

Default Analysis Report (Q1 FY24-25)

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)	Outstanding Amount of defaulted records ⁴ (Rs Crore) (B)	Total Outstanding Amount of all debt records (Rs Crore) ⁵ (C)	Default Amount as %age of Total Outstanding Amount ⁶ (A / C * 100)	Default Outstanding Amount as %age of Total Outstanding Amount ⁶ (B / C * 100)	
Financial	Corporate	<1 CR	27,696	64,311	15,228	11,921	3,16,870	4.8%	3.8%	
		1-5 CR	9,705	16,815	32,805	40,874	6,95,798	4.7%	5.9%	
		5-10 CR	3,868	5,785	35,210	41,452	5,55,762	6.3%	7.5%	
		10-100 CR	5,507	12,875	3,82,998	4,39,652	36,36,271	10.5%	12.1%	
		100-1000 CR	1,518	3,525	7,71,452	8,84,678	75,97,871	10.2%	11.6%	
		1000-10000 CR	165	243	4,07,972	4,69,041	60,91,714	6.7%	7.7%	
		>10000 CR	1	1	14,946	14,946	11,21,813	1.3%	1.3%	
	Total *		37,049	1,03,555	16,60,612	19,02,563	2,00,16,099	8.3%	9.5%	
	Other Commercial Entities	<1 CR	2,96,481	3,81,051	23,066	37,384	7,00,808	3.3%	5.3%	
		1-5 CR	12,878	15,081	20,744	31,816	6,01,944	3.4%	5.3%	
		5-10 CR	1,887	2,037	9,584	13,962	1,85,775	5.2%	7.5%	
		10-100 CR	1,282	1,563	26,443	37,883	3,05,116	8.7%	12.4%	
		100-1000 CR	67	82	15,240	21,542	2,38,757	6.4%	9.0%	
		1000-10000 CR	1	1	1,008	1,008	2,25,410	0.4%	0.4%	
		>10000 CR	0	0	0	0	30,199	0.0%	0.0%	
	Total *		3,05,572	3,99,815	96,085	1,43,595	22,88,010	4.2%	6.3%	
	Individual ⁷	<1 CR	10,25,280	11,72,379	19,928	51,225	18,42,074	1.1%	2.8%	
		1-5 CR	5,989	6,537	5,165	11,947	2,89,610	1.8%	4.1%	
		5-10 CR	432	458	1,711	3,026	49,948	3.4%	6.1%	
		10-100 CR	116	140	1,852	2,784	45,381	4.1%	6.1%	
		100-1000 CR	7	7	1,525	1,751	7,273	21.0%	24.1%	
1000-10000 CR		2	3	6,245	6,245	6,245	100.0%	100.0%		
>10000 CR		-	-	-	-	-	-	-	-	
Total *		10,30,022	11,79,524	36,426	76,977	22,40,530	1.6%	3.4%		
Total *		13,58,623	16,82,894	17,93,123	21,23,135	2,45,44,639	7.3%	8.7%		
Operational	Corporate	<1 CR	717	1,196	228	235	14,696	1.6%	1.6%	
		1-5 CR	748	922	1,982	2,033	8,270	24.0%	24.6%	
		5-10 CR	131	155	1,044	1,085	4,157	25.1%	26.1%	
		10-100 CR	133	159	4,086	4,303	28,873	14.2%	14.9%	
		100-1000 CR	9	9	1,282	1,437	21,783	5.9%	6.6%	
		1000-10000 CR	0	0	0	0	8,465	-	-	
		>10000 CR	-	-	-	-	-	-	-	-
	Total *		1,612	2,441	8,622	9,093	86,245	10.0%	10.5%	
	Other Commercial Entities	<1 CR	194	234	29	30	709	4.1%	4.2%	
		1-5 CR	10	12	28	28	553	5.1%	5.1%	
		5-10 CR	1	1	6	6	423	1.5%	-	
		10-100 CR	1	1	23	23	1,017	2.3%	2.3%	
		100-1000 CR	0	0	0	0	385	0.0%	-	
		1000-10000 CR	-	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-	-
	Total *		206	248	87	88	3,086	2.8%	2.8%	
	Individual ⁷	<1 CR	2	2	0	0	248	0%	-	
		1-5 CR	0	0	0	0	209	0.00%	-	
		5-10 CR	0	0	0	0	101	0.00%	-	
		10-100 CR	0	0	0	0	411	0.00%	-	
		100-1000 CR	1	1	63	120	275	22.76%	43.4%	
1000-10000 CR		-	-	-	-	-	-	-	-	
>10000 CR		-	-	-	-	-	-	-	-	
Total *		3	3	63	120	1,244	5.04%	9.6%		
Total *		1,820	2,692	8,772	9,300	90,575	9.7%	10.3%		
Total	Corporate	<1 CR	27,696	64,311	15,228	11,921	3,16,870	4.8%	3.8%	
		1-5 CR	9,705	16,815	32,805	40,874	6,95,798	4.7%	5.9%	
		5-10 CR	3,868	5,785	35,210	41,452	5,55,762	6.3%	7.5%	
		10-100 CR	5,507	12,875	3,82,998	4,39,652	36,36,271	10.5%	12.1%	
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		1000-10000 CR	165	243	4,07,972	4,69,041	60,91,714	6.7%	7.7%	
		>10000 CR	1	1	14,946	14,946	11,21,813	-	-	
	Total *		37,049	1,03,555	16,60,612	19,02,563	2,00,16,099	8.3%	9.5%	
	Other Commercial Entities	<1 CR	2,96,481	3,81,051	23,066	37,384	7,00,808	3.3%	5.3%	
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		1000-10000 CR	1	1	1,008	1,008	2,25,410	0.4%	-	
		>10000 CR	0	0	0	0	30,199	0.0%	-	
	Total *		3,05,572	3,99,815	96,085	1,43,595	22,88,010	4.2%	6.3%	
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Total *		10,30,022	11,79,524	36,426	76,977	22,40,530	1.6%	3.4%		
Total *		13,58,623	16,82,894	17,93,123	21,23,135	2,45,44,639	7.3%	8.7%		

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.
	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