



National E-Governance Services Limited

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Default Analysis Report (Q3 FY21-22)

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)	Total Outstanding Amount (Rs Crore) ⁵ (B)	Default Amount as %age of Total Outstanding Amount ⁶ (A / B * 100)
Financial	Company	<1 CR	20,584	40,152	17,991	2,25,088	8.0%
		1-5 CR	6,867	12,427	25,056	5,06,865	4.9%
		5-10 CR	3,135	4,900	30,261	3,90,818	7.7%
		10-100 CR	4,374	11,132	3,21,713	25,94,079	12.4%
		100-1000 CR	977	2,455	4,64,543	53,18,453	8.8%
		1000-10000 CR	60	94	1,32,707	37,41,692	3.6%
		>10000 CR	-	-	-	8,66,379	-
	Total	27,212	71,160	9,92,270	1,36,43,373	7.3%	
	Other Commercials Entities	<1 CR	1,17,722	1,38,587	10,307	3,69,245	2.8%
		1-5 CR	6,168	7,132	10,954	2,72,953	4.0%
		5-10 CR	1,090	1,178	6,143	95,070	6.5%
		10-100 CR	795	1,005	19,016	1,72,370	11.0%
		100-1000 CR	50	64	9,531	1,68,644	5.7%
		1000-10000 CR	-	-	-	1,54,978	-
		>10000 CR	-	-	-	35,199	-
	Total	1,23,113	1,47,966	55,951	12,68,459	4.4%	
	Individual ⁷	<1 CR	2,85,278	3,11,805	4,210	4,75,668	0.9%
		1-5 CR	1,709	1,854	1,161	69,147	1.7%
		5-10 CR	154	162	564	16,004	3.5%
		10-100 CR	43	68	970	18,822	5.2%
		100-1000 CR	2	2	332	1,937	17.1%
1000-10000 CR		-	-	-	-	-	
>10000 CR		-	-	-	-	-	
Total	2,86,869	3,13,891	7,236	5,81,578	1.2%		
Total	4,33,459	5,33,017	10,55,458	1,54,93,410	6.8%		
Operational	Company	<1 CR	470	655	125	6,228	2.0%
		1-5 CR	131	143	291	4,093	7.1%
		5-10 CR	19	19	135	2,689	5.0%
		10-100 CR	28	28	900	15,848	5.7%
		100-1000 CR	4	4	551	13,868	4.5%
		1000-10000 CR	-	-	-	-	-
		>10000 CR	-	-	-	-	-
	Total	629	849	2,001	42,727	4.9%	
	Other Commercials Entities	<1 CR	46	57	6	484	1.2%
		1-5 CR	1	1	1	187	0.6%
		5-10 CR	-	-	-	166	-
		10-100 CR	1	1	23	689	3.4%
		100-1000 CR	-	-	-	-	-
		1000-10000 CR	-	-	-	-	-
		>10000 CR	-	-	-	-	-
	Total	48	59	30	1,526	2.0%	
	Individual ⁷	<1 CR	2	2	-	65	-
		1-5 CR	-	-	-	83	-
		5-10 CR	-	-	-	58	-
		10-100 CR	-	-	-	162	-
		100-1000 CR	1	1	63	120	52.4%
1000-10000 CR		-	-	-	-	-	
>10000 CR		-	-	-	-	-	
Total	3	3	63	488	12.9%		
Total	680	911	2,095	44,741	4.7%		
Total	Company	<1 CR	20,955	40,807	18,116	2,31,316	7.8%
		1-5 CR	6,978	12,570	25,347	5,10,958	5.0%
		5-10 CR	3,150	4,919	30,396	3,93,507	7.7%
		10-100 CR	4,395	11,160	3,22,613	26,09,927	12.4%
		100-1000 CR	980	2,459	4,65,093	53,32,321	8.8%
		1000-10000 CR	60	94	1,32,707	37,41,692	3.6%
		>10000 CR	-	-	-	8,66,379	-
	Total	27,627	72,009	9,94,272	1,36,86,100	7.3%	
	Other Commercials Entities	<1 CR	1,17,765	1,38,644	10,313	3,69,729	2.8%
		1-5 CR	6,168	7,133	10,955	2,73,140	4.0%
		5-10 CR	1,090	1,178	6,143	95,236	6.5%
		10-100 CR	796	1,006	19,039	1,73,059	11.0%
		100-1000 CR	50	64	9,531	1,68,644	5.7%
		1000-10000 CR	-	-	-	1,54,978	-
		>10000 CR	-	-	-	35,199	-
	Total	1,23,156	1,48,025	55,982	12,69,985	4.4%	
	Individual ⁷	<1 CR	2,85,280	3,11,807	4,210	4,75,733	0.9%
		1-5 CR	1,709	1,854	1,161	69,230	1.7%
		5-10 CR	154	162	564	16,062	3.5%
		10-100 CR	43	68	970	18,984	5.1%
		100-1000 CR	3	3	394	2,057	19.2%
1000-10000 CR		-	-	-	-	-	
>10000 CR		-	-	-	-	-	
Total	2,86,872	3,13,894	7,299	5,82,065	1.3%		
Total	4,33,920	5,33,928	10,57,552	1,55,38,151	6.8%		
Notes	1 Descriptions / Clarifications						
	DEBTOR CATEGORY						
	a. "Company" - where legal constitution of debtor is Company or LLP registered with MCA.						
	b. "Other Commercial Entities" - where legal constitution of debtor is other than Company, 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 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.							