

Default Analysis Report (Q1 FY25-26)

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	28,080	59,035	14,768	11,590	2,82,568	5.2%	4.1%	
		1-5 CR	9,402	16,535	31,658	40,287	6,85,966	4.6%	5.9%	
		5-10 CR	3,667	5,547	32,894	39,757	5,59,649	5.9%	7.1%	
		10-100 CR	5,331	12,190	3,57,815	4,16,783	36,00,619	9.9%	11.6%	
		100-1000 CR	1,587	3,485	7,68,993	9,05,614	72,38,969	10.6%	12.5%	
		1000-10000 CR	208	304	5,54,723	6,34,489	63,41,116	8.7%	10.0%	
		>10000 CR	3	4	38,156	47,914	42,58,318	0.9%	1.1%	
		Total *	37,013	97,100	17,99,007	20,96,433	2,29,67,205	7.8%	9.1%	
		Other Commercial Entities	<1 CR	2,66,574	3,52,070	24,040	36,773	6,76,102	3.6%	5.4%
	1-5 CR		13,726	16,081	22,509	34,084	6,72,760	3.3%	5.1%	
	5-10 CR		2,023	2,192	10,519	15,048	2,07,509	5.1%	7.3%	
	10-100 CR		1,455	1,781	29,968	43,464	3,39,289	8.8%	12.8%	
	100-1000 CR		71	92	19,466	25,379	2,26,878	8.6%	11.2%	
	1000-10000 CR		1	1	1,068	1,068	2,97,318	0.4%	0.4%	
	>10000 CR		0	0	0	0	12,659	0.0%	0.0%	
	Total *		2,76,324	3,72,217	1,07,569	1,55,816	24,32,516	4.4%	6.4%	
	Individual ⁷		<1 CR	12,42,867	14,20,432	27,503	72,291	22,34,694	1.2%	3.2%
		1-5 CR	7,566	8,318	6,383	15,215	4,19,599	1.5%	3.6%	
5-10 CR		510	541	1,854	3,574	71,250	2.6%	5.0%		
10-100 CR		146	167	2,052	3,288	64,561	3.2%	5.1%		
100-1000 CR		9	9	1,761	2,027	12,967	13.6%	15.6%		
1000-10000 CR		2	3	6,245	6,245	6,245	100.0%	100.0%		
>10000 CR		-	-	-	-	-	-	-	-	
Total *		12,48,667	14,29,470	45,797	1,02,639	28,09,316	1.6%	3.7%		
Total *		15,47,199	18,98,787	19,52,374	23,54,888	2,82,09,038	6.9%	8.3%		
Operational	Corporate	<1 CR	772	1,383	250	257	14,266	1.8%	1.8%	
		1-5 CR	1,222	1,567	3,305	3,384	9,358	35.3%	36.2%	
		5-10 CR	234	279	1,893	1,949	5,433	34.8%	35.9%	
		10-100 CR	211	251	6,066	6,407	34,762	17.4%	18.4%	
		100-1000 CR	14	14	2,222	2,435	23,707	9.4%	10.3%	
		1000-10000 CR	0	0	0	0	2,500	-	-	
		>10000 CR	-	-	-	-	-	-	-	-
		Total *	2,256	3,494	13,736	14,433	90,026	15.3%	16.0%	
		Other Commercial Entities	<1 CR	212	231	33	34	1,110	3.0%	3.1%
	1-5 CR		16	18	37	39	832	4.4%	4.7%	
	5-10 CR		1	1	6	6	524	1.2%	-	
	10-100 CR		2	2	46	46	1,147	4.0%	4.0%	
	100-1000 CR		0	0	0	0	236	0.0%	-	
	1000-10000 CR		-	-	-	-	-	-	-	-
	>10000 CR		-	-	-	-	-	-	-	-
	Total *		231	252	123	126	3,849	3.2%	3.3%	
	Individual ⁷		<1 CR	5	5	0	0	351	0%	-
		1-5 CR	0	0	0	0	264	0.00%	-	
5-10 CR		0	0	0	0	104	0.00%	-		
10-100 CR		0	0	0	0	444	0.00%	-		
100-1000 CR		1	1	63	120	291	21.54%	41.1%		
1000-10000 CR		-	-	-	-	-	-	-	-	
>10000 CR		-	-	-	-	-	-	-	-	
Total *		6	6	63	120	1,454	4.31%	8.2%		
Total *		2,493	3,752	13,921	14,678	95,329	14.6%	15.4%		
Total	Corporate	<1 CR	28,680	60,418	15,018	11,847	2,96,834	5.1%	4.0%	
		1-5 CR	10,432	18,102	34,964	43,671	6,95,324	5.0%	6.3%	
		5-10 CR	3,868	5,826	34,787	41,706	5,65,082	6.2%	7.4%	
		10-100 CR	5,503	12,441	3,63,881	4,23,190	36,35,381	10.0%	11.6%	
		100-1000 CR	1,598	3,499	7,71,215	9,08,049	72,62,675	10.6%	12.5%	
		1000-10000 CR	208	304	5,54,723	6,34,489	63,43,616	8.7%	10.0%	
		>10000 CR	3	4	38,156	47,914	42,58,318	0.9%	1.1%	
		Total *	38,547	1,00,594	18,12,743	21,10,866	2,30,57,231	7.9%	9.2%	
		Other Commercial Entities	<1 CR	2,66,756	3,52,301	24,073	36,807	6,77,212	3.6%	5.4%
	1-5 CR		13,741	16,099	22,546	34,123	6,73,592	3.3%	5.1%	
	5-10 CR		2,024	2,193	10,525	15,054	2,08,033	5.1%	7.2%	
	10-100 CR		1,456	1,783	30,014	43,510	3,40,437	8.8%	12.8%	
	100-1000 CR		71	92	19,466	25,379	2,27,114	8.6%	11.2%	
	1000-10000 CR		1	1	1,068	1,068	2,97,318	0.4%	-	
	>10000 CR		0	0	0	0	12,659	0.0%	-	
	Total *		2,76,518	3,72,469	1,07,691	1,55,942	24,36,365	4.4%	6.4%	
	Individual ⁷		<1 CR	12,42,872	14,20,437	27,503	72,291	22,35,045	1.2%	3.2%
		1-5 CR	7,566	8,318	6,383	15,215	4,19,863	1.5%	3.6%	
5-10 CR		510	541	1,854	3,574	71,354	2.6%	5.0%		
10-100 CR		146	167	2,052	3,288	65,005	3.2%	5.1%		
100-1000 CR		10	10	1,823	2,146	13,258	13.8%	16.2%		
1000-10000 CR		2	3	6,245	6,245	6,245	100.0%	100.0%		
>10000 CR		-	-	-	-	-	-	-	-	
Total *		12,48,673	14,29,476	45,860	1,02,758	28,10,771	1.6%	3.7%		
Total *		15,48,921	19,02,539	19,66,294	23,69,566	2,83,04,367	6.9%	8.4%		

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