

Default Analysis Report (Q2 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 (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	25,940	55,021	14,721	10,486	2,66,166	5.5%	3.9%
		1-5 CR	8,700	14,973	28,620	36,669	6,11,533	4.7%	6.0%
		5-10 CR	3,642	5,433	32,686	38,939	4,85,779	6.7%	8.0%
		10-100 CR	5,279	12,530	3,67,963	4,31,137	31,67,754	11.6%	13.6%
		100-1000 CR	1,395	3,396	7,46,448	8,64,091	67,50,518	11.1%	12.8%
		1000-10000 CR	118	177	2,81,817	3,13,476	55,22,060	5.1%	5.7%
		>10000 CR	-	-	-	-	12,90,798	0.0%	-
		Total *	34,251	91,530	14,72,255	16,94,798	1,80,94,608	8.1%	9.4%
	Other Commercial Entities	<1 CR	5,50,226	6,41,073	21,297	32,894	5,96,642	3.6%	5.5%
		1-5 CR	11,416	13,327	18,230	28,336	4,75,764	3.8%	6.0%
		5-10 CR	1,738	1,897	9,046	13,040	1,55,295	5.8%	8.4%
		10-100 CR	1,236	1,522	25,544	36,871	2,52,425	10.1%	14.6%
		100-1000 CR	67	86	16,328	21,459	2,19,507	7.4%	9.8%
		1000-10000 CR	-	-	-	-	2,48,910	0%	-
		>10000 CR	-	-	-	-	30,199	0%	-
		Total *	5,58,542	6,57,905	90,446	1,32,600	19,78,742	4.6%	6.7%
	Individual ⁷	<1 CR	6,39,260	7,34,193	14,862	43,114	16,05,165	0.9%	2.7%
		1-5 CR	6,359	6,956	4,740	12,613	2,38,533	2.0%	5.3%
		5-10 CR	400	430	1,484	2,832	40,994	3.6%	6.9%
		10-100 CR	122	149	1,951	3,048	37,975	5.1%	8.0%
		100-1000 CR	5	6	970	1,225	5,210	18.6%	23.5%
1000-10000 CR		1	1	3,450	3,450	3,450	100%	100.0%	
>10000 CR		-	-	-	-	-	-	-	
Total *		6,44,346	7,41,735	27,458	66,283	19,31,328	1.4%	3.4%	
Total *	12,23,006	14,91,170	15,90,159	18,93,681	2,20,04,677	7.2%	8.6%		
Operational	Corporate	<1 CR	633	1,067	188	195	14,479	1.3%	1.3%
		1-5 CR	372	423	868	904	6,976	12.4%	13.0%
		5-10 CR	67	80	534	549	3,620	14.8%	15.2%
		10-100 CR	66	70	1,997	2,207	21,139	9.4%	10.4%
		100-1000 CR	5	5	740	894	15,187	4.9%	5.9%
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	1,081	1,645	4,327	4,747	61,400	7.0%	7.7%
	Other Commercial Entities	<1 CR	131	170	25	25	640	3.8%	3.9%
		1-5 CR	6	7	14	14	478	2.9%	2.9%
		5-10 CR	-	-	-	-	249	-	-
		10-100 CR	1	1	23	23	1,035	2.3%	2.3%
		100-1000 CR	-	-	-	-	191	-	-
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
Total *	138	178	62	62	2,594	2.4%	2.4%		
Individual ⁷	<1 CR	2	2	0	0	197	0%	-	
	1-5 CR	-	-	-	-	216	-	-	
	5-10 CR	-	-	-	-	125	-	-	
	10-100 CR	-	-	-	-	286	-	-	
	100-1000 CR	1	1	63	120	261	24.0%	45.8%	
	1000-10000 CR	-	-	-	-	-	-	-	
	>10000 CR	-	-	-	-	-	-	-	
Total *	3	3	63	120	1,085	5.8%	11.0%		
Total *	1,221	1,826	4,451	4,929	65,078	6.8%	7.6%		
Total	Corporate	<1 CR	26,429	56,088	14,909	10,681	2,80,645	5.3%	3.8%
		1-5 CR	9,014	15,396	29,489	37,573	6,18,509	4.8%	6.1%
		5-10 CR	3,695	5,513	33,220	39,487	4,89,398	6.8%	8.1%
		10-100 CR	5,330	12,600	3,69,960	4,33,344	31,88,892	11.6%	13.6%
		100-1000 CR	1,399	3,401	7,47,188	8,64,985	67,65,705	11.0%	12.8%
		1000-10000 CR	118	177	2,81,817	3,13,476	55,22,060	5.1%	5.7%
		>10000 CR	-	-	-	-	12,90,798	0.0%	-
		Total *	34,949	93,175	14,76,582	16,99,546	1,81,56,007	8.1%	9.4%
	Other Commercial Entities	<1 CR	5,50,339	6,41,243	21,322	32,919	5,97,282	3.6%	5.5%
		1-5 CR	11,422	13,334	18,244	28,350	4,76,242	3.8%	6.0%
		5-10 CR	1,738	1,897	9,046	13,040	1,55,545	5.8%	8.4%
		10-100 CR	1,236	1,523	25,544	36,895	2,53,460	10.1%	14.6%
		100-1000 CR	67	86	16,328	21,459	2,19,699	7.4%	9.8%
		1000-10000 CR	-	-	-	-	2,48,910	0%	-
		>10000 CR	-	-	-	-	30,199	-	-
Total *	5,58,658	6,58,083	90,507	1,32,662	19,81,336	4.6%	6.7%		
Individual ⁷	<1 CR	6,39,262	7,34,195	14,862	43,114	16,05,362	0.9%	2.7%	
	1-5 CR	6,359	6,956	4,740	12,613	2,38,749	2.0%	5.3%	
	5-10 CR	400	430	1,484	2,832	41,118	3.6%	6.9%	
	10-100 CR	122	149	1,951	3,048	38,261	5.1%	8.0%	
	100-1000 CR	6	7	1,032	1,344	5,471	18.9%	24.6%	
	1000-10000 CR	1	1	3,450	3,450	3,450	100%	100.0%	
	>10000 CR	-	-	-	-	-	-	-	
Total *	6,44,349	7,41,738	27,521	66,402	19,32,412	1.4%	3.4%		
Total *	12,23,815	14,92,996	15,94,610	18,98,610	2,20,69,756	7.2%	8.6%		

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