



National E-Governance Services Limited

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Default Analysis Report (Q1 FY23-24)

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	Outstanding Amount of defaulted records ⁴ (Rs Crore)	Total Outstanding Amount of all debt records (Rs Crore) ⁵	Default Amount as %age of Total Outstanding Amount ⁶	Default Outstanding Amount as %age of Total Outstanding Amount ⁶
					(A)	(B)	(C)	(A / C * 100)	(B / C * 100)
Financial	Corporate	<1 CR	25,781	55,430	14,875	10,631	3,01,216	4.9%	3.5%
		1-5 CR	8,395	14,733	28,109	36,034	6,50,151	4.3%	5.5%
		5-10 CR	3,606	5,391	32,223	38,675	5,08,810	6.3%	7.6%
		10-100 CR	5,140	12,238	3,58,502	4,18,524	32,94,426	10.9%	12.7%
		100-1000 CR	1,296	3,202	6,84,030	8,03,985	66,63,780	10.3%	12.1%
		1000-10000 CR	102	159	2,30,929	2,91,983	54,02,934	4.3%	5.4%
		>10000 CR	-	-	-	-	12,45,595	-	-
		Total *	33,757	91,153	13,48,667	15,99,832	1,80,66,912	7.5%	8.9%
	Other Commercial Entities	<1 CR	5,52,832	6,40,275	21,314	33,076	5,90,426	3.6%	5.6%
		1-5 CR	11,577	13,428	18,618	28,561	4,49,937	4.1%	6.3%
		5-10 CR	1,716	1,872	9,125	12,897	1,50,271	6.1%	8.6%
		10-100 CR	1,210	1,450	25,156	34,876	2,51,862	10.0%	13.8%
		100-1000 CR	63	77	14,710	19,953	2,22,529	6.6%	9.0%
		1000-10000 CR	1	1	0	1,231	2,15,715	0%	-
		>10000 CR	-	-	-	-	30,206	-	-
		Total *	5,61,510	6,57,103	88,923	1,30,595	19,10,945	4.7%	6.8%
	Individual ⁷	<1 CR	6,32,996	7,31,200	14,674	37,019	14,86,880	1.0%	2.5%
		1-5 CR	5,649	6,191	4,162	11,323	2,22,912	1.9%	5.1%
		5-10 CR	355	384	1,325	2,542	37,666	3.5%	6.7%
		10-100 CR	108	132	1,751	2,671	35,978	4.9%	7.4%
		100-1000 CR	3	4	613	870	4,968	12.3%	17.5%
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	6,37,577	7,37,911	22,524	54,425	17,88,403	1.3%	3.0%
Total *	12,18,952	14,86,167	14,60,115	17,84,852	2,17,66,261	6.7%	8.2%		
Operational	Corporate	<1 CR	619	1,041	181	187	13,497	1.3%	1.4%
		1-5 CR	252	282	569	594	6,381	8.9%	9.3%
		5-10 CR	43	50	335	350	3,415	9.8%	10.2%
		10-100 CR	46	47	1,292	1,460	20,359	6.3%	7.2%
		100-1000 CR	4	4	551	705	13,798	4.0%	5.1%
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	918	1,424	2,927	3,295	57,451	5.1%	5.7%
	Other Commercial Entities	<1 CR	119	134	21	21	737	2.8%	2.9%
		1-5 CR	5	6	12	12	532	2.3%	2.3%
		5-10 CR	-	-	-	-	256	-	0.0%
		10-100 CR	1	1	23	23	1,056	2.2%	2.2%
		100-1000 CR	-	-	-	-	298	-	-
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	125	141	57	57	2,880	2.0%	2.0%
	Individual ⁷	<1 CR	2	2	0	0	196	0	-
		1-5 CR	-	-	-	-	246	-	-
		5-10 CR	-	-	-	-	135	-	-
		10-100 CR	-	-	-	-	255	-	-
		100-1000 CR	1	1	63	120	266	23.6%	45.0%
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	3	3	63	120	1,098	5.7%	10.9%
Total *	1045	1,568	3,046	3,472	61,429	5.0%	5.7%		
Total	Corporate	<1 CR	26,254	56,471	15,055	10,818	3,14,713	4.8%	3.4%
		1-5 CR	8,604	15,015	28,679	36,628	6,56,532	4.4%	5.6%
		5-10 CR	3,643	5,441	32,558	39,025	5,12,226	6.4%	7.6%
		10-100 CR	5,177	12,285	3,59,794	4,19,983	33,14,784	10.9%	12.7%
		100-1000 CR	1,299	3,206	6,84,580	8,04,690	66,77,579	10.3%	12.1%
		1000-10000 CR	102	159	2,30,929	2,91,983	54,02,934	4.3%	5.4%
		>10000 CR	-	-	-	-	12,45,595	-	-
		Total *	34,344	92,577	13,51,594	16,03,128	1,81,24,363	7.5%	8.8%
	Other Commercial Entities	<1 CR	5,52,937	6,40,409	21,335	33,097	5,91,164	3.6%	5.6%
		1-5 CR	11,582	13,434	18,631	28,573	4,50,469	4.1%	6.3%
		5-10 CR	1,716	1,872	9,125	12,897	1,50,527	6.1%	8.6%
		10-100 CR	1,210	1,450	25,179	34,900	2,52,919	10.0%	13.8%
		100-1000 CR	63	77	14,710	19,953	2,22,827	6.6%	9.0%
		1000-10000 CR	1	1	0	1,231	2,15,715	0%	-
		>10000 CR	-	-	-	-	30,206	-	-
		Total *	5,61,618	6,57,244	88,980	1,30,652	19,13,826	4.6%	6.8%
	Individual ⁷	<1 CR	6,32,998	7,31,202	14,674	37,019	14,87,076	1.0%	2.5%
		1-5 CR	5,649	6,191	4,162	11,323	2,23,157	1.9%	5.1%
		5-10 CR	355	384	1,325	2,542	37,801	3.5%	6.7%
		10-100 CR	108	132	1,751	2,671	36,233	4.8%	7.4%
		100-1000 CR	4	5	675	989	5,234	12.9%	18.9%
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	6,37,580	7,37,914	22,587	54,545	17,89,501	1.3%	3.0%
Total *	12,19,645	14,87,735	14,63,161	17,88,324	2,18,27,690	6.7%	8.2%		

Notes	1 Descriptions / Clarifications	
	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 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. It is observed in some default records, value in Outstanding Amount is reported as less than value of Default Amount. NeSL has taken taken up with submitter for clarification on same.	
	5 Total outstanding amount of all debts, including both standard debts and defaulted debts.	
	6 Percentage values for default outstanding 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.	
	* Total of debtor count would not be actual sum, as there may exist overlap of data in other categories	