

**Tenor Analysis (Q2 FY24-25)**

Based on difference between debt commencement date and last reporting (business) date of debt record

Debtor Category <sup>1</sup>	Debt Tenure <sup>2</sup>	No of Unique Debtors <sup>3</sup>	No of Unique Debt records <sup>4</sup>	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	1,01,773	5,00,857	30,36,200	1,245	1,917	83,155	90,872	3.0%
	Greater than 1 month to 6 month old	1,22,231	7,55,569	41,51,013	2,044	4,279	26,195	33,764	0.8%
	Greater than 6 month to 12 month old	1,16,148	3,13,099	21,81,450	3,406	7,131	1,08,404	1,14,744	5.3%
	Greater than 12 month to 36 month old	2,04,782	7,44,674	46,49,367	10,591	21,723	89,241	1,16,791	2.5%
	Greater than 36 month to 60 month old	1,13,574	2,84,636	23,56,951	10,781	21,030	1,57,385	2,41,328	10.2%
	Greater than 61 month to 120 month old	95,574	2,08,814	27,79,837	13,965	29,779	5,97,808	7,19,798	25.9%
	Greater than 120 month old	56,853	1,10,233	15,52,520	8,952	18,273	6,28,932	7,04,680	45.4%
<b>Totals (A)*</b>		<b>4,17,179</b>	<b>29,17,882</b>	<b>2,07,07,337</b>	<b>38,544</b>	<b>1,04,132</b>	<b>16,91,119</b>	<b>20,21,977</b>	<b>9.8%</b>
Othe Commercial Entities	#Less than 1 month old	2,99,391	3,72,292	1,92,204	955	1,087	1,151	1,759	0.9%
	Greater than 1 month to 6 month old	6,19,710	7,70,986	4,24,853	6,957	8,633	1,561	3,918	0.9%
	Greater than 6 month to 12 month old	6,29,594	7,57,864	3,37,387	13,611	15,350	6,957	10,125	3.0%
	Greater than 12 month to 36 month old	13,38,312	18,01,113	6,44,272	90,051	1,04,644	13,666	24,547	3.8%
	Greater than 36 month to 60 month old	6,58,794	8,26,035	2,76,658	81,625	1,04,476	16,690	25,865	9.3%
	Greater than 61 month to 120 month old	5,26,533	5,99,910	2,59,331	90,330	1,04,168	40,477	55,862	21.5%
	Greater than 120 month old	4,17,574	4,42,023	1,62,109	53,768	57,441	21,738	28,112	17.3%
<b>Totals (B)*</b>		<b>35,52,177</b>	<b>55,70,223</b>	<b>22,96,814</b>	<b>2,98,488</b>	<b>3,95,799</b>	<b>1,02,240</b>	<b>1,50,188</b>	<b>6.5%</b>
Individual	#Less than 1 month old	27,17,056	33,12,993	2,36,660	6,808	7,083	126	805	0.3%
	Greater than 1 month to 6 month old	63,76,966	78,92,410	4,00,970	24,857	29,825	358	2,457	0.6%
	Greater than 6 month to 12 month old	57,48,401	66,15,246	3,75,433	48,554	55,931	998	4,503	1.2%
	Greater than 12 month to 36 month old	85,20,665	98,44,501	8,29,396	2,29,121	2,54,548	4,398	20,081	2.4%
	Greater than 36 month to 60 month old	32,78,766	36,30,666	2,94,497	2,05,569	2,26,749	5,617	17,940	6.1%
	Greater than 61 month to 120 month old	24,67,530	27,34,969	2,45,631	3,38,312	3,61,627	14,992	26,763	10.9%
	Greater than 120 month old	14,63,529	15,91,085	70,703	2,76,917	2,86,152	10,127	13,216	18.7%
<b>Totals (C)*</b>		<b>2,61,09,834</b>	<b>3,56,21,870</b>	<b>24,53,291</b>	<b>10,67,263</b>	<b>12,21,915</b>	<b>36,615</b>	<b>85,764</b>	<b>3.5%</b>
<b>Totals (A+B+C)*</b>		<b>2,93,08,235</b>	<b>4,41,09,975</b>	<b>2,54,57,443</b>	<b>13,90,651</b>	<b>17,21,846</b>	<b>18,29,974</b>	<b>22,57,930</b>	<b>8.9%</b>

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