

Default Analysis Report (Q4 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 | 26,920 | 57,561 | 14,709 | 11,293 | 2,81,432 | 5.2% | 4.0% | |
| | | 1-5 CR | 9,300 | 16,428 | 31,411 | 39,838 | 6,78,017 | 4.6% | 5.9% | |
| | | 5-10 CR | 3,711 | 5,581 | 33,127 | 39,901 | 5,53,383 | 6.0% | 7.2% | |
| | | 10-100 CR | 5,423 | 12,566 | 3,72,970 | 4,32,217 | 35,80,367 | 10.4% | 12.1% | |
| | | 100-1000 CR | 1,642 | 3,686 | 8,13,346 | 9,58,426 | 72,34,273 | 11.2% | 13.2% | |
| | | 1000-10000 CR | 207 | 301 | 5,29,483 | 6,19,434 | 61,60,714 | 8.6% | 10.1% | |
| | | >10000 CR | 3 | 4 | 38,914 | 66,748 | 12,72,410 | 3.1% | 5.2% | |
| | | Total * | 35,857 | 96,127 | 18,33,962 | 21,67,857 | 1,97,60,596 | 9.3% | 11.0% | |
| | Other Commercial Entities | <1 CR | 2,52,498 | 3,35,253 | 23,580 | 35,199 | 6,55,044 | 3.6% | 5.4% | |
| | | 1-5 CR | 13,761 | 16,161 | 22,486 | 34,048 | 6,51,583 | 3.5% | 5.2% | |
| | | 5-10 CR | 1,969 | 2,153 | 10,432 | 14,783 | 2,03,170 | 5.1% | 7.3% | |
| | | 10-100 CR | 1,428 | 1,737 | 29,590 | 42,841 | 3,33,855 | 8.9% | 12.8% | |
| | | 100-1000 CR | 91 | 105 | 18,941 | 27,866 | 2,31,374 | 8.2% | 12.0% | |
| | | 1000-10000 CR | 4 | 4 | 2,809 | 8,605 | 2,99,115 | 0.9% | 2.9% | |
| | | >10000 CR | 0 | 0 | - | 0 | 10,461 | 0.0% | 0.0% | |
| | | Total * | 2,62,415 | 3,55,413 | 1,07,837 | 1,63,342 | 23,84,603 | 4.5% | 6.8% | |
| | Individual ⁷ | <1 CR | 12,15,577 | 13,90,457 | 26,684 | 64,605 | 21,71,088 | 1.2% | 3.0% | |
| | | 1-5 CR | 7,410 | 8,119 | 6,691 | 14,932 | 3,91,126 | 1.7% | 3.8% | |
| | | 5-10 CR | 517 | 545 | 2,038 | 3,607 | 67,094 | 3.0% | 5.4% | |
| | | 10-100 CR | 162 | 184 | 2,297 | 3,546 | 59,929 | 3.8% | 5.9% | |
| | | 100-1000 CR | 9 | 9 | 1,761 | 2,020 | 9,534 | 18.5% | 21.2% | |
| | | 1000-10000 CR | 2 | 3 | 6,245 | 6,245 | 6,245 | 100.0% | 100.0% | |
| | | >10000 CR | - | - | - | - | - | - | - | |
| | | Total * | 12,21,375 | 13,99,317 | 45,715 | 94,955 | 27,05,014 | 1.7% | 3.5% | |
| | Total * | 15,06,336 | 18,50,857 | 19,87,514 | 24,26,153 | 2,48,50,214 | 8.0% | 9.8% | | |
| | Operational | Corporate | <1 CR | 757 | 1,206 | 238 | 245 | 13,626 | 1.7% | 1.8% |
| | | | 1-5 CR | 1,095 | 1,385 | 2,943 | 3,011 | 8,077 | 36.4% | 37.3% |
| 5-10 CR | | | 209 | 245 | 1,661 | 1,716 | 4,863 | 34.2% | 35.3% | |
| 10-100 CR | | | 194 | 229 | 5,531 | 5,860 | 30,910 | 17.9% | 19.0% | |
| 100-1000 CR | | | 13 | 13 | 2,056 | 2,269 | 21,794 | 9.4% | 10.4% | |
| 1000-10000 CR | | | 0 | 0 | 0 | 0 | 6,163 | - | - | |
| >10000 CR | | | - | - | - | - | - | - | - | |
| Total * | | | 2,094 | 3,078 | 12,429 | 13,101 | 85,432 | 14.5% | 15.3% | |
| Other Commercial Entities | | <1 CR | 205 | 223 | 30 | 31 | 1,066 | 2.8% | 2.9% | |
| | | 1-5 CR | 11 | 13 | 29 | 29 | 819 | 3.6% | 3.6% | |
| | | 5-10 CR | 1 | 1 | 6 | 6 | 496 | 1.3% | - | |
| | | 10-100 CR | 2 | 2 | 46 | 46 | 1,249 | 3.7% | 3.7% | |
| | | 100-1000 CR | 0 | 0 | 0 | 0 | 238 | 0.0% | - | |
| | | 1000-10000 CR | - | - | - | - | - | - | - | |
| | | >10000 CR | - | - | - | - | - | - | - | |
| | | Total * | 219 | 239 | 112 | 112 | 3,868 | 2.9% | 2.9% | |
| Individual ⁷ | | <1 CR | 3 | 3 | 0 | 0 | 347 | 0% | - | |
| | | 1-5 CR | 0 | 0 | 0 | 0 | 259 | 0.00% | - | |
| | | 5-10 CR | 0 | 0 | 0 | 0 | 116 | 0.00% | - | |
| | | 10-100 CR | 0 | 0 | 0 | 0 | 449 | 0.00% | - | |
| | | 100-1000 CR | 1 | 1 | 63 | 120 | 288 | 21.78% | 41.6% | |
| | | 1000-10000 CR | - | - | - | - | - | - | - | |
| | | >10000 CR | - | - | - | - | - | - | - | |
| | | Total * | 4 | 4 | 63 | 120 | 1,458 | 4.30% | 8.2% | |
| Total * | | 2,317 | 3,321 | 12,604 | 13,333 | 90,757 | 13.9% | 14.7% | | |
| Total | | Corporate | <1 CR | 27,511 | 58,767 | 14,947 | 11,538 | 2,95,058 | 5.1% | 3.9% |
| | | | 1-5 CR | 10,217 | 17,813 | 34,354 | 42,849 | 6,86,094 | 5.0% | 6.2% |
| | 5-10 CR | | 3,894 | 5,826 | 34,788 | 41,617 | 5,58,246 | 6.2% | 7.5% | |
| | 10-100 CR | | 5,578 | 12,795 | 3,78,501 | 4,38,077 | 36,11,277 | 10.5% | 12.1% | |
| | 100-1000 CR | | 1,652 | 3,699 | 8,15,403 | 9,60,695 | 72,56,067 | 11.2% | 13.2% | |
| | 1000-10000 CR | | 207 | 301 | 5,29,483 | 6,19,434 | 61,66,877 | 8.6% | 10.0% | |
| | >10000 CR | | 3 | 4 | 38,914 | 66,748 | 12,72,410 | 3.1% | 5.2% | |
| | Total * | | 37,284 | 99,205 | 18,46,391 | 21,80,958 | 1,98,46,028 | 9.3% | 11.0% | |
| | Other Commercial Entities | <1 CR | 2,52,681 | 3,35,476 | 23,610 | 35,230 | 6,56,110 | 3.6% | 5.4% | |
| | | 1-5 CR | 13,772 | 16,174 | 22,515 | 34,077 | 6,52,402 | 3.5% | 5.2% | |
| | | 5-10 CR | 1,970 | 2,154 | 10,439 | 14,789 | 2,03,666 | 5.1% | 7.3% | |
| | | 10-100 CR | 1,429 | 1,739 | 29,636 | 42,887 | 3,35,104 | 8.8% | 12.8% | |
| | | 100-1000 CR | 91 | 105 | 18,941 | 27,866 | 2,31,612 | 8.2% | 12.0% | |
| | | 1000-10000 CR | 4 | 4 | 2,809 | 8,605 | 2,99,115 | 0.9% | - | |
| | | >10000 CR | 0 | 0 | 0 | 0 | 10,461 | 0.0% | - | |
| | | Total * | 2,62,605 | 3,55,652 | 1,07,949 | 1,63,454 | 23,88,471 | 4.5% | 6.8% | |
| | Individual ⁷ | <1 CR | 12,15,580 | 13,90,460 | 26,684 | 64,605 | 21,71,434 | 1.2% | 3.0% | |
| | | 1-5 CR | 7,410 | 8,119 | 6,691 | 14,932 | 3,91,384 | 1.7% | 3.8% | |
| | | 5-10 CR | 517 | 545 | 2,038 | 3,607 | 67,210 | 3.0% | 5.4% | |
| | | 10-100 CR | 162 | 184 | 2,297 | 3,546 | 60,378 | 3.8% | 5.9% | |
| | | 100-1000 CR | 10 | 10 | 1,824 | 2,140 | 9,821 | 18.6% | 21.8% | |
| | | 1000-10000 CR | 2 | 3 | 6,245 | 6,245 | 6,245 | 100.0% | 100.0% | |
| | | >10000 CR | - | - | - | - | - | - | - | |
| | | Total * | 12,21,379 | 13,99,321 | 45,778 | 95,074 | 27,06,472 | 1.7% | 3.5% | |
| | Total * | 15,07,946 | 18,54,178 | 20,00,118 | 24,39,486 | 2,49,40,971 | 8.0% | 9.8% | | |

| | | |
|-------|---|---|
| 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. |
| | 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 |