

Default Analysis Report (Q4 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	25,851	56,865	14,927	10,886	2,82,727	5.3%	3.9%
		1-5 CR	8,844	15,504	29,925	37,853	6,45,203	4.6%	5.9%
		5-10 CR	3,708	5,571	33,841	39,945	5,20,954	6.5%	7.7%
		10-100 CR	5,362	12,777	3,79,384	4,38,948	34,27,752	11.1%	12.8%
		100-1000 CR	1,470	3,517	7,78,850	8,91,453	72,34,791	10.8%	12.3%
		1000-10000 CR	150	219	3,55,987	4,13,191	57,87,735	6.2%	7.1%
		>10000 CR	1	1	14,946	14,946	11,38,745	1.3%	1.3%
		Total *	34,480	94,454	16,07,860	18,47,222	1,90,37,906	8.4%	9.7%
	Other Commercial Entities	<1 CR	3,32,968	4,13,785	22,459	33,205	6,38,795	3.5%	5.2%
		1-5 CR	12,259	14,346	19,381	30,432	5,62,137	3.4%	5.4%
		5-10 CR	1,809	1,964	9,219	13,474	1,74,299	5.3%	7.7%
		10-100 CR	1,277	1,594	26,617	38,867	2,80,299	9.5%	13.9%
		100-1000 CR	69	85	15,718	21,461	2,26,894	6.9%	9.5%
		1000-10000 CR	1	1	1,001	1,001	2,38,621	0.4%	0.4%
		>10000 CR	0	0	0	0	30,190	0.0%	0.0%
		Total *	3,41,662	4,31,775	94,395	1,38,441	21,51,234	4.4%	6.4%
	Individual ⁷	<1 CR	10,06,021	11,48,113	19,143	49,880	18,13,084	1.1%	2.8%
		1-5 CR	6,203	6,779	5,018	12,356	2,76,837	1.8%	4.5%
		5-10 CR	405	434	1,580	2,853	46,945	3.4%	6.1%
		10-100 CR	123	152	2,085	3,267	44,703	4.7%	7.3%
		100-1000 CR	6	7	1,818	2,069	6,445	28.2%	32.1%
1000-10000 CR		2	3	6,245	6,245	6,245	100.0%	100.0%	
>10000 CR		-	-	-	-	-	-	-	
Total *		10,10,909	11,55,488	35,889	76,669	21,94,259	1.6%	3.5%	
Total *	13,67,733	16,81,717	17,38,145	20,62,332	2,33,83,400	7.4%	8.8%		
Operational	Corporate	<1 CR	695	1,346	239	245	14,799	1.6%	1.7%
		1-5 CR	650	770	1,658	1,703	7,596	21.8%	22.4%
		5-10 CR	114	133	887	928	4,212	21.1%	22.0%
		10-100 CR	109	126	3,385	3,603	26,243	12.9%	13.7%
		100-1000 CR	8	8	1,164	1,319	21,625	5.4%	6.1%
		1000-10000 CR	0	0	0	0	4,196	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	1,472	2,383	5,884	7,798	78,672	7.5%	9.9%
	Other Commercial Entities	<1 CR	182	223	83	2,789	687	12.1%	405.8%
		1-5 CR	9	11	14	24	535	2.6%	4.5%
		5-10 CR	1	1	0	6	311	0.0%	-
		10-100 CR	1	1	23	23	1,032	2.3%	2.3%
		100-1000 CR	0	0	0	0	223	0.0%	-
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	193	236	83	83	2,789	3.0%	3.0%
	Individual ⁷	<1 CR	2	2	0	0	245	0%	-
		1-5 CR	0	0	0	0	196	0.00%	-
		5-10 CR	0	0	0	0	106	0.00%	-
		10-100 CR	0	0	0	0	410	0.00%	-
		100-1000 CR	1	1	63	120	260	24.07%	45.9%
1000-10000 CR		-	-	-	-	-	-	-	
>10000 CR		-	-	-	-	-	-	-	
Total *		3	3	63	120	1,218	5.15%	9.8%	
Total *	1,667	2,622	7,479	8,001	82,678	9.0%	9.7%		
Total	Corporate	<1 CR	26,391	58,211	15,166	11,131	2,97,526	5.1%	3.7%
		1-5 CR	9,393	16,274	31,583	39,557	6,52,798	4.8%	6.1%
		5-10 CR	3,803	5,704	34,728	40,873	5,25,165	6.6%	7.8%
		10-100 CR	5,442	12,903	3,82,770	4,42,551	34,53,995	11.1%	12.8%
		100-1000 CR	1,476	3,525	7,80,015	8,92,772	72,56,417	10.7%	12.3%
		1000-10000 CR	150	219	3,55,987	4,13,191	57,91,932	6.1%	7.1%
		>10000 CR	1	1	14,946	14,946	11,38,745	-	-
		Total *	35,460	96,837	16,15,194	18,55,020	1,91,16,578	8.4%	9.7%
	Other Commercial Entities	<1 CR	3,33,124	4,14,008	22,489	33,235	6,39,483	3.5%	5.2%
		1-5 CR	12,268	14,357	19,405	30,456	5,62,672	3.4%	5.4%
		5-10 CR	1,810	1,965	9,225	13,481	1,74,610	5.3%	7.7%
		10-100 CR	1,277	1,595	26,641	38,891	2,81,330	9.5%	13.8%
		100-1000 CR	69	85	15,718	21,461	2,27,117	6.9%	9.4%
		1000-10000 CR	1	1	1,001	1,001	2,38,621	0.4%	-
		>10000 CR	0	0	0	0	30,190	0.0%	-
		Total *	3,41,822	4,32,011	94,478	1,38,524	21,54,023	4.4%	6.4%
	Individual ⁷	<1 CR	10,06,023	11,48,115	19,143	49,880	18,13,329	1.1%	2.8%
		1-5 CR	6,203	6,779	5,018	12,356	2,77,033	1.8%	4.5%
		5-10 CR	405	434	1,580	2,853	47,051	3.4%	6.1%
		10-100 CR	123	152	2,085	3,267	45,113	4.6%	7.2%
		100-1000 CR	7	8	1,881	2,188	6,706	28.0%	32.6%
1000-10000 CR		2	3	6,245	6,245	6,245	100.0%	100.0%	
>10000 CR		-	-	-	-	-	-	-	
Total *		10,10,912	11,55,491	35,952	76,789	21,95,477	1.6%	3.5%	
Total *	13,68,866	16,84,339	17,45,624	20,70,332	2,34,66,078	7.4%	8.8%		

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.
	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
	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).
	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.
	Total outstanding amount of all debts, including both standard debts and defaulted debts.
	Percentage values for default outstanding are out of total outstanding amount of all debts (standard debts + defaulted debts).
	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