for compressed or liquefied gas. Also includes manufacture of central heating boilers and radiators. Manufacture of reservoirs, tanks and similar containers of types normally installed as fixtures for storage or manufacturing use of metal, closures, or lined with materials other than iron, steel or aluminum
			Manufacture of steam generators, except central heating hot water boilers
289	01	28901	Forging, pressing , stamping and roll-forming of metal; powder metallurgy
			Treatment and coating of metals; general mechanical engineering on a fee or contract basis
			Manufacture of cutlery, hand tools, small tools, general and domestic hardware

Group	Sub - Group	Code No.	Description
			Manufacture of other fabricated metal products n.e.c. (excluding machinery and transport)
Division 29: Manufacture of Machinery and Equipments N.E.C.			
291	01	29101	Manufacture of engines and turbines (except aircraft, vehicle and cycle engines) its parts and accessories
			Manufacture of pumps, compressors, Industrial taps and valves
			Manufacture of bearings, gears, gearing and driving elements;
			Manufacture of ovens, furnaces and furnace burners, mechanical stokers, mechanical grates, mechanical ash dischargers and similar appliances;
			Manufacture of lifting and handling equipment, lifts, elevators, liquid elevators, conveyors, teleferics etc.
291	09	29109	Manufacture of refrigerators or freezing equipment & furniture designed to accommodate it; fire extinguishers, equipment for projecting, dispersing or spraying liquids or powders, centrifuges machinery for liquids and gases other than cream separators or clothes dryers, packing and wrapping machinery, weighing machinery, filtering and purifying machinery or apparatus for liquids and gases;
			Manufacture of distilling and rectifying plants; heat exchangers; machinery for liquefying air or gas; producer gas or water gas and acetylene gas generators; Other general purpose machinery n.e.c. including parts & accessories
292	01	29201	Manufacture of tractors, harvesters and other heavy machinery for use in agricultural and forestry
292	02	29202	Manufacture of machine-tools
292	03	29203	Manufacture of machinery (and parts) for mining, quarrying and construction
292	04	29204	Manufacture of machinery for food(including rice, sugar, flour mill etc.), beverage (tea, coffee machinery etc.) and tobacco processing
292	05	29205	Manufacture of machinery for textile, apparel and leather production
292	06	29206	Manufacture of light agricultural and forestry machinery and equipment including forage press: ploughs, harrows, weeders, hoes,

Group	Sub - Group	Code No.	Description
			seeders, manure spreaders, thinners etc.; Manufacture of parts and accessories for agricultural and forestry machinery and equipment; Manufacture of other machinery and equipment for use in agriculture, horticulture or forestry, bee-keeping and fodder preparation (manufacture of hand tools used in agriculture, horticulture and forestry is classified in code 28901).
292	07	29207	Manufacture of machinery for metallurgy: converters, ingot moulds, ladles and casting machines; metal rolling mills and rolls for such mills.
292	08	29208	Manufacture of weapons and ammunition
292	09	29209	Manufacture of other special purpose machinery n.e.c. including parts & accessories
293	01	29301	<p>MANUFACTURE OF DOMESTIC APPLIANCES, N.E.C. - includes oil stoves, hurricane lanterns and oil pressure lamps, gas stoves, cooking ranges and other similar appliances, electric fans, vacuum cleaners and other electro-mechanical domestic appliances with self-contained electric motors, such as food processors and juice extractors etc., domestic refrigerators/freezers & air-conditioners,, Manufacturing of items based on solar energy like solar cookers, air/water heating system etc. except cells.;</p> <p>electro-thermal domestic appliances such as immersion water heaters, hot-plates, geysers ; electro-thermal hair dressing appliances; electric irons and electric/electronic cooking appliances (ovens, microwave ovens, cookers, hot plates, toasters, coffee or tea makers etc.) ; electric dishwashers, household type laundry equipment, electric razors including parts and accessories for electrical domestic appliances; part and accessories for electrical and non-electric domestic appliances</p>
Division 30: Manufacture of Office, accounting and computing machinery			
300	01	30001	Manufacture of computer, printers and other computer peripherals, automatic data processing machines and other computing machinery etc. including parts & accessories
300	02	30002	Manufacture of office, accounting and computing machinery [manual or electric or electronic typewriters, hectograph or stencil duplicating machines, addressing machines, printing machines, calculating

Group	Sub - Group	Code No.	Description
			machines; other calculators; accounting machines, cash registers, postage franking machines, ticket issuing machines and similar machines incorporating a calculating device; photo-copying apparatus etc.]
Division 31: Manufacture of Electrical machinery and apparatus n.e.c			
311	01	31101	Manufacture of electric motors, generators and transformers
312	01	31201	Manufacture of electricity distribution and control apparatus [electrical apparatus for switching or protecting electrical circuits (e.g. switches, fuses, etc.); boards, panels, consoles, cabinets and other bases equipped with two or more of the above apparatus for electricity control or distribution of electricity including power capacitors]
313	01	31301	Manufacture of insulated wire and cable [insulated (including enamelled or anodized) wire, cable (including COAXIAL CABLE) and other insulated conductors; insulated strip as is used in large capacity machines or control equipment; and OPTICAL FIBRE CABLES]
314	01	31401	Manufacture of accumulators, primary cells and primary batteries
315	01	31501	Manufacture of electric lamps and lighting equipment
319	01	31901	Manufacture of other electrical equipment n.e.c.
Division 32 : Manufacture of Radio, Television and Communication equipment and apparatus			
321	01	32101	Manufacture of electronic valves and tubes and other electronic components; All type of electronic goods and components n.e.c.
			Manufacture of television and radio transmitters and apparatus for line telephony and line telegraphy; Manufacture of related specialised parts and accessories
			Manufacture of television and radio receivers, sound or video recording or reproducing apparatus, and associated goods; Manufacture of related specialized parts and accessories
Division 33 : Manufacture of Medical, precision and optical instruments, watches and clocks			
331	01	33101	Manufacture of medical and surgical equipment and orthopedic appliances

Group	Sub - Group	Code No.	Description
			Manufacture of instruments and appliances for measuring, checking, testing, navigating and other purposes except industrial process control equipment
			Manufacture of industrial process control equipment [apparatus used for automatic continuous measurement and control of variables such as temperature, pressure, viscosity and the like of materials or products as they are being manufactured or otherwise processed]
332	01	33201	Manufacture of optical instruments and photographic equipment
333	01	33301	Manufacture of watches and clocks
Division 34: Manufacture of Motor Vehicles, Trailers and Semi-Trailers			
341	01	34101	Manufacture of motor vehicles - including passenger and commercial vehicles like motor cars, jeeps, station wagon, ordinary and special purpose lorries, trucks and goods vans; lorries with automatic discharging devices, tankers, drop frame lorries, refuse collectors, etc. ; also included over-the-road tractors for semi-trailers
342	01	34201	Manufacture of bodies (coach work) for motor vehicles; manufacture of trailers and semi-trailers; manufacture of containers for transport of goods by transport
343	01	34301	Manufacture of parts and accessories for motor vehicles and their engines [brakes, gear boxes, axles, road wheels, suspension shock absorbers, radiators, silencers, exhaust pipes, clutches, steering wheels, steering columns and steering boxes and other parts and accessories n.e.c.]
Division 35: Manufacture of other transport equipment			
351	01	35101	Building and repairing of ships and fishing trawlers [This class includes ship building and repairing (includes yachts and other vessels for pleasure or sports) and the construction and repair of floating structures, whether or not used in freight/passenger carriage, and ship breaking]
352	01	35201	Manufacture of railway and tramway locomotives and rolling stock; Manufacture of parts and accessories is also included here
353	01	35301	Manufacture of aircraft and spacecraft - including flying balloons, gliders, hang gliders and other non-powered aircraft; Manufacture of parts and accessories is also included here

Group	Sub - Group	Code No.	Description
359	01	35901	Manufacture of motorcycles, mopeds, scooters, scooterettes, auto-rickshaws, tempos (three-wheelers) and cycles fitted with an auxiliary engine, whether or not with an attached side car; Manufacture of engines, side cars and other specialized parts and accessories for motor cycles, scooters and three-wheelers
359	09	35909	Manufacture of bicycles (including racing bicycles and children's bicycles), cycle rickshaws and invalid carriages whether or not motorized or otherwise mechanically propelled; Manufacture of parts and accessories for bicycles, cycle-rickshaws and invalid carriages Manufacture of bullock-carts, pushcarts, tongas and hand-carts etc.; Manufacture of other transport equipment n.e.c., including trolleys of various sorts, including those specialized for particular industries
Division 36: Manufacture of furniture; manufacturing n.e.c.			
361	01	36101	Manufacture of furniture & fixtures made of wood, cane , reed metal, plastic etc.
369	01	36901	Manufacture of jewellery & related articles (of precious metal and gemstones other than diamond) and minting of currency coins
369	02	36902	Diamond cutting and polishing
369	03	36903	Manufacture of musical instruments
369	04	36904	Manufacture of sports and athletic goods
369	05	36905	Manufacture of games and toys
369	06	36906	Manufacture of stationery articles like pens, pencils, pencil leads, pen refills, date sealing or numbering stamps, typewriter ribbons, inked pads etc.
369	07	36907	Manufacture of imitation jewellery, brooms and brushes; floor sweepers, mops; feather dusters; paint pads and rollers etc.; umbrellas, sun umbrellas, walking sticks, seat sticks, whips, riding crops, buttons, press fasteners, snap fasteners, press studs and slide fasteners; articles of personal use: smoking pipes; combs, hair slides and similar articles; cigarette lighters; vacuum flasks and other vacuum vessels for household use; articles of human hair and other articles of personal use n.e.c.
369	09	36909	Manufacture of linoleum and hard surface floor coverings; Manufacture of miscellaneous decorative articles .n.e.c.: articles

Group	Sub - Group	Code No.	Description
			made from ivory, bones and horns; artificial flowers; and other novelties and presentation articles n.e.c.; Making of candles, tapers and the similar products of wax ; All other products n.e.c.
Division 37: Recycling			
370	01	37001	Recycling of metal waste and scrap Recycling of non-metal waste and scrap
E. ELECTRICITY, GAS AND WATER SUPPLY			
Division 40: Electricity, Gas, Steam and Hot Water Supply			
401	01	40101	Generation of electricity: hydro-electric power plants , coal based thermal power plants, oil-based thermal power plants, atomic reactor power plants and other power plants using conventional fuels (e.g. gas based) Transmission of electricity generated from conventional sources [hydro-electric power plants , coal based thermal power plants, oil-based thermal power plants, atomic reactor power plants and other power plants using conventional fuels (e.g. gas based)]
401	02	40102	Energisation of pumpsets/ wells (advances granted to State Electricity Boards for energisation of pumpsets/ wells should be shown here)
401	03	40103	Collection and distribution of electric energy to households, industrial, commercial and other users
401	04	40104	Generation and distribution of bio-gas energy
401	05	40105	Generation and distribution of Solar energy and other non-conventional sources (wind mills etc.)
402	01	40201	Manufacture of gas; distribution of gaseous fuels through mains
403	01	40301	Steam and hot water supply
Division 41: Collection, purification and distribution of water			
410	01	41001	Collection, Purification and distribution of water
F. CONSTRUCTION			
Division 45: Construction			
			[Loans given to borrowers whose main occupation is construction and maintenance of activities listed below]

Group	Sub - Group	Code No.	Description
			[Loans given to borrowers for construction of house for own use is to be shown under personal housing loans. Loans extended to borrowers for construction of shops, factories, staff quarters, office building etc. should be classified as per the borrowers main activity]
Construction other than infrastructure			
450	01	45001	GENERAL RESIDENTIAL CONSTRUCTION (including alteration, addition, repair and maintenance) of residential buildings carried - out on own-account basis or on a fee or contract basis;
450	02	45002	GENERAL NON-RESIDENTIAL CONSTRUCTION (including alteration, addition, repair and maintenance) of non-residential buildings carried -out on own-account basis or on a fee or contract basis;
450	03	45003	SPECIALISED CONSTRUCTION [includes construction and maintenance of sports stadium and OTHER CONSTRUCTION not elsewhere classified and special trade construction such as foundation work, water well drilling scaffolding etc.]; Construction and maintenance of industrial plants other than power plants
450	04	45004	Loan for Setting up of industrial estates
450	05	45005	Building installation and Building completion (CONSTRUCTION CONTRACTORS) Building installation [These activities are usually performed at the site of construction, although parts of the job may be carried out in a special shop. Repair of installations are also included.] e.g. Plumbing and drainage, Installation of heating and air-conditioning systems, antennas, elevators and escalators; insulation work (water, heat, sound); and sound proofing systems, Electrical installation work for constructions etc. Building completion [Includes activities that contribute to the completion or finishing of a construction. Repairs of the same type are also included]
Infrastructure Construction			
450	11	45011	Power - Construction/erection and maintenance of power and transmission lines; hydro-electric projects, power plants, other than hydro-electric power plants.

Group	Sub - Group	Code No.	Description
450	12	45012	Telecommunications - Construction/erection and maintenance of telecommunication and transmission lines; telecom projects.
450	13	45013	Roads & Ports - includes construction and maintenance of roads, rail-beds, bridges, tunnels, pipelines, rope-ways, ports, harbours and runways etc. ; Construction and maintenance of waterways
450	19	45019	Other Infrastructure Construction n.e.c. like Construction and maintenance water reservoirs, irrigation channels etc.
G. WHOLESALE AND RETAIL TRADE			
Division 50: Sale & Maintenance of Motor Vehicles and Motorcycles;			
Retail Sale of Automotive Fuel			
500	01	50001	Sale of all kinds of Motor vehicles [Includes wholesale and retail sale of new and used passenger motor vehicles and lorries, trailers and semi trailers; Two-wheelers (Motorcycles, scooter etc.) and Three-wheelers (auto rickshaws etc.)]
500	02	50002	Sale of all kinds of parts and accessories of motor vehicles, Two and Three-wheelers. [includes wholesale & retail sale of all kinds of parts , components, and accessories for motor vehicles, two and three-wheelers, when not combined with sale of such vehicles themselves.]
500	03	50003	Maintenance and repair of motor vehicles, two and three-wheelers [including washing and polishing etc.] by the seller/ dealer of vehicle should be included here. [General repair and maintenance of vehicles done by garage should be classified in division 93]
500	05	50005	Retail sale of automotive fuel [includes the activity of petrol filling stations. This activity is often combined with sales of lubricating products, cleaning and all other kinds of products for motor vehicles. If the main object, however, is the sale of automotive fuel or lubricants, they remain classified here.]
Division 51: Wholesale Trade and Commission trade (Except of Motor Vehicles and Motorcycles)			
511	01	51101	Wholesale on a fee or contract basis. [Includes commission agents, commodity brokers and auctioneers and all other wholesalers who trade on behalf and on the account of others]
512	01	51201	Food Procurement

Group	Sub - Group	Code No.	Description
512	02	51202	Food grains (cereals and pulses)
512	03	51203	Tobacco & Tobacco products
512	04	51204	Food and beverages [includes wholesale of fruits and vegetables, dairy products, eggs & edible oils & fats, meat, fishery products, sugar, confectionery & bakery products, beverages, coffee, tea, cocoa and spices, etc.]
512	05	51205	Seeds (including cotton and oil seeds), agricultural raw material & live animals
513	01	51301	Diamonds, Gems and Jewellery
513	02	51302	Pharmaceutical and medical goods;
513	03	51303	Textiles, clothing and footwear and other household goods like toiletry, perfumery, cosmetics, metal, porcelain & glass utensils; crockery and chinaware & household products made from rubber & plastic; furniture & fixtures; watches/clocks & optical goods; radio, television & other consumer electronics; paper & other stationery items; books, magazines & newspapers; photographic equipment, games, toys & sports goods; leather goods & travel accessories; cleaning materials etc.
514	01	51401	Cotton
514	02	51402	Jute and Mesta
514	03	51403	Fertilizers (including advances granted to factories for distribution of fertilizers) and pesticides
514	04	51404	Wholesale of solid, liquid and gaseous fuels and related products.
514	05	51405	Wholesale of metals and metal ores
514	06	51406	Wholesale of construction materials, hardware, plumbing and heating equipment and supplies
514	09	51409	Wholesale of other intermediate products, waste and scrap [includes basic industrial chemicals, plastic materials in primary forms, textile fibres, waste and scrap and materials for re-cycling etc.]
515	01	51501	Agricultural machinery and equipment
515	02	51502	Machinery, equipment and supplies (other than agricultural machinery and equipment)
519	01	51901	Handicrafts
519	02	51902	Carpets

Group	Sub - Group	Code No.	Description
519	09	51909	Other wholesale n.e.c.[Includes specialized wholesale not covered in any one of the previous categories and wholesale in a variety of goods without any particular specialization.]
Division 52: Retail Trade (Except of Motor Vehicles and Motor Cycles)			
521	01	52101	Non-specialized retail trade in stores (General merchandise) including consumer co-operative stores
521	02	52102	Public utility services transacted through consumer co-operative stores & private retail traders (i.e. advances granted for fair price shops/authorised ration shops dealing in essential commodities i.e. wheat, rice, sugar, controlled cloth, kerosene oil, imported edible oil and soft coke) (These retail outlets of the public distribution system fall under the purview of statutory rationing/modified rationing/informal rationing administered by State Government/Union Territory Administrations and they are required to have separate physical entity (demarcated premises) and maintain separate books of accounts and records covering purchase, store and sale of essential commodities to family/ration card-holders issued by Controller of Rationing/Directorate of Civil Supplies, etc.)
522	01	52201	Retail sale in specialized stores of food, beverages and tobacco
523	01	52301	Retail sale of Fertilizers and pesticides
523	02	52302	Retail sale of seeds
523	03	52303	Retail sale of Agricultural implements and machinery
523	11	52311	Retail sale of diamonds, gems & jewellery
523	12	52312	Retail sale of construction materials, hardware, paints and glass
523	13	52313	Retail sale in specialised stores of pharmaceutical and medical goods, cosmetic and toilet articles; Textiles, clothing, footwear and leather goods [including travel accessories] Household appliances, articles and equipment; Other retail sale in specialised stores like watches and clocks, computers and non-customized software, photographic, optical and other stores and supplies etc., firewood, coal and kerosene oil and cooking gases, books, magazines and stationery, including

Group	Sub - Group	Code No.	Description
			distribution of newspapers, sports goods, games and toys, flowers and plants; pet animals; wall paper and floor coverings; and other non-food products not elsewhere classified
523	19	52319	Other Retail trade n.e.c.
524	01	52401	Retail sale of second hand goods in stores(including the pawn shops)
525	01	52501	Retail trade not in stores e.g. via mail order houses [includes the activity of retail selling through tele-shopping]; via stocks and markets; via Internet (network marketing) etc.; by salespersons who go from house to house or by vending machines or on a fee or contract basis etc.
H. TOURISM, HOTELS AND RESTAURANTS			
Division 55: Tourism, Hotels and Restaurants			
551	01	55101	Hotels, Motels and Resorts; camping sites and other provision of short-stay accommodation [Restaurant facilities operated in connection with the provision of lodging remain classified in this group. Also included are the operation of sleeping cars when carried on by separate units]
552	01	55201	Restaurants, bars and canteens; Caterers-including door to door services; Event catering and other food service activities [Sales through vending machines is classified in 52501]
553	01	55301	Activities of travel agencies and tour operators, tour assistance activities (tourism services)
I. TRANSPORT, STORAGE AND COMMUNICATIONS			
Division 60: Land Transport; Transport via pipelines			
601	01	60101	Transport via railways [Includes passenger and freight transport by inter-urban railways. Also covers related activities such as shunting & switching]
602	01	60201	Scheduled passenger land transport [Includes activities providing regular urban, suburban or inter urban transport of passengers on scheduled routes, other than inter urban railway transport. They may be carried out with motor bus, tramway, trolley bus, underground and elevated railways. Also included are the operation of school buses, town-to-airport/station lines, sightseeing buses, aerial cableways etc.]

Group	Sub - Group	Code No.	Description
602	02	60202	Non-scheduled passenger land transport by man or animal drawn vehicles like cycle-rickshaws; animals like horses, elephants, mules, camels etc.; ekkas, tongas etc. Freight transport by man or animal drawn vehicles like cycle-ricksaws, hand cart, porters, coolies etc.; transport by animals like horses, elephants, mules, camels etc.; ekkas, tongas etc.
602	03	60203	Non-scheduled passenger land transport such as taxi operation, auto-rickshaws, scooters, rental of private cars with operator and other occasional coach services
602	04	60204	Freight transport by motor vehicles (trucks, buses, tempos etc.) including refrigerated vans
603	01	60301	Transport via pipelines [Includes transport via pipelines and the incidental activities like operation of pump stations and maintenance of the pipeline.]
Division 61 : Water Transport			
611	01	61101	Sea and coastal water transport
612	01	61201	Inland water transport
Division 62 : Air Transport			
620	01	62001	Scheduled air transport
621	01	62101	Non-scheduled air transport
Division 63 : Supporting and auxiliary transport activities			
630	01	63001	Warehousing / Storage (for transport purposes) [Loans for Storage / godown for agricultural products are to be classified as 01181, if the borrower is a service provider and it should be 01159, if loan is given to an individual farmer for use of his/her own agricultural produce]
630	11	63011	SUPPORTING SERVICES TO LAND TRANSPORT such as operation of railway stations, bus stations, highway bridges, toll roads, vehicular tunnels; parking lots and left-luggage facilities at the railway stations, bus stations; and traffic control activities
630	12	63012	SUPPORTING SERVICES INCIDENTAL TO WATER TRANSPORT such as operation and maintenance of piers, docks, pilotage and loading and unloading of vessels

Group	Sub - Group	Code No.	Description
630	13	63013	SUPPORTING SERVICES TO AIR TRANSPORT such as operation and maintenance of terminals, flying facilities, radio beacons, flying control centres and radar stations etc.
630	19	63019	Activities of transport agencies and transport operators and related assistance activities (transport services) n.e.c. Activities of other transport agencies [Includes cargo handling, forwarding of freight, organisation or arrangement of transport on behalf of the shipper or consignee, receiving and acceptance of freight, transportation document preparation, consolidation and break bulk of freight, freight brokerage, custom house brokerage, bill auditing and freight rate information, brokerage for ship and aircraft space, packing and crating and unpacking and de-crating, weighing and sampling of freight etc.]
Division 64: Post and Telecommunications			
641	01	64101	Post and courier activities
642	01	64201	Telecommunication services: includes the activities of STD/ISD booths, provision of value added telecom services like paging, e-mail, video conferencing, Internet etc. (This includes cyber cafes); Activities of the cable operators
642	02	64202	Provision of basic telecom services including cellular phones; Maintenance of telecom network; (erection/construction of telecommunication lines covered under 45001)
J. FINANCIAL INTERMEDIATION			
Division 65: Financial intermediation except Insurance and Pension Funding Banks			
651	01	65101	Domestic Commercial Banks
651	02	65102	Foreign Banks
651	03	65103	Regional Rural Banks – for on-lending to agriculture & allied activities
651	04	65104	Regional Rural Banks – for other purposes
651	09	65109	Local Area Banks
Co-operative Institutions			
659	01	65901	Primary Agricultural Credit Societies (PACS)
659	02	65902	Farmers Service Societies (FSS) and Large sized Adivasi Multi-purpose Societies (LAMPS)

Group	Sub - Group	Code No.	Description
659	03	65903	State Co-operative Banks
659	04	65904	State Co-operative Agriculture and Rural Development Banks (SCARDBs)
659	05	65905	Primary Co-operative Agriculture and Rural Development Banks (PCARDBs)
659	06	65906	District Central Co-operative Banks (DCCBs)
659	07	65907	Urban Co-operative Banks (UCBs)
659	08	65908	Apex Co-operative Housing Finance Societies
659	09	65909	Co-operative Marketing Societies (including loans to co-operative banks for re-lending to co-operative marketing societies) and Co-operatives of producers (for example, Aarey Milk Colony Co-operative society consisting of licensees cattle owners)
659	10	65910	Other co-operative credit institutions
Non-Banking Financial Institutions/companies			
659	11	65911	Developmental Financial Institutions (e.g. NABARD, EXIM Bank, IFCI, SFCs etc.)
659	21	65921	NBFCs-for on-lending for agriculture & allied activities (to individual farmers/ SHGs/ JLGs)
659	22	65922	NBFCs-for on-lending to small and micro enterprises (manufacturing as well as service enterprises)
659	23	65923	NBFCs- in the housing sector (Housing Finance Companies)
659	24	65924	NBFCs- for on-lending for educational purposes (to individuals)
659	29	65929	NBFCs-general purposes loans
Other financial intermediation			
659	31	65931	Agricultural Finance Corporations
659	32	65932	Mutual Funds including Unit Trust of India
659	33	65933	Shroffs and other indigenous bankers (include pawn brokers, private money lenders)
659	34	65934	Indirect Finance to small and micro (manufacturing as well as service) enterprises (loans to SFCs, SIDC, etc. for on-lending to small and micro enterprises, finance to any person providing inputs to or marketing the output of artisans, village and cottage industries, handlooms and to co-operatives of producers of Small Enterprises (SE) sector etc.)

Group	Sub - Group	Code No.	Description
			Loans to NBFCs for on-lending to SE sector should be classified as code 65922.
659	35	65935	Indirect Finance to Housing sector (loans to NHB, other specialized institutions granting credit for house construction/ purchase, State Housing Boards etc.) Loans to NBFCs in housing sector -Housing Finance Companies, should be classified as code 65923.
659	39	65939	Other financial intermediation n.e.c.
Division 66: Insurance and Pension Funding, Except compulsory Social Security			
660	01	66001	Life insurance [This class includes life insurance (including reinsurance) and other long-term insurance, with or without a substantial saving element, including the collection and investment of funds]
660	02	66002	Non-life insurance
660	03	66003	Pension funding [This class includes the provision of retirement incomes, including activities involving the collection and investment of funds]
Division 67: Activities auxiliary to Financial Intermediation			
671	01	67101	Agro-industries Corporations
671	02	67102	Securities trading companies/broking firms/ Primary Dealers
671	03	67103	Industrial Development Boards/Corporations/Federations including all State Development Boards and other Developmental Institutions (e.g. Tea Boards, Coffee Boards, Khadi Development Board etc.)
671	04	67104	Merchant banking/Financial services companies
671	05	67105	Loans for activities auxiliary to financial intermediation except insurance and pension funding[like administration of financial markets, Security dealing activities by stock/share brokers; Loans to financial advisers, mortgage advisers and brokers, settlement services, bureaux de change etc.]
672	01	67201	General / diversified / unspecified activities of SHGs/ MFIs
673	01	67301	Loans for activities auxiliary to insurance and pension funding [like insurance agents, average and loss adjusters, actuaries and salvage administrators.]

Group	Sub - Group	Code No.	Description
K. REAL ESTATE, RENTING AND BUSINESS ACTIVITIES			
Division 70: Real Estate Activities			
700	01	70001	Real estate activities with own or leased property, including on a fee or contract basis (buying, selling, leasing, renting, maintenance, operating of self-owned or leased real estate such as apartment buildings and dwellings, residential/ non-residential buildings, developing and sub-dividing real estate into lots, services of real estate agents,& brokers) (Construction is classified in division 45).
Division 71: Renting of Machinery and Equipments			
711	01	71101	Renting of land, water and air transport equipment
712	01	71201	Renting of construction and civil engineering machinery and equipment. Renting of office machinery and equipment [including computers]; All other renting and non-financial leasing of machinery and equipment n.e.c.
713	01	71301	Renting of personal and household goods n.e.c. [includes renting of all kinds of personal and household goods, whether the customers are household or industries];
Division 72: Computer and Related Activities			
721	01	72101	Hardware consultancy.[This class includes consultancy on type and configuration of hardware with or without associated software application.(Similar activities carried out by units selling computers are classified in class 300.02).
722	01	72201	Software Publishing Production, supply & documentation of ready-made (non-customized) software , including operating system software. general software for business & other applications, like computer games etc.
722	09	72209	Software consultancy and supply .[includes activities in connection with analysis, design and programming of systems ready to use. This usually involves the analysis of the users' needs and problems, consultancy on the most economic solution and producing the necessary software to realize this solution. Also included is the simple writing of programmes following directives of the user. Specifically these activities involve development, production, supply and documentation of order-made software]

Group	Sub - Group	Code No.	Description
723	01	72301	Data processing and Database activities
			Data processing. [This includes the processing or tabulation of all types of data. Provision of such services on (i) an hourly or time-share basis, and (ii) management or operation of data processing facilities of others on a time sharing basis; on a fee or contract basis].
			Database activities. [This includes data base development, data storage and data base availability. The provision of data in a certain order/sequence, accessible to everybody or to limited users and can be sorted on demand.].
729	01	72901	IT placement Services
729	09	72909	Other computer related activities [for example activities of development of multimedia presentation on account of others, maintenance of websites on account of others etc.] (cyber cafe, communication through e-mail, internet & data transmission are to be coded at 64201)
Division 73: Research and Development			
730	01	73001	Research and experimental development on natural sciences and engineering.
			Research and experimental development on social sciences and humanities. [Market research is classified in class 74101].
Division 74: Other Business Activities			
741	01	74101	Professional services (except Medical and engineering/technical) (Medical services to be coded at 85102 and engineering/technical services at 74201)
			Legal activities.[Legal services such as those rendered by advocates, barristers, solicitors, pleaders, mukhtiar, etc.]
			Accounting, book-keeping and auditing activities; tax consultancy.
			Market research and public opinion polling.
			Business & management consultancy activities. [Includes the provision of advice, guidance or operational assistance to businesses. These activities involve public relations other than by paid advertisements, welfare and charity affairs, politics, lobbying. Activities in connection with project management, planning, organisation, management information etc. Arbitration and

Group	Sub - Group	Code No.	Description
			conciliation between management and labour. Also included are the activities of management holding companies.
742	01	74201	Architectural, engineering and other technical activities.
743	01	74301	Advertising and publicity concerns
744	01	74401	Merger, Acquisition & Restructuring of companies
749	01	74901	Other professional, scientific and technical services (Labour recruitment and provision, Investigation and security activities, Services like Building cleaning activities, photographic activities, packaging activities not covered elsewhere Other professional activities and services n.e.c. like Photographic, specialized designing, Auctioning activities, Business brokerage activities, Photostat, blue-printing, Xeroxing, copying of documents, ammonia printing and cyclostyling services, Fashion design, Services rendered by liaison offices etc.
L. PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY			
Division 75: Public Administration and Defence; Compulsory Social Security			
750	01	75001	Activities of agencies that provide healthcare, education, cultural services and other social services, excluding social security - this includes Municipal corporations, Municipalities, Water Drainage and sewerage boards and such public utilities
M. EDUCATION			
Division 80: Education			
Educational services rendered by schools/colleges/commercial institutions/universities:			
800	01	80001	Primary and Secondary education
800	02	80002	Higher education
800	03	80003	Technical and vocational education
N. HEALTH AND SOCIAL WORK			
Division 85: Medical, Health and social Work			
Medical and health services			
851	01	85101	Hospital activities.[Includes the activities of general and specialized hospitals, sanatoria, asylums, rehabilitation centres, dental centres and other health institutions that have accommodation facilities, including military base and prison hospitals].

Group	Sub - Group	Code No.	Description
851	02	85102	Medical and dental practice activities. [Includes consultation and treatment activities of general physicians and medical specialists including dentists]
			Other human health activities [Includes all activities for human health other than by hospitals and medical doctors and dentists] - Activities of Ayurveda practitioners, Unani practitioners, homeopaths, nurses, physiotherapists or other para-medical practitioners, physical fitness centres, independent diagnostic/pathological laboratories, independent blood banks, independent ambulance activities etc.
852	01	85201	Veterinary activities (clinical-pathological and other diagnostic activities pertaining to animals & birds)
853	01	85301	Social work- community and welfare services organised by individuals or organizations including NGOs and clubs
O. OTHER COMMUNITY, SOCIAL AND PERSONAL SERVICE ACTIVITIES			
Division 90: Sewage and Refuse Disposal, Sanitation and Similar Activities			
900	01	90001	Sewage and refuse disposal, sanitation and similar activities
Division 91: Activities of membership organization			
911	01	91101	Activities of business, employers and professional organisations [industry associations, chamber of commerce and similar federations, association of writers, painters, lawyers, doctors, journalists and other similar organisations, trade unions etc]
919	01	91901	Services rendered by religious, political and other membership organizations
Division 92: Recreational, Cultural and Sporting Activities			
921	01	92101	Motion picture and video production and distribution
921	09	92109	Other entertainment activities like
			Radio and television activities, Motion picture projection
			Dramatic arts, music and other arts and related activities
			Other entertainment activities n.e.c. [Includes activities of ball rooms, video parlors, discotheques, amusement parks and similar attractions; circus; puppet shows and production of other kinds of entertainment not elsewhere classified.]
922	01	92201	News Agency Activities

Group	Sub - Group	Code No.	Description
923	01	92301	Library, archives, museums and other cultural activities
			Library and information centres ; Archives activities; Audio/video cassette and CD Rom libraries
			Museum activities and preservation of historical sites and buildings
			Botanical and zoological gardens and nature reserve activities.
924	01	92401	Sporting and other recreational activities
Division 93: Other Service Activities			
930	01	93001	Artisans and craftsmen (advances availed for pursuing self-employed activities by carpenters, masons, brick-makers, potters, tailors, jewelers, hair-dressers, black-smiths, cobblers, washer men, plumbers, electricians, weavers, etc.)
930	02	93002	Personal services such as domestic, laundries, saloons, beauty parlors, portrait and commercial photographic studios and other self employed persons
930	03	93003	BPOs (Business Process Outsourcing), Call Centres, IT enabled services
Repair and Maintenance Services			
931	01	93101	Maintenance and repair of motor vehicles, two- and three-wheelers [including washing and polishing etc.]
931	02	93102	Repairs of personal and household goods: includes repair of footwear and leather goods, household electrical appliances, TV,VCR, radio, tape recorder, refrigerator and other similar items, furniture, watches and clocks, bicycles and cycle rickshaws etc.
931	03	93103	Maintenance and repair of office, accounting and computing machinery (except computer hardware, software & communication equipments)
931	04	93104	Maintenance and repair of Computer Hardware & Peripheral Equipments
931	05	93105	Maintenance of Computer Software
931	06	93106	Maintenance and repair of Communication Equipments
931	09	93109	Maintenance and repair of other items n.e.c.
			[Repairs and maintenance services carried out by individual or company other than the manufacturer/ seller are to be classified

Group	Sub - Group	Code No.	Description
			here. Repairs of capital goods/ agricultural equipments/ machinery are classified in the same class as the units that produce/ sell the goods, if maintained by them. The repair and maintenance services in this division are those carried out on fee/ contract basis by an independent unit.]
Division 95: Personal Loans			
Loans to staff members			
950	01	95001	Staff housing loans (including the loans to co-operative housing societies of staff)
950	02	95002	Staff Vehicle Loans: Purchase of Motor Vehicle & Two-wheelers by individuals for personal use given to staff members
950	03	95003	Loans for purchase of consumer durable goods given to staff members
950	04	95004	Staff Education Loans - loans to staff members for them or their wards
950	08	95008	Staff Credit Cards - Loans to staff advanced through credit cards
950	09	95009	Other personal loans to staff members (include loans for domestic consumption, medical expenses, travel, marriage, death and other social ceremonies, loans for repayment of debt, etc.)
Personal loans to individuals other than staff members			
950	11	95011	Housing loans (including the loans to co-operative housing societies) – other than staff
950	12	95012	Loans for purchase of Motor Vehicle & Two-wheelers by individuals for personal use – other than staff (loan availed by a doctor for purchase of motor vehicle for his personal use should be coded as 95012, but if the vehicle is to be used in his clinic/nursing home for professional purposes it should be coded as 85102)
950	13	95013	Loans for purchase of consumer durable goods - other than staff (loan availed by a doctor for purchase of refrigerator for his domestic use should be coded as 95013, but if a refrigerator is to be used in his clinic for professional purposes it should be coded as 85102)
950	14	95014	Education - loans to individuals for pursuit of studies - other than staff (loans to educational institutions should be included under division 80 and NOT here)

Group	Sub - Group	Code No.	Description
950	15	95015	For investment in shares (including IPOs/ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds etc.
950	18	95018	Loans advanced through credit cards - other than staff
950	19	95019	Other personal loans -other than to staff (include loans for domestic consumption, medical expenses, travel, marriage and other social ceremonies, loans for repayment of debt, etc.)
Division 99: MISCELLANEOUS			
999	99	99999	All other loans not classified elsewhere or activities not adequately described (this code should be used sparingly)

LIST 'F'
CATEGORY OF BORROWERS - 2008

Serial No.	Category of Borrowers (by size)	Code
Manufacturing Enterprises (Industries) *		
I.	<i>Micro (Manufacturing) Enterprises</i>	
	Weavers- Handloom	01
	Weavers- Powerloom	02
	Rural Artisans/Craftsmen	03
	Village/Cottage Industries (except promoted by KVIC/KVIB)	04
	Tiny Industries	05
II.	Small (Manufacturing) Enterprises	11
III.	Medium (Manufacturing) Enterprises	12
IV.	Large (Manufacturing) Enterprises	19
V.	Khadi and Village Industries Sector	29
Business/Trade and Service Enterprises &		
VI.	Micro (Service) Enterprises	31
VII.	Small (Service) Enterprises	32
VIII.	Medium (Service) Enterprises	33
IX.	Large (Service) Enterprises	39
Farmers (Agriculture and allied activities) \$		
X.	Small Farmers	41
XI.	Marginal Farmers	42
XII.	Agricultural Labourers	43
XIII.	Tenant Farmers/ Sharecroppers/ Oral lessees	44
XIV.	Other Farmers (Medium & Large)	45
XV.	Other borrowers engaged in agriculture and allied activities	49
XVI.	All Others	99

* The Enterprises, engaged in manufacture/production, processing or preservation of goods have been classified into Micro, Small, Medium and Large (Manufacturing) Enterprises, based on their investment in plant and machinery (original cost excluding land and building) (items I to IV). All units in Khadi and Village Industries (KVI) Sector, irrespective of their size of operations, amount of original investment in plant and machinery, etc. should be classified in item V.

& The Enterprises, engaged in providing/rendering services in selected area and included in trade/service sector, have been classified into Micro, Small, Medium and Large (Service) Enterprises, based on their investment in equipment (original cost excluding land and building and other items) (items VI to IX). These shall include road & water transport operators, business, professional & self employed and other service enterprises.

\$ All units, including individuals, engaged in agriculture and allied activities should be classified in items X to XV. The individual farmers should be given codes from X to XIV. The other borrowers like companies, government entities, firms, etc, should be classified in XV.

The definitions and limits for classifications are based on RBI circulars issued time to time.

LIST 'G'

ASSET CLASSIFICATION OF BORROWAL ACCOUNT - 2008

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

LIST 'H'

Secured/ Un-Secured Loans – 2008

Serial No.	Type of Security	Code
I.	Secured	1
II.	Un-Secured	2

LIST 'I'

Type of Interest Rate on Loans – 2008

Serial No.	Type of Interest Rate	Code
I.	Fixed rate of interest	1
II.	Floating rate of interest	2