

Classification of Activity/Occupation

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 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).

'n. e. c.' = not elsewhere classified

Group	Sub - Group	Code No.	Description
Plantation Crops including Development Finance			
011	21	01121	Growing of tea or mate leaves by tea estates/gardens not having their own processing units
011	22	01122	Growing and processing of tea or mate leaves by tea estates/gardens having their own processing and blending (including manufacture of instant tea) units. (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 of the liquid latex on the plantation for the purpose of transport or preservation
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 for

011	51	01151	Farm Machinery and implements: Purchase of tractors, harvester, transplanters, pumpsets etc. Agricultural implements & tools, accessories
011	52	01152	Farm Transport Vehicles/accessories: Purchase of trucks, mini trucks, jeeps, pick up vans, trailers, semi-trailers, bullock cart and other transport equipment etc. to assist the transport of agricultural inputs and farm products

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Group	Sub - Group	Code No.	Description
011	53	01153	Soil/Land/Farm Development Activities such as leveling, bunding and reclamation of land, digging, repairs and cleaning of wells and ponds
011	54	01154	Farm Irrigation: Lift irrigation, sprinkler/drip irrigation, tube-well irrigation, development of irrigation potentials (credit extended to State-sponsored minor irrigation/ tube-well corporations should be included here)
011	55	01155	Construction of pump houses, cattle sheds, poultry sheds etc.
011	56	01156	Storage and marketing of Agriculture produce- including loans for construction and running of storage facilities (warehouses, godowns, silos and cold storages) in the producing areas
011	57	01157	Culturing microorganism for agriculture related purpose, Bio-fertilizers, vermiculture etc.
011	59	01159	Any Other Direct Finance to Agriculture (Financing through Kisan Credit Card should be coded according to the purpose of the loan) (Credit advanced to Bio-gas plant should be indicated against Code 40104 and not here)

Indirect Finance to Agriculture

011 82 **01182** Indirect Finance to Agriculture Excluding the following categories

(Credit advanced to the following categories/agencies should be indicated with respective codes provided in brackets against them)

- (1) Agricultural Custom Service Units (Code 01409)
- (2) Loans to electricity boards for Energisation of pumpsets / wells (Code 40102)
- (3) Distribution of fertilizers and pesticides (Wholesale) (Code 51403)
- (4) Distribution of fertilizers and pesticides (Retail sale) (Code 52301)
- (5) Regional Rural Banks (RRBs) (Code 65102)
- (6) PACS (Code 65901)
- (7) FSS & LAMPS etc. (Code 65902)
- (8) Co-operative Marketing Societies and Co-operatives of producers (code 65904)
- (9) Land Development Banks-SLDBs and PLDBs (code 65905)
- (10) Agricultural Finance Corporations (code 65931)

[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 tabulation, the credit advanced to the categories mentioned above {except RRBs} will be grouped along with indirect finance to agriculture]

Farming of Animals, Poultry, Silkworms etc.

012	01	01201	Dairying: -Including Cattle (including yak and buffalo) breeding, rearing and ranching etc.; production of raw milk and bovine semen
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
012	09	01209	Raising of pigs and swine; Farming of rabbits including angora rabbits; Raising of bees including production of honey; Raising of silk worms including production of silk worm cocoons; sericulture Other animal farming n.e.c. like raising in captivity of semi domesticated or wild live animals including birds and reptiles, operation of worm farms, land mollusc farms, frog farms etc.

'n. e. c.' = not elsewhere classified

Group	Sub - Group	Code No.	Description
Mixed farming			
013	01	01301	Growing of crops combined with farming of animals (mixed farming). [This includes crop growing in combination with farming of animals such as sheep or meat cattle at mixed activity units with specialisation ratio in either one of less than 66 per cent. (Mixed cropping or mixed livestock units are classified according to their main activity)]

Agricultural and Animal Husbandry Services

014	01	01401	Cotton ginning, cleaning and bailing
014	02	01402	Biotechnology including tissue culture services related to Agriculture
014	09	01409	Agricultural Custom Service Units Providing Services for Soil/Land operations machinery/equipment services (e.g. services of tractors for ploughing, harrowing etc., well boring equipment, threshers, combines etc. & operation of other agricultural equipment 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.

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.)

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, n.e.c.

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 farms 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 and Lignite Extraction and agglomeration of peat
Division 11: Extraction of crude petroleum and natural gas and 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	Mining & Quarrying of stone (rock aggregates), sand, clays and other minerals for construction [includes quarrying of marble, granite; slate and other building and

Group	Sub - Group	Code No.	Description
			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, limeshell, 'kankar' and other calcareous minerals including calcite, chalk and shale; mining of clays (kaoline, ball clay, bentonite, fuller's earth, fire clay etc.); mining of refractory non-clay minerals (andalusite, kyanite, sillimanite, dunite, diaspore, magnesite etc.)
142	01	14201	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 bearing salts/ minerals; borate minerals and other fertilizer and chemical minerals]
142	02	14202	Extraction of Salt [includes salt mining, crushing and screening and salt production by solar evaporation of sea water, lake brine or other natural brines]
142	03	14203	Other Mining and quarrying n.e.c. [includes 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.]

'n. e. c.' = not elsewhere classified

Group	Sub - Group	Code No.	Description
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]
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

Group	Sub - Group	Code No.	Description
			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 products [includes sago and sago products; glucose & glucose syrup, maltose, gluten, tapioca substitutes prepared from starch, corn oil etc.] 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/sugarbeet/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

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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; ice and other beverages n.e.c.

Division 16: Manufacture of Tobacco Products

160	01	16001	Tobacco processing [includes stemming, redrying etc. of tobacco leaves]
Group	Sub - Group	Code No.	Description
160	02	16002	Manufacturing of tobacco products [includes manufacture of bidies, cigarettes 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 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, calendering, 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

Group	Sub - Group	Code No.	Description
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	05	17205	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
172	09	17209	Embroidery work, making of laces and fringes; Zari and zari work; making of ornamental trimmings; manufacture of gas mantles; 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
173	01	17301	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)
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Group	Sub - Group	Code No.	Description
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
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191	02	19102	Manufacture of leather and leather products (excluding footwear) like suitcases, handbag, saddlery, harness etc.
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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
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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.
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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
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202	01	20201	Manufacture of veneer sheets; manufacture of plywood,
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Group	Sub - Group	Code No.	Description
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laminated board, particle board and other panels and boards

202	02	20202	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.
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Manufacture 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 manufacture of containers of paper and paper board (includes sacks manufacture and paper bags, card board boxes etc.); Manufacture of craft paper
210	04	21004	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, papier mache articles, wall paper, file cover/file board, similar articles; carbon paper & stationery items etc.

Group	Sub - Group	Code No.	Description
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Division 22: Publishing, Printing and Reproduction of recorded media

221	01	22101	Publishing of books, brochure, musical books and other publications
221	02	22102	Publishing of newspaper, periodicals and journals
221	03	22103	Publishing of recorded media [includes publishing of records and other recorded audio media]
222	01	22201	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.
223	01	22301	Reproduction of recorded media

Division 23: Manufacture of Coal products /Coke, Refined Petroleum products and Nuclear Fuel

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, naphthaline 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,

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			amino-resins, phenolic-resins, polyurethanes, 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)

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 (tooth pastes, 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 odouriferous 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

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			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; Retreading of tyres; replacing of pneumatic tyres and solid or cushion tyre, tyre parts such as interchangeable tyre treads or tyre
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flaps; 'camel-back' strips for retreading of 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)
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

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articles of plastic; vacuum flasks and other vacuum vessels, plastic headgears etc.

252	02	25202	Manufacture of fibre glass and products
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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
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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 electricals etc.
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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.

Group	Sub - Group	Code No.	Description
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]
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, rockwool, 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 equipment

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

Group	Sub - Group	Code No.	Description
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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 aluminium]

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

Manufacture of other fabricated metal products n.e.c. (excluding machinery and transport)

Division 29: Manufacture of Machinery and Equipment 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 equipments, lifts, elevators, liquid elevators, conveyors, teleferics etc.

291 **09** **29109** Manufacture of refrigerators or freezing equipments & furniture designed to accommodate it; fire extinguishers, equipment for projecting, dispersing or spraying liquids

Group **Sub -** **Code** **Description**
Group **Group** **No.**

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, seeders, manure spreaders, thinners etc. Manufacture of parts and accessories for agricultural and forestry machinery and equipments; Manufacture of other machinery and equipments 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 289.01).

292	07	29207	Manufacture of machinery for metallurgy: converters, ingot moulds, ladles and casting machines; metal rolling
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Group	Sub - Group	Code No.	Description
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mills and rolls for such mills.

292	08	29208	Manufacture of weapons and ammunition
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292	09	29209	Manufacture of other special purpose machinery n.e.c. including parts & accessories
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293	01	29301	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, Manufacture of items based on solar energy like solar cookers, air/water heating system etc. except cells.;
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Electro-thermic domestic appliances such as immersion water heaters, hot-plates, geysers ; electro-thermic 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

Division 30: Manufacture of Office, accounting and computing machinery

300	01	30001	Manufacture of computers, 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

Group	Sub - Group	Code No.	Description
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			machines, printing machines, calculating machines; other calculators; accounting machines, cash registers, postage franking machines, ticket issuing machines and similar machines incorporating a calculating device; photo-copying apparatus etc.]
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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 enameled 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 equipments
319	01	31901	Manufacture of other electrical equipments 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.
322	01	32201	Manufacture of television and radio transmitters and apparatus for line telephony and line telegraphy;

Group	Sub - Group	Code No.	Description
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Manufacture of related specialised parts and accessories

323	01	32301	Manufacture of television and radio receivers, sound or video recording or reproducing apparatus, and associated goods ;Manufacture of related specialised parts and accessories
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Division 33 : Manufacture of Medical, precision and optical instruments, watches and clocks

331	01	33101	Manufacture of medical and surgical equipment and orthopedic appliances
			Manufacture of instruments and appliances for measuring, checking, testing, navigating and other purposes except industrial process control equipments.
			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 equipments
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,
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342	01	34201	tankers, drop frame lorries, refuse collectors, etc. ; also included over-the-road tractors for semi-trailers Manufacture of bodies (coach work) for motor vehicles; manufacture of trailers and semi-trailers; manufacture of containers for transport of goods by transport
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Group	Sub - Group	Code No.	Description
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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.]
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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; 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
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

Group	Sub - Group	Code No.	Description
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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 made from ivory, bones and horns; artificial flowers; and other novelties and presentation articles n.e.c.; Making of candles, tapers

and similar products of wax ; All other products n.e.c.

Group	Sub - Group	Code No.	Description
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Division 37: Recycling

370	01	37001	Recycling of metal waste and scrap
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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)
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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)
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401	03	40103	Collection and distribution of electric energy to households, industrial, commercial and other users
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401	04	40104	Generation and distribution of bio-gas energy
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401	05	40105	Generation and distribution of Solar energy and energy from other non-conventional sources (wind mills etc.)
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402	01	40201	Manufacture of gas; distribution of gaseous fuels through mains
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403	01	40301	Steam and hot water supply
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Division 41: Collection, purification and distribution of water

410	01	41001	Collection, Purification and distribution of water
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Group	Sub - Group	Code No.	Description
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F. CONSTRUCTION

Division 45: Construction

[Loans given to borrowers whose main occupation is construction and maintenance of activities listed below]

Construction other than Infrastructure

450	01	45001	GENERAL CONSTRUCTION (including alteration, addition, repair and maintenance) of residential buildings or non-residential buildings carried -out on own-account basis (as in the case of construction of buildings by a builder for sale/lease) or on a fee or contract basis;
450	02	45002	SPECIALISED CONSTRUCTION [includes construction and maintenance of sports stadia and other construction not elsewhere classified and specialised construction such as foundation work, water well drilling scaffolding etc.]; Construction and maintenance of industrial plants other than power plants [Loans given to borrowers for construction of house for own use is to be shown under 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.]
450	03	45003	Loan for Setting up of industrial estates
450	04	45004	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 is also included.] e.g. Plumbing and drainage, Installation of heating and air-conditioning systems, antennas, elevators and escalators; insulation

Group	Sub - Group	Code No.	Description
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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.
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 water ways
450	19	45019	Other Infrastructure Construction n.e.c. like construction and maintenance water reservoirs, irrigation channels etc.

G. WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES, MOTORCYCLES AND PERSONAL / HOUSEHOLD GOODS

Division 50: Sale, Maintenance and Repair 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

Group	Sub - Group	Code No.	Description
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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.]
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
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;

Group	Sub - Group	Code No.	Description
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 equipments, 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
519	09	51909	Other wholesale n.e.c. [Includes specialized wholesale not covered in any one of the previous categories and

Group	Sub - Group	Code No.	Description
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wholesale in a variety of goods without any particular

specialization.]

Division 52: Retail Trade (Except of Motor Vehicles and Motor Cycles); Repair of Personal and Household Goods

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;

Group	Sub - Group	Code No.	Description
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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 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.
526	01	52601	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, watches and clocks, bicycles and cycle rickshaws etc. [Repairs and services carried out by individual or company other than the manufacturer is to be classified here. Repairs of capital goods are classified in the same class as the units that produce the goods]

Group	Sub - Group	Code No.	Description
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H. HOTELS AND RESTAURANTS

Division 55: 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
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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; [Sales through vending machines is classified in 52501]

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 operations of school buses, town-to-airport/station lines, sightseeing buses, aerial cableways etc.]

602 02 **60202** Non-scheduled passenger land transport by man or animal drawn vehicles like cycle-rickshaws; animals like horses, elephants, mules, camels etc.; Bullock-carts, ekkas, tongas etc.

Freight transport by man or animal drawn vehicles like cycle-rickshaws, hand cart, porters, coolies etc.; transport by animals like horses, elephants, mules, camels etc.; Bullock-carts, ekkas, tongas etc.

Group	Sub - Group	Code No.	Description
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** Ocean and coastal water transport

612 02 **61202** 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, activities of travel agencies

630 01 **63001** Warehousing

630 02 **63002** Cold storage

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.

630 13 **63013** SUPPORTING SERVICES TO AIR TRANSPORT such

Group	Sub - Group	Code No.	Description
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as operation and maintenance of terminals, flying facilities, radio beacons, flying control centres and rader stations etc.

630 14 **63014** Activities of travel agencies and tour operators; tourist assistance activities n.e.c.

630 19 **63019** 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	Commercial Banks
651	02	65102	Regional Rural Banks

Group	Sub - Group	Code No.	Description
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651	03	65103	Co-operative Banks
651	04	65104	Local Area Banks

Co-operative Institutions and Land Development Banks

659	01	65901	Primary Agricultural Credit Societies (PACS)
659	02	65902	Farmers Service Societies (FSS) and Large sized Adivasi Multi-purpose Societies (LAMPS)
659	03	65903	Apex Co-operative Housing Finance Societies
659	04	65904	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 licensee cattle owners)

659 05 **65905** Land Development Banks-SLDBs and PLDBs

659 09 **65909** Other non-agricultural credit societies

Non-Banking Financial Institutions/Companies

659 11 **65911** Development Financial Institutions (e.g. IDBI, IFCI, ICICI, SIDBI, NHB, EXIM Bank, DFHI, SFCs, etc.)

659 12 **65912** Housing finance companies/corporations, other specialised institutions granting credit for house purchase (including those accepting deposits)

659 21 **65921** Factoring/Hire Purchase Finance Companies

659 22 **65922** Chit funds/Kuri companies

659 23 **65923** Saving & Loan companies

659 24 **65924** Nidhis/Mutual benefit financial companies

659 25 **65925** Non-operating financial holding companies (Investment companies)

659 26 **65926** Financial Leasing companies (Equipment Leasing companies)

Group	Sub - Group	Code No.	Description
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659	29	65929	Other NBFCs
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Other financial intermediation

659	31	65931	Agricultural Finance Corporations
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659	32	65932	Mutual Funds including Unit Trust of India
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659	33	65933	Shroffs and other indigenous bankers (include pawn brokers, private money lenders)
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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

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

Group	Sub - Group	Code No.	Description
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activities by stock/share brokers; Loans to financial advisers, mortgage advisers and brokers, bureaux de change etc.]

672 01 **67201** Loans for activities auxiliary to insurance and pension funding [like insurance agents, average and loss adjusters, actuaries and salvage administrators.]

K. REAL ESTATE, RENTING AND BUSINESS ACTIVITIES

Division 70: Real Estate Activities

700 01 **70001** Real estate activities including leasing of Real property (construction is classified in division 45).

Division 71: Renting of Machinery and Equipment

711 01 **71101** Renting of land, water and air transport equipments

712 01 **71201** Renting of construction and civil engineering machinery and equipments. Renting of office machinery and equipments [including computers]; All other renting and non-financial leasing of machinery and equipments 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 30002).

722 01 **72201** Software consultancy and supply . [includes activities in connection with analysis, design and programming of systems ready to use. This usually involves the

Group	Sub - Group	Code No.	Description
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			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 programs following directives of the user. Specifically these activities involve development, production, supply and documentation of order-made software]
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].

725	01	72501	Maintenance and repair of office, accounting and computing machinery
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 web-sites 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].
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Group	Sub - Group	Code No.	Description
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Division 74: Other Business Activities

741	01	74101	Professional services (except Medical) (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,
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welfare and charity affairs, politics, lobbying. Activities in connection with project management, planning, organisation, management information etc. Arbitration and 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 and Re-structuring of companies.
749	01	74901	Labour recruitment and provision

Investigation and security activities

Services like building cleaning activities, photographic activities, packaging activities not covered elsewhere

Other business activities and services n.e.c. like

Group	Sub - Group	Code No.	Description
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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 Union, State, local and quasi-government agencies that provide healthcare, education, cultural services and other social services, including social security - this includes Municipal corporations, Municipalities, Housing boards, Water Drainage and Sewerage boards and such public utilities
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M. EDUCATION

Division 80: Education

Educational Services rendered by schools/colleges/commercial institutions/
universities:

800	01	80001	General 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
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Group	Sub - Group	Code No.	Description
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			institutions that have accommodation facilities, including military base and prison hospitals].
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 (clinico-pathological and other diagnostic activities pertaining to animals & birds)
853	01	85301	Social work- community and welfare services organised by individuals or organisations 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
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Division 91: Activities of membership organisation

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]
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919	01	91901	Services rendered by religious, political and other membership organisations
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Group	Sub - Group	Code No.	Description
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Division 92: Recreational, Cultural and Sporting Activities

921	01	92101	Motion picture and video production and distribution
921	09	92109	Other Entertainment activities like Motion picture projection Radio and television activities Dramatic arts, music and other arts and related activities Other entertainment activities n.e.c. [Includes activities of ball rooms, video parlours, 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
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 Activities of Botanical and zoological gardens and nature reserves.
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, jewellers, hair-dressers, blacksmiths, cobblers, washermen, plumbers, electricians, weavers, etc.)
930	02	93002	Services such as domestic, laundries, saloons, beauty parlours, portrait and commercial photographic studios and other self employed persons

Group	Sub - Group	Code No.	Description
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Division 94: Personal Loans

940	01	94001	Staff housing loans (excluding, loans to staff under NHB Scheme) including the loans to co-operative housing societies of staff
940	02	94002	Housing loans under National Housing Bank (NHB) Scheme (including, loans to staff under NHB Scheme), Other housing loans (excluding staff) including the loans to co-operative housing societies
940	03	94003	Loans for purchase of Motor Vehicle by individuals for personal use (motor vehicle including two-wheelers) excluding those given to staff members
940	04	94004	Loans for purchase of consumer durable goods excluding those given to staff members (loan availed by a doctor for purchase of refrigerator for his domestic use should be coded as 94004 whereas a refrigerator to be used in his clinic for professional purposes should be coded as 85102)
940	05	94005	Education - loans to individuals for pursuit of studies (loans to educational institutions should be included under division 80 and Not here)
940	06	94006	Loans to staff for purposes other than housing including those against FDRs, shares etc.
940	07	94007	Personal loans other than to staff members- loans against shares, debentures, Government securities, fixed deposit receipts, real estates, etc. (Such loans to other than individuals should be coded as per borrower's

activity/occupation).

940	08	94008	Loans advanced through credit cards
940	09	94009	Other personal loans (other than to staff members) include loans for domestic consumption, medical

Group	Sub - Group	Code No.	Description
			expenses, travel, marriage, death and other social ceremonies, loans for repayment of debt, etc. (Loans against FDRs/Financial securities In the case of individuals should be coded as 94007)

Division 99: MISCELLANEOUS

999	99	99999	All other loans not classified elsewhere or activities not adequately described (this code should be used sparingly)
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LIST 'F'
NATURE OF BORROWAL ACCOUNT

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

LIST 'G'
ASSET CLASSIFICATION OF BORROWAL ACCOUNT

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