



National E-Governance Services Limited

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Default Analysis Report (Q1 FY22-23)

Nature of Debt	Debtor Category ¹	Debt Size	Count of Debtors in Default ²	Count of Default Reported Debt records ³	Default Amount Reported to IU (Rs Crore) ⁴ (A)	Total Outstanding Amount (Rs Crore) ⁵ (B)	Default Amount as %age of Total Outstanding Amount ⁶ (A / B * 100)
Financial	Company	<1 CR	20,861	46,501	18,395	2,47,191	7.4%
		1-5 CR	7,112	12,874	25,539	5,66,171	4.5%
		5-10 CR	3,244	4,989	30,391	4,36,158	7.0%
		10-100 CR	4,569	11,593	3,27,917	28,52,651	11.5%
		100-1000 CR	1,045	2,723	5,06,729	58,50,935	8.7%
		1000-10000 CR	68	104	1,42,643	41,71,312	3.4%
		>10000 CR	-	-	-	9,60,784	-
		Total			78,784	10,51,614	1,50,85,202
	Other Commercials Entities	<1 CR	1,36,191	1,67,642	12,718	4,45,495	2.9%
		1-5 CR	6,902	8,296	12,818	3,24,072	4.0%
		5-10 CR	1,219	1,366	7,250	1,12,797	6.4%
		10-100 CR	856	1,081	20,566	1,92,147	10.7%
		100-1000 CR	53	81	14,391	1,99,738	7.2%
		1000-10000 CR	-	-	-	1,67,567	0%
		>10000 CR	-	-	-	30,153	-
	Total			1,78,466	67,744	14,71,970	4.6%
	Individual ⁷	<1 CR	3,54,602	4,07,444	6,669	6,15,893	1.1%
		1-5 CR	2,279	2,489	1,789	90,590	2.0%
		5-10 CR	196	207	726	21,369	3.4%
		10-100 CR	60	81	1,140	24,704	4.6%
		100-1000 CR	2	2	332	1,820	18.2%
1000-10000 CR		-	-	-	-	-	
>10000 CR		-	-	-	-	-	
Total				4,10,223	10,655	7,54,375	1.4%
Total			6,67,473	11,30,013	1,73,11,546	6.5%	
Operational	Company	<1 CR	503	694	135	8,768	1.5%
		1-5 CR	147	163	329	4,140	7.9%
		5-10 CR	24	24	167	2,488	6.7%
		10-100 CR	31	31	956	15,286	6.3%
		100-1000 CR	4	4	551	13,546	4.1%
		1000-10000 CR	-	-	-	-	-
		>10000 CR	-	-	-	-	-
		Total			916	2,138	44,229
	Other Commercials Entities	<1 CR	51	62	6	205	3.2%
		1-5 CR	2	2	4	189	2.4%
		5-10 CR	-	-	-	166	-
		10-100 CR	1	1	23	689	3.4%
		100-1000 CR	-	-	-	-	-
		1000-10000 CR	-	-	-	-	-
		>10000 CR	-	-	-	-	-
	Total			65	34	1,248	2.8%
	Individual ⁷	<1 CR	2	2	0	60	0%
		1-5 CR	-	-	-	83	-
		5-10 CR	-	-	-	58	-
		10-100 CR	-	-	-	162	-
		100-1000 CR	1	1	63	120	52.4%
1000-10000 CR		-	-	-	-	-	
>10000 CR		-	-	-	-	-	
Total				3	63	483	13.0%
Total			984	2,235	45,960	4.9%	
Total	Company	<1 CR	21,260	47,195	18,530	2,55,959	7.2%
		1-5 CR	7,239	13,037	25,868	5,70,311	4.5%
		5-10 CR	3,262	5,013	30,558	4,38,646	7.0%
		10-100 CR	4,593	11,624	3,28,873	28,67,937	11.5%
		100-1000 CR	1,048	2,727	5,07,279	58,64,482	8.7%
		1000-10000 CR	68	104	1,42,643	41,71,312	3.4%
		>10000 CR	-	-	-	9,60,784	-
		Total			79,700	10,53,751	1,51,29,430
	Other Commercials Entities	<1 CR	1,36,237	1,67,704	12,725	4,45,700	2.9%
		1-5 CR	6,904	8,298	12,822	3,24,261	4.0%
		5-10 CR	1,219	1,366	7,250	1,12,963	6.4%
		10-100 CR	857	1,082	20,590	1,92,836	10.7%
		100-1000 CR	53	81	14,391	1,99,738	7.2%
		1000-10000 CR	-	-	-	1,67,567	0%
		>10000 CR	-	-	-	30,153	-
	Total			1,78,531	67,778	14,73,218	4.6%
	Individual ⁷	<1 CR	3,54,604	4,07,446	6,669	6,15,953	1.1%
		1-5 CR	2,279	2,489	1,789	90,673	2.0%
		5-10 CR	196	207	726	21,426	3.4%
		10-100 CR	60	81	1,140	24,866	4.6%
		100-1000 CR	3	3	394	1,939	20.3%
1000-10000 CR		-	-	-	-	-	
>10000 CR		-	-	-	-	-	
Total				4,10,226	10,718	7,54,858	1.4%
Total			6,68,457	11,32,248	1,73,57,506	6.5%	
Notes	1 Descriptions / Clarifications						
	DEBTOR CATEGORY						
	a. "Company" - where legal constitution of debtor is Company or LLP registered with MCA.						
	b. "Other Commercial Entities" - where legal constitution of debtor is other than Company, LLP or Individual.						
	c. "Individual" - where debtor is an Individual.						
	2 Count of debtors displays unique debtors for each row.						
	The slabs do not add up to the totals since same debtor may be counted in multiple slabs.						
3 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).							
4 Default is marked in NeSL records only for those debts where creditor has reported default explicitly in the relevant section of Form C. It excludes those debts where overdue positions exist but the creditor has chosen not to mark as default.							
5 Total outstanding amount of all debts, including both standard debts and defaulted debts.							
6 Percentage values for default are out of total outstanding amount of all debts (standard debts + defaulted debts).							
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.							