

NeSL

National E-Governance Services Limited

First Information Utility of India
Regulated by Insolvency and Bankruptcy Board of India

Default Analysis Report (Q4 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	19,575	40,959	18,130	2,31,180	7.8%
		1-5 CR	6,971	12,932	26,584	5,20,180	5.1%
		5-10 CR	3,197	5,138	31,959	4,02,847	7.9%
		10-100 CR	4,514	11,694	3,44,843	26,51,304	13.0%
		100-1000 CR	1,022	2,637	5,12,536	53,90,311	9.5%
		1000-10000 CR	60	98	1,38,307	38,47,197	3.6%
		>10000 CR	-	-	-	9,29,059	-
	Total			73,458	10,72,359	1,39,72,079	8%
	Other Commercials Entities	<1 CR	1,17,415	1,41,742	10,885	3,80,586	2.9%
		1-5 CR	6,218	7,208	11,144	2,84,684	3.9%
		5-10 CR	1,144	1,240	6,628	1,00,606	6.6%
		10-100 CR	829	1,042	19,693	1,78,932	11.0%
		100-1000 CR	53	72	12,935	1,77,240	7.3%
		1000-10000 CR	1	1	1,506	1,70,955	1%
		>10000 CR	-	-	-	30,092	-
Total			1,51,305	62,791	13,23,095	4.7%	
Individual ⁷	<1 CR	2,90,573	3,18,399	4,753	5,19,401	0.9%	
	1-5 CR	1,966	2,159	1,448	73,206	2.0%	
	5-10 CR	176	189	688	17,823	3.9%	
	10-100 CR	47	71	1,036	21,149	4.9%	
	100-1000 CR	2	2	332	2,165	15.3%	
	1000-10000 CR	-	-	-	-	-	
	>10000 CR	-	-	-	-	-	
Total			3,20,820	8,256	6,33,743	1.3%	
Total				5,45,583	11,43,405	1,59,28,916	7.2%
Operational	Company	<1 CR	480	667	126	7,569	1.7%
		1-5 CR	140	153	308	4,208	7.3%
		5-10 CR	22	22	156	2,630	5.9%
		10-100 CR	30	30	928	15,336	6.1%
		100-1000 CR	4	4	551	12,933	4.3%
		1000-10000 CR	-	-	-	1,048	-
		>10000 CR	-	-	-	-	-
	Total			876	2,069	43,723	4.7%
	Other Commercials Entities	<1 CR	49	60	6	204	3.1%
		1-5 CR	1	1	1	185	0.6%
		5-10 CR	-	-	-	166	-
		10-100 CR	1	1	23	689	3.4%
		100-1000 CR	-	-	-	-	-
		1000-10000 CR	-	-	-	-	-
		>10000 CR	-	-	-	-	-
Total			62	31	1,244	2.5%	
Individual ⁷	<1 CR	2	2	0	60	0	
	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	63	483	13.0%	
Total				941	2,162	45,450	4.8%
Total	Company	<1 CR	19,959	41,626	18,257	2,38,749	7.6%
		1-5 CR	7,092	13,085	26,892	5,24,388	5.1%
		5-10 CR	3,215	5,160	32,115	4,05,477	7.9%
		10-100 CR	4,537	11,724	3,45,771	26,66,640	13.0%
		100-1000 CR	1,025	2,641	5,13,086	54,03,244	9.5%
		1000-10000 CR	60	98	1,38,307	38,48,245	3.6%
		>10000 CR	-	-	-	9,29,059	-
	Total			74,334	10,74,428	1,40,15,802	7.7%
	Other Commercials Entities	<1 CR	1,17,461	1,41,802	10,892	3,80,790	2.9%
		1-5 CR	6,218	7,209	11,145	2,84,869	3.9%
		5-10 CR	1,144	1,240	6,628	1,00,772	6.6%
		10-100 CR	830	1,043	19,716	1,79,621	11.0%
		100-1000 CR	53	72	12,935	1,77,240	7.3%
		1000-10000 CR	1	1	1,506	1,70,955	1%
		>10000 CR	-	-	-	30,092	-
Total			1,51,367	62,821	13,24,339	4.7%	
Individual ⁷	<1 CR	2,90,575	3,18,401	4,753	5,19,461	0.9%	
	1-5 CR	1,966	2,159	1,448	73,289	2.0%	
	5-10 CR	176	189	688	17,880	3.8%	
	10-100 CR	47	71	1,036	21,311	4.9%	
	100-1000 CR	3	3	394	2,284	17.3%	
	1000-10000 CR	-	-	-	-	-	
	>10000 CR	-	-	-	-	-	
Total			3,20,823	8,319	6,34,225	1.3%	
Total				5,46,524	11,45,568	1,59,74,366	7.2%

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 includes 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.