

Debt Type Analysis Report (Q1 FY24-25)

Nature of Debt	Debtor Category ¹	Funded / Non Funded	Submitter Count	Count of Unique Debtors ³	Count of Debt Records ⁴	Outstanding Amt (Rs Crore) ⁵
Financial	Corporate	Funded	2,147	4,01,830	18,69,711	1,84,91,918
		Of which Secured debts ²	926	3,11,841	11,44,734	1,09,64,303
		NonFunded	270	73,105	6,17,310	14,37,937
		Of which Secured debts ²	142	33,823	2,50,218	5,13,354
		Total *	2,317	4,14,880	24,87,021	1,99,29,854
	Other Commercial Entities	Funded	374	37,45,315	57,83,451	22,22,352
		Of which Secured debts ²	305	27,42,236	40,00,126	15,31,140
		NonFunded	44	55,894	92,748	62,571
		Of which Secured debts ²	29	19,371	24,630	14,804
		Total *	383	37,52,330	58,76,199	22,84,923
	Individual ⁷	Funded	350	2,47,26,360	3,35,74,478	22,35,729
		Of which Secured debts ²	308	1,59,16,597	2,11,33,251	18,60,133
		NonFunded	31	23,002	27,990	3,557
		Of which Secured debts ²	24	8,181	8,916	2,314
		Total *	354	2,47,43,536	3,36,02,468	22,39,286
Total (A)			2468	2,81,29,545	4,19,65,688	2,44,54,063
Operational ⁶	Corporate	Funded	984	2,140	3,76,203	74,490
		Of which Secured debts ²	473	1,399	18,493	25,367
		NonFunded	1,192	2,202	4,130	11,755
		Of which Secured debts ²	490	1,447	2,840	6,904
		Total *	2,088	4,101	3,80,333	86,245
	Other Commercial Entities	Funded	65	2,631	4,088	475
		Of which Secured debts ²	47	209	567	357
		NonFunded	118	4,017	8,252	2,612
		Of which Secured debts ²	36	3,740	7,760	2,539
		Total *	174	6,602	12,340	3,086
	Individual ⁷	Funded	8	4,374	5,671	483
		Of which Secured debts ²	5	1010	1459	428
		NonFunded	6	2,192	3,048	761
		Of which Secured debts ²	5	2,164	2,997	759
		Total *	13	6,566	8,719	1,244
Total (B)			2,206	17,224	4,01,392	90,575
Grand Total (A + B)*			4,606	2,81,37,503	4,23,67,080	2,45,44,639

Notes	No.	Descriptions / Clarifications
	1	DEBTOR CATEGORY a. "Corporate" - where legal constitution of debtor is CORPORATE or LLP registered with MCA. b. "Other Commercial Entities" - where legal constitution of debtor is other than CORPORATE, LLP or Individual. c. "Individual" - where debtor is an Individual.
	2	Secured Debts refers to those records where security details have been provided by the submitter in Form C.
	3	Unique Count of debtor based on Unique Identifier Number of each debtor.
	4	Debt refers to each record of information reported in Form C to NeSL, identified by a unique debt reference number (e.g. loan account number).
	5	a. Data includes all types of debts i.e Standard debts and Defaulted debts. b. Figures are rounded off.
	6	Operational debt information also includes records uploaded by banks/financial institutions under the operational debt category.
	7	Ratio for individual segment may not be representative of the entire universe as information in respect of individual loans has not been submitted by all banks.
	*	Total of debtor count would not be actual sum, as there may exist overlap of data in other categories