

NeSL

National E-Governance Services Limited

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Tenor Analysis (Q1 FY23-24)
Based on difference between debt commencement date and last reporting (business) date of debt record

Debtor Category ¹	Debt Tenure ²	No of Unique Debtors ³	No of Unique Debt records ⁴	Outstanding Amount (In Crores) [A]	No of Unique Defaulter Debtors	No of Unique Default records	Default Amount	Outstanding Amount in Defaulted records (In Crores) [B]	Default Amount as %age of Total Outstanding Amount [B/A]
CORPORATE	#Less than 1 month old	72,070	4,12,899	25,19,817	1,129	1,692	47,325	52,233	2.1%
	Greater than 1 month to 6 month old	1,18,798	7,93,874	34,50,250	1,773	3,450	19,710	23,638	0.7%
	Greater than 6 month to 12 month old	1,02,993	2,90,423	16,61,599	2,802	5,280	48,397	51,565	3.1%
	Greater than 12 month to 36 month old	1,86,864	6,92,253	42,33,181	11,401	23,838	1,84,847	2,34,110	5.5%
	Greater than 36 month to 60 month old	1,05,453	2,97,340	23,40,845	8,902	19,048	1,87,028	2,54,515	10.9%
	Greater than 61 month to 120 month old	81,484	1,84,988	26,24,965	12,063	25,744	5,45,773	6,43,648	24.5%
	Greater than 120 month old	48,910	93,388	12,93,706	7,207	13,525	3,18,516	3,43,419	26.5%
	Totals (A)*	3,57,363	27,65,165	1,81,24,363	34,344	92,577	13,51,594	16,03,128	8.8%
OTHER COMMERCIAL ENTITIES	#Less than 1 month old	17,32,513	21,37,239	1,58,217	5,782	5,921	72	448	0.3%
	Greater than 1 month to 6 month old	44,68,374	55,94,286	3,10,085	19,543	20,536	238	1,464	0.5%
	Greater than 6 month to 12 month old	37,73,452	44,30,082	2,76,024	26,648	29,250	492	2,282	0.8%
	Greater than 12 month to 36 month old	57,27,969	66,60,098	5,70,669	1,39,633	1,57,461	3,092	11,555	2.0%
	Greater than 36 month to 60 month old	27,22,058	29,57,864	2,40,777	1,55,977	1,67,090	5,390	15,184	6.3%
	Greater than 61 month to 120 month old	17,06,221	18,56,523	1,80,430	2,07,863	2,22,495	9,534	17,826	9.9%
	Greater than 120 month old	12,27,867	13,41,852	53,300	1,30,897	1,35,161	3,769	5,785	10.9%
	Totals (B)*	39,94,469	60,25,907	19,13,826	5,61,618	6,57,244	88,980	1,30,652	6.8%
INDIVIDUAL	#Less than 1 month old	2,84,249	3,44,424	1,47,404	1,369	1,504	1,581	3,260	2.2%
	Greater than 1 month to 6 month old	7,59,193	9,36,096	3,54,833	7,952	8,561	2,353	4,251	1.2%
	Greater than 6 month to 12 month old	7,10,557	8,38,535	2,45,594	12,047	13,130	2,191	4,459	1.8%
	Greater than 12 month to 36 month old	13,84,075	18,61,644	5,15,458	1,07,553	1,27,221	12,444	22,694	4.4%
	Greater than 36 month to 60 month old	6,18,621	7,78,440	2,64,588	96,141	1,08,878	15,686	24,502	9.3%
	Greater than 61 month to 120 month old	6,43,480	7,05,543	2,30,298	2,08,632	2,23,579	36,540	48,715	21.2%
	Greater than 120 month old	5,38,133	5,61,225	1,55,650	1,69,495	1,74,371	18,185	22,770	14.6%
	Totals (C)*	1,83,84,961	2,49,77,944	17,89,501	6,37,580	7,37,914	22,587	54,545	3.0%
Totals (A+B+C)*		2,21,23,148	3,37,69,016	2,18,27,690	12,19,645	14,87,735	14,63,161	17,88,324	8.2%

Notes	DEBTOR CATEGORY	
	1	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	Debt tenure is computed based on difference between debt commencement date and last reporting (business) date of debt record.
	3	Debtor refers to the count of unique debtors (UIN/PAN) being identified for the particular slab. There could be same Debtor having multiple debts being identified in multiple slabs.
	4	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).
	5	Data includes all types of debts i.e Financial debts and Operational debts; and Standard debts and Defaulted debts.
*	Total of debtor count would not be actual sum, as there may exist overlap of data in other categories	