

Default Analysis Report (Q3 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	27,241	59,936	14,607	11,826	3,11,243	4.7%	3.8%	
		1-5 CR	9,285	16,353	30,669	39,606	6,97,254	4.4%	5.7%	
		5-10 CR	3,654	5,469	32,389	39,050	5,56,710	5.8%	7.0%	
		10-100 CR	5,373	12,421	3,73,007	4,25,922	35,15,970	10.6%	12.1%	
		100-1000 CR	1,579	3,567	8,07,626	9,14,634	69,69,423	11.6%	13.1%	
		1000-10000 CR	181	275	4,94,759	5,49,440	57,76,755	8.6%	9.5%	
		>10000 CR	2	3	37,848	37,848	12,23,878	3.1%	3.1%	
		Total *	36,114	98,024	17,90,904	20,18,325	1,90,51,233	9.4%	10.6%	
	Other Commercial Entities	<1 CR	2,55,277	3,36,320	22,768	35,229	6,42,354	3.5%	5.5%	
		1-5 CR	13,768	16,245	21,763	34,109	6,12,905	3.6%	5.6%	
		5-10 CR	1,971	2,153	10,149	14,780	1,85,433	5.5%	8.0%	
		10-100 CR	1,393	1,710	28,778	41,705	3,04,334	9.5%	13.7%	
		100-1000 CR	69	85	17,230	23,052	2,06,376	8.3%	11.2%	
		1000-10000 CR	2	2	1,040	2,214	2,76,543	0.4%	0.8%	
		>10000 CR	0	0	0	0	11,748	0.0%	0.0%	
		Total *	2,64,974	3,56,515	1,01,728	1,51,088	22,39,693	4.5%	6.7%	
	Individual ⁷	<1 CR	11,53,228	13,13,480	24,152	61,938	20,91,290	1.2%	3.0%	
		1-5 CR	7,214	7,916	6,132	14,524	3,70,763	1.7%	3.9%	
		5-10 CR	484	513	1,793	3,385	63,400	2.8%	5.3%	
		10-100 CR	139	161	2,021	3,193	58,405	3.5%	5.5%	
		100-1000 CR	8	9	1,649	1,896	9,240	17.8%	20.5%	
		1000-10000 CR	2	3	6,245	6,245	6,245	100.0%	100.0%	
		>10000 CR	-	-	-	-	-	-	-	-
		Total *	11,58,756	13,22,081	41,992	91,181	25,99,343	1.6%	3.5%	
	Total *	14,46,342	17,76,620	19,34,624	22,60,594	2,38,90,269	8.1%	9.5%		
	Operational	Corporate	<1 CR	745	1,191	233	240	13,566	1.7%	1.8%
			1-5 CR	985	1,239	2,611	2,701	7,513	34.8%	35.9%
5-10 CR			181	209	1,398	1,461	4,307	32.5%	33.9%	
10-100 CR			176	211	5,093	5,442	28,852	17.7%	18.9%	
100-1000 CR			11	11	1,344	1,707	21,875	6.1%	7.8%	
1000-10000 CR			0	0	0	0	8,465	-	-	
>10000 CR			-	-	-	-	-	-	-	-
Total *			1,939	2,861	10,680	11,550	84,579	12.6%	13.7%	
Other Commercial Entities		<1 CR	200	218	29	29	765	3.8%	3.8%	
		1-5 CR	11	13	29	29	607	4.8%	4.8%	
		5-10 CR	1	1	6	6	340	1.9%	-	
		10-100 CR	2	2	46	46	1,101	4.2%	4.2%	
		100-1000 CR	0	0	0	0	239	0.0%	-	
		1000-10000 CR	-	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-	-
		Total *	214	234	111	111	3,052	3.6%	3.6%	
Individual ⁷		<1 CR	3	3	0	0	259	0%	-	
		1-5 CR	0	0	0	0	216	0.00%	-	
		5-10 CR	0	0	0	0	164	0.00%	-	
		10-100 CR	0	0	0	0	378	0.00%	-	
		100-1000 CR	1	1	63	120	279	22.43%	42.8%	
		1000-10000 CR	-	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-	-
		Total *	4	4	63	120	1,297	4.83%	9.2%	
Total *		2,157	3,099	10,853	11,781	88,929	12.2%	13.2%		
Total		Corporate	<1 CR	27,824	61,127	14,840	12,066	3,24,809	4.6%	3.7%
			1-5 CR	10,108	17,592	33,281	42,306	7,04,767	4.7%	6.0%
	5-10 CR		3,813	5,678	33,787	40,511	5,61,017	6.0%	7.2%	
	10-100 CR		5,515	12,632	3,78,100	4,31,363	35,44,822	10.7%	12.2%	
	100-1000 CR		1,586	3,578	8,08,970	9,16,341	69,91,298	11.6%	13.1%	
	1000-10000 CR		181	275	4,94,759	5,49,440	57,85,221	8.6%	9.5%	
	>10000 CR		2	3	37,848	37,848	12,23,878	3.1%	3.1%	
	Total *		37,424	1,00,885	18,01,584	20,29,875	1,91,35,812	9.4%	10.6%	
	Other Commercial Entities	<1 CR	2,55,454	3,36,538	22,797	35,258	6,43,119	3.5%	5.5%	
		1-5 CR	13,779	16,258	21,793	34,139	6,13,513	3.6%	5.6%	
		5-10 CR	1,972	2,154	10,155	14,786	1,85,773	5.5%	8.0%	
		10-100 CR	1,394	1,712	28,824	41,751	3,05,435	9.4%	13.7%	
		100-1000 CR	69	85	17,230	23,052	2,06,615	8.3%	11.2%	
		1000-10000 CR	2	2	1,040	2,214	2,76,543	0.4%	-	
		>10000 CR	0	0	0	0	11,748	0.0%	-	
		Total *	2,65,160	3,56,749	1,01,839	1,51,199	22,42,745	4.5%	6.7%	
	Individual ⁷	<1 CR	11,53,231	13,13,483	24,152	61,938	20,91,549	1.2%	3.0%	
		1-5 CR	7,214	7,916	6,132	14,524	3,70,979	1.7%	3.9%	
		5-10 CR	484	513	1,793	3,385	63,565	2.8%	5.3%	
		10-100 CR	139	161	2,021	3,193	58,783	3.4%	5.4%	
		100-1000 CR	9	9	1,712	2,016	9,520	18.0%	21.2%	
		1000-10000 CR	2	3	6,245	6,245	6,245	100.0%	100.0%	
		>10000 CR	-	-	-	-	-	-	-	-
		Total *	11,58,760	13,22,085	42,054	91,300	26,00,640	1.6%	3.5%	
	Total *	14,47,831	17,79,719	19,45,477	22,72,375	2,39,79,197	8.1%	9.5%		

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