



National E-Governance Services Limited

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Tenor Analysis (Q2 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 Outstanding Amount as %age of Total Outstanding Amount [B/A]
Corporate	#Less than 1 month old	77,296	3,68,584	22,47,755	1,112	1,657	50,260	55,336	2.5%
	Greater than 1 month to 6 month old	1,21,034	6,66,421	34,81,341	1,699	2,620	19,026	24,655	0.7%
	Greater than 6 month to 12 month old	1,05,794	2,84,884	17,73,164	2,962	5,250	1,09,497	1,13,042	6.4%
	Greater than 12 month to 36 month old	1,89,531	6,84,932	41,93,242	10,328	20,716	1,04,627	1,33,799	3.2%
	Greater than 36 month to 60 month old	1,13,703	3,05,925	24,34,867	10,260	22,309	2,66,272	3,28,521	13.5%
	Greater than 61 month to 120 month old	84,037	1,87,362	26,80,061	12,621	26,453	5,69,100	6,59,464	24.6%
	Greater than 120 month old	50,088	95,701	13,45,576	7,490	14,170	3,57,800	3,84,729	28.6%
Totals (A)*		3,70,160	25,93,809	1,81,56,007	34,949	93,175	14,76,582	16,99,546	9.4%
Other Commercial Entities	#Less than 1 month old	3,00,634	3,55,813	1,56,833	881	1,004	1,253	1,800	1.1%
	Greater than 1 month to 6 month old	7,45,937	9,02,165	3,69,559	6,044	6,563	1,144	2,769	0.7%
	Greater than 6 month to 12 month old	7,42,170	8,69,801	2,70,369	11,705	12,879	4,312	6,466	2.4%
	Greater than 12 month to 36 month old	13,53,972	17,78,783	5,20,067	96,190	1,11,642	12,642	21,928	4.2%
	Greater than 36 month to 60 month old	6,84,381	8,78,579	2,61,848	1,01,836	1,21,195	15,727	24,795	9.5%
	Greater than 61 month to 120 month old	6,55,602	7,19,575	2,43,579	2,14,288	2,30,069	37,018	51,216	21.0%
	Greater than 120 month old	5,40,573	5,63,840	1,59,082	1,69,702	1,74,731	18,412	23,687	14.9%
Totals (B)*		40,63,239	60,68,556	19,81,336	5,58,658	6,58,083	90,507	1,32,662	6.7%
Individual	#Less than 1 month old	20,58,863	24,89,344	1,99,994	5,216	5,310	78	430	0.2%
	Greater than 1 month to 6 month old	48,27,578	59,49,456	3,29,080	19,094	20,408	319	2,018	0.6%
	Greater than 6 month to 12 month old	40,70,072	47,16,550	2,90,442	27,088	29,677	669	2,911	1.0%
	Greater than 12 month to 36 month old	62,77,268	72,78,177	6,10,365	1,38,906	1,55,498	3,268	14,162	2.3%
	Greater than 36 month to 60 month old	29,00,331	31,86,914	2,45,042	1,53,680	1,66,985	5,199	16,548	6.8%
	Greater than 61 month to 120 month old	19,55,173	21,55,714	1,95,015	2,04,648	2,20,396	10,448	20,273	10.4%
	Greater than 120 month old	13,09,669	14,28,500	62,474	1,38,786	1,43,464	7,540	10,060	16.1%
Totals (C)*		1,99,47,112	2,72,04,655	19,32,412	6,44,349	7,41,738	27,521	66,402	3.4%
Totals (A+B+C)*		2,37,23,437	3,58,67,020	2,20,69,756	12,23,815	14,92,996	15,94,610	18,98,610	8.6%

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	