



National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Tenor Analysis (Q1 FY24-25)

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 Outstanding Amount as %age of Total Outstanding Amount [B/A]
Corporate	#Less than 1 month old	98,067	4,69,922	28,92,872	1,151	1,749	81,491	87,267	3.0%
	Greater than 1 month to 6 month old	1,24,304	7,45,922	40,67,527	1,840	4,488	25,961	31,346	0.8%
	Greater than 6 month to 12 month old	1,15,273	3,06,296	20,78,043	3,186	6,870	1,09,755	1,15,680	5.6%
	Greater than 12 month to 36 month old	2,02,167	7,42,728	44,87,430	9,886	21,959	94,601	1,18,058	2.6%
	Greater than 36 month to 60 month old	1,16,957	2,93,519	24,51,959	11,096	23,172	2,50,152	3,17,186	12.9%
	Greater than 61 month to 120 month old	94,395	2,04,157	26,88,188	13,620	29,095	5,90,894	6,93,440	25.8%
	Greater than 120 month old	54,827	1,04,810	13,50,080	8,270	16,222	5,07,757	5,39,587	40.0%
Totals (A)*		4,15,614	28,67,354	2,00,16,099	37,049	1,03,555	16,60,612	19,02,563	9.5%
Other Commercial Entities	#Less than 1 month old	2,82,850	3,53,358	1,89,182	1,007	1,140	1,392	2,191	1.2%
	Greater than 1 month to 6 month old	6,49,633	8,06,053	4,15,491	6,681	8,363	1,488	3,384	0.8%
	Greater than 6 month to 12 month old	6,21,683	7,51,664	3,27,580	12,693	14,388	5,091	7,625	2.3%
	Greater than 12 month to 36 month old	14,30,297	19,13,165	6,53,367	92,037	1,06,648	13,687	24,493	3.7%
	Greater than 36 month to 60 month old	7,63,814	9,54,631	2,91,560	84,588	1,05,734	16,497	26,312	9.0%
	Greater than 61 month to 120 month old	5,85,512	6,56,138	2,54,620	92,656	1,05,180	38,298	53,686	21.1%
	Greater than 120 month old	4,31,998	4,53,530	1,56,209	55,050	58,362	19,634	25,904	16.6%
Totals (B)*		37,55,586	58,88,539	22,88,010	3,05,572	3,99,815	96,085	1,43,595	6.3%
Individual	#Less than 1 month old	23,65,439	28,41,399	1,85,468	8,443	9,948	183	664	0.4%
	Greater than 1 month to 6 month old	62,05,609	75,26,374	3,80,072	21,444	27,815	420	2,080	0.5%
	Greater than 6 month to 12 month old	54,18,674	62,69,906	3,54,924	45,965	53,287	1,144	4,100	1.2%
	Greater than 12 month to 36 month old	79,00,729	91,69,608	7,59,155	2,08,707	2,31,116	4,285	16,365	2.2%
	Greater than 36 month to 60 month old	32,28,933	35,73,351	2,72,011	1,95,451	2,15,889	5,700	16,356	6.0%
	Greater than 61 month to 120 month old	23,50,797	26,02,412	2,20,243	3,26,201	3,48,434	14,848	24,776	11.2%
	Greater than 120 month old	14,97,151	16,28,137	68,656	2,83,655	2,93,035	9,845	12,637	18.4%
Totals (C)*		2,47,48,454	3,36,11,187	22,40,530	10,30,022	11,79,524	36,426	76,977	3.4%
Totals (A+B+C)*		2,81,37,503	4,23,67,080	2,45,44,639	13,58,623	16,82,894	17,93,123	21,23,135	8.7%

Notes	1	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	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