



## National E-Governance Services Limited

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

### Tenor Analysis (Q3 FY23-24)

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	1,04,597	4,80,626	25,07,083	1,447	2,053	56,721	62,741	2.5%
	Greater than 1 month to 6 month old	1,14,352	6,70,930	35,91,264	1,802	3,029	23,106	27,656	0.8%
	Greater than 6 month to 12 month old	1,07,928	2,89,972	19,37,311	3,083	6,108	1,11,829	1,15,656	6.0%
	Greater than 12 month to 36 month old	1,85,064	6,62,529	43,46,614	9,467	19,579	97,630	1,26,614	2.9%
	Greater than 36 month to 60 month old	1,13,233	2,90,773	24,87,129	10,752	23,122	2,68,929	3,41,104	13.7%
	Greater than 61 month to 120 month old	83,801	1,86,422	27,64,798	12,552	26,694	5,96,833	7,05,450	25.5%
	Greater than 120 month old	50,722	97,971	13,99,099	7,668	14,780	3,94,446	4,23,943	30.3%
	<b>Totals (A)*</b>		<b>3,83,395</b>	<b>26,79,223</b>	<b>1,90,33,298</b>	<b>35,073</b>	<b>95,365</b>	<b>15,49,494</b>	<b>18,03,164</b>
Other Commercial Entities	#Less than 1 month old	3,20,824	3,84,681	1,54,057	1,046	1,177	1,300	1,922	1.2%
	Greater than 1 month to 6 month old	7,60,205	9,18,213	3,63,702	6,298	6,787	1,231	3,108	0.9%
	Greater than 6 month to 12 month old	7,62,560	8,96,850	3,10,131	14,502	15,726	5,848	8,396	2.7%
	Greater than 12 month to 36 month old	13,84,881	17,94,100	5,33,593	96,870	1,10,591	12,455	21,405	4.0%
	Greater than 36 month to 60 month old	7,16,858	9,13,313	2,78,893	1,02,680	1,23,072	16,046	27,137	9.7%
	Greater than 61 month to 120 month old	6,66,423	7,34,148	2,46,855	2,11,488	2,27,062	38,542	53,101	21.5%
	Greater than 120 month old	5,43,465	5,67,047	1,61,574	1,68,449	1,73,613	20,376	26,026	16.1%
	<b>Totals (B)*</b>		<b>41,71,905</b>	<b>62,08,352</b>	<b>20,48,806</b>	<b>5,57,727</b>	<b>6,58,028</b>	<b>95,798</b>	<b>1,41,094</b>
Individual	#Less than 1 month old	22,56,609	27,47,591	2,55,955	5,255	5,356	85	478	0.2%
	Greater than 1 month to 6 month old	52,85,422	65,89,860	3,48,722	20,707	22,135	338	2,176	0.6%
	Greater than 6 month to 12 month old	44,42,029	52,08,605	3,03,736	29,489	32,264	718	3,284	1.1%
	Greater than 12 month to 36 month old	65,23,658	75,47,683	6,29,169	1,38,301	1,54,673	3,280	13,418	2.1%
	Greater than 36 month to 60 month old	30,31,283	33,36,956	2,53,923	1,63,554	1,78,461	5,355	17,822	7.0%
	Greater than 61 month to 120 month old	20,67,712	22,87,495	2,04,296	2,17,287	2,34,945	11,218	21,608	10.6%
	Greater than 120 month old	13,28,106	14,48,828	64,372	1,41,817	1,46,729	7,835	10,520	16.3%
	<b>Totals (C)*</b>		<b>2,11,22,623</b>	<b>2,91,67,018</b>	<b>20,60,174</b>	<b>6,71,020</b>	<b>7,74,563</b>	<b>28,830</b>	<b>69,305</b>
<b>Totals (A+B+C)*</b>		<b>2,49,80,340</b>	<b>3,80,54,593</b>	<b>2,31,42,278</b>	<b>12,48,854</b>	<b>15,27,956</b>	<b>16,74,121</b>	<b>20,13,563</b>	<b>8.7%</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