



National E-Governance Services Limited

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Default Analysis Report (Q3 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	25,665	55,914	14,802.07	10,700.40	2,79,300.59	5.3%	3.8%
		1-5 CR	8,866	15,384	29,196.28	37,596.24	6,34,616.91	4.6%	5.9%
		5-10 CR	3,694	5,542	33,047.46	39,727.51	5,09,264.94	6.5%	7.8%
		10-100 CR	5,341	12,741	3,73,579.53	4,37,065.82	33,37,561.53	11.2%	13.1%
		100-1000 CR	1,437	3,492	7,68,238.93	8,85,690.22	71,14,535.40	10.8%	12.4%
		1000-10000 CR	149	217	3,24,745.35	3,86,047.48	57,47,225.98	5.7%	6.7%
		>10000 CR	0	0	0.00	0.00	13,33,507.38	0.0%	0.0%
	Total *	34,244	93,290	15,43,610	17,96,828	1,89,56,013	8.1%	9.5%	
	Other Commercial Entities	<1 CR	5,49,076	6,40,553	22,126.63	33,407.33	6,13,313.62	3.6%	5.4%
		1-5 CR	11,732	13,651	18,442.70	28,926.73	4,99,747.14	3.7%	5.8%
		5-10 CR	1,782	1,930	9,029.18	13,258.62	1,64,554.15	5.5%	8.1%
		10-100 CR	1,279	1,593	26,661.47	38,721.20	2,70,847.19	9.8%	14.3%
		100-1000 CR	71	91	18,064.76	25,307.45	2,31,370.50	7.8%	10.9%
		1000-10000 CR	1	1	1,407.90	1,407.90	2,36,038.21	0.6%	0.6%
		>10000 CR	0	0	0.00	0.00	30,191.51	0.0%	0.0%
	Total *	5,57,586	6,57,819	95,733	1,41,029	20,46,062	4.7%	6.9%	
	Individual ⁷	<1 CR	6,66,098	7,67,133	16,017.97	46,065.51	17,14,498.91	0.9%	2.7%
		1-5 CR	6,236	6,844	4,857.00	12,495.78	2,51,598.81	1.9%	5.0%
		5-10 CR	398	427	1,525.10	2,822.03	43,566.85	3.5%	6.5%
		10-100 CR	122	149	1,920.66	3,102.81	40,665.84	4.7%	7.6%
		100-1000 CR	5	6	995.89	1,248.51	5,302.80	18.8%	23.5%
1000-10000 CR		1	1	3,450.38	3,450.38	3,450.38	100.0%	100.0%	
>10000 CR		-	-	-	-	-	-	-	-
Total *	6,71,017	7,74,560	28,767.00	69,185.01	20,59,083.58	1.4%	3.4%		
Total *	12,47,889	15,25,669	16,68,109	20,07,042	2,30,61,159	7.2%	8.7%		
Operational	Corporate	<1 CR	661	1,280	222.84	229.40	14,335.79	1.6%	1.6%
		1-5 CR	507	591	1,263.00	1,304.91	7,123.80	17.7%	18.3%
		5-10 CR	89	106	698.41	734.31	3,990.25	17.5%	18.4%
		10-100 CR	83	90	2,535.24	2,749.37	25,642.91	9.9%	10.7%
		100-1000 CR	8	8	1,164.46	1,318.52	22,497.07	5.2%	5.9%
		1000-10000 CR	0	0	0.00	0.00	3,695.49	-	-
		>10000 CR	-	-	-	-	-	-	-
	Total *	1,270	2,075	5,883.95	6,336.51	77,285.31	7.6%	8.2%	
	Other Commercial Entities	<1 CR	160	201	27.92	28.04	650.68	4.3%	4.3%
		1-5 CR	6	7	13.68	13.68	459.13	3.0%	3.0%
		5-10 CR	0	0	0.00	0.00	252.27	0.0%	-
		10-100 CR	1	1	23.42	23.42	1,008.91	2.3%	2.3%
		100-1000 CR	0	0	0.00	0.00	372.36	0.0%	-
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
	Total *	167	209	65.02	65.14	2,743.35	2.4%	2.4%	
	Individual ⁷	<1 CR	2	2	0.01	0.01	201.99	0.0%	-
		1-5 CR	0	0	0.00	0.00	199.36	0.0%	-
		5-10 CR	0	0	0.00	0.00	117.97	0.0%	-
		10-100 CR	0	0	0.00	0.00	293.49	0.0%	-
		100-1000 CR	1	1	62.67	119.59	277.83	22.6%	43.0%
1000-10000 CR		-	-	-	-	-	-	-	
>10000 CR		-	-	-	-	-	-	-	
Total *	3	3	62.68	119.60	1,090.64	5.7%	11.0%		
Total *	1,439	2,287	6,011.64	6,521.25	81,119.30	7.4%	8.0%		
Total	Corporate	<1 CR	26,179	57,194	15,024.90	10,929.80	2,93,636.39	5.1%	3.7%
		1-5 CR	9,292	15,975	30,459.28	38,901.15	6,41,740.71	4.7%	6.1%
		5-10 CR	3,767	5,648	33,745.87	40,461.83	5,13,255.20	6.6%	7.9%
		10-100 CR	5,402	12,831	3,76,114.77	4,39,815.19	33,63,204.43	11.2%	13.1%
		100-1000 CR	1,444	3,500	7,69,403.39	8,87,008.75	71,37,032.47	10.8%	12.4%
		1000-10000 CR	149	217	3,24,745.35	3,86,047.48	57,50,921.47	5.6%	6.7%
		>10000 CR	0	0	0.00	0.00	13,33,507.38	-	-
	Total *	35,073	95,365	15,49,493.57	18,03,164.19	1,90,33,298.06	8.1%	9.5%	
	Other Commercial Entities	<1 CR	5,49,216	6,40,754	22,154.55	33,435.37	6,13,964.31	3.6%	5.4%
		1-5 CR	11,738	13,658	18,456.37	28,940.41	5,00,206.27	3.7%	5.8%
		5-10 CR	1,782	1,930	9,029.18	13,258.62	1,64,806.42	5.5%	8.0%
		10-100 CR	1,279	1,594	26,684.89	38,744.62	2,71,856.11	9.8%	14.3%
		100-1000 CR	71	91	18,064.76	25,307.45	2,31,742.85	7.8%	10.9%
		1000-10000 CR	1	1	1,407.90	1,407.90	2,36,038.21	0.6%	-
		>10000 CR	0	0	0.00	0.00	30,191.51	0.0%	-
	Total *	5,57,727	6,58,028	95,797.65	1,41,094.36	20,48,805.67	4.7%	6.9%	
	Individual ⁷	<1 CR	6,66,100	7,67,135	16,017.98	46,065.52	17,14,700.90	0.9%	2.7%
		1-5 CR	6,236	6,844	4,857.00	12,495.78	2,51,798.17	1.9%	5.0%
		5-10 CR	398	427	1,525.10	2,822.03	43,684.82	3.5%	6.5%
		10-100 CR	122	149	1,920.66	3,102.81	40,959.32	4.7%	7.6%
		100-1000 CR	6	7	1,058.56	1,368.09	5,580.63	19.0%	24.5%
1000-10000 CR		1	1	3,450.38	3,450.38	3,450.38	100.0%	100.0%	
>10000 CR		-	-	-	-	-	-	-	
Total *	6,71,020	7,74,563	28,829.67	69,304.60	20,60,174.22	1.4%	3.4%		
Total *	12,48,854	15,27,956	16,74,120.90	20,13,563.15	2,31,42,277.95	7.2%	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. It is observed in some default records, value in Outstanding Amount is reported as less than value of Default Amount. NeSL has 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