



National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Tenor Analysis (Q3 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	80,960	4,61,284	26,61,884	1,244	1,903	80,452	88,730	3.3%
	Greater than 1 month to 6 month old	1,39,447	7,91,684	32,55,003	1,990	3,988	26,258	31,026	1.0%
	Greater than 6 month to 12 month old	1,25,588	3,25,807	20,28,350	3,358	6,919	1,07,085	1,12,180	5.5%
	Greater than 12 month to 36 month old	2,35,139	7,59,050	45,60,050	10,494	20,873	91,497	1,18,968	2.6%
	Greater than 36 month to 60 month old	1,19,750	2,81,345	22,81,860	10,291	20,090	1,57,366	2,05,777	9.0%
	Greater than 61 month to 120 month old	93,965	1,99,124	27,19,558	13,203	28,694	6,16,384	7,18,661	26.4%
	Greater than 120 month old	55,008	1,06,096	16,29,108	8,687	18,418	7,22,541	7,54,533	46.3%
Totals (A)*		4,62,967	29,24,390	1,91,35,812	37,424	1,00,885	18,01,584	20,29,875	10.6%
Other Commercial Entities	#Less than 1 month old	2,95,794	3,64,975	2,10,182	1,136	1,291	1,141	2,058	1.0%
	Greater than 1 month to 6 month old	5,99,991	7,44,254	4,10,357	6,519	7,168	1,544	4,249	1.0%
	Greater than 6 month to 12 month old	6,09,542	7,28,799	3,08,973	13,281	14,640	5,124	8,356	2.7%
	Greater than 12 month to 36 month old	12,89,520	17,25,167	6,32,875	86,667	1,01,018	14,014	26,489	4.2%
	Greater than 36 month to 60 month old	5,96,678	7,52,672	2,70,920	72,995	96,325	15,843	24,104	8.9%
	Greater than 61 month to 120 month old	4,77,088	5,39,286	2,41,408	76,088	89,457	40,849	55,908	23.2%
	Greater than 120 month old	3,76,112	3,96,153	1,68,031	43,197	46,850	23,323	30,036	17.9%
Totals (B)*		34,55,915	52,51,306	22,42,745	2,65,160	3,56,749	1,01,839	1,51,199	6.7%
Individual	#Less than 1 month old	29,27,644	35,88,490	2,84,912	6,757	6,896	120	845	0.3%
	Greater than 1 month to 6 month old	65,14,556	81,57,796	4,22,423	26,029	27,457	339	2,476	0.6%
	Greater than 6 month to 12 month old	60,52,130	70,09,386	3,93,304	55,498	61,449	1,302	4,840	1.2%
	Greater than 12 month to 36 month old	90,40,403	1,04,08,120	8,63,778	2,48,306	2,73,539	5,269	21,923	2.5%
	Greater than 36 month to 60 month old	33,84,181	37,51,298	3,08,875	2,22,531	2,46,020	6,378	18,652	6.0%
	Greater than 61 month to 120 month old	25,50,113	28,26,085	2,54,474	3,38,435	3,64,290	17,206	28,234	11.1%
	Greater than 120 month old	15,13,256	16,42,281	72,875	3,30,216	3,42,434	11,439	14,330	19.7%
Totals (C)*		2,72,52,870	3,73,83,456	26,00,640	11,58,760	13,22,085	42,054	91,300	3.5%
Totals (A+B+C)*		3,03,91,205	4,55,59,152	2,39,79,197	14,47,831	17,79,719	19,45,477	22,72,375	9.5%

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