



National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Tenor Analysis (Q1 FY25-26)

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	76,329	3,42,940	27,40,317	1,245	1,851	77,381	85,487	3.1%
	Greater than 1 month to 6 month old	1,50,147	6,77,723	37,66,532	1,998	4,049	24,860	28,512	0.8%
	Greater than 6 month to 12 month old	1,28,103	3,09,377	24,70,060	3,078	5,956	51,123	54,650	2.2%
	Greater than 12 month to 36 month old	2,37,837	7,51,321	71,10,514	10,681	20,754	1,64,690	1,88,188	2.6%
	Greater than 36 month to 60 month old	1,34,030	3,11,726	25,47,255	10,610	19,516	1,57,245	2,05,452	8.1%
	Greater than 61 month to 120 month old	91,812	1,95,419	26,84,374	13,321	28,258	6,05,766	7,30,701	27.2%
	Greater than 120 month old	57,468	1,13,188	17,38,178	9,327	20,210	7,31,678	8,17,876	47.1%
	Totals (A)*	4,76,693	27,01,694	2,30,57,231	38,547	1,00,594	18,12,743	21,10,866	9.2%
Other Commercial Entities	#Less than 1 month old	3,06,420	3,90,170	2,26,186	950	1,073	979	1,663	0.7%
	Greater than 1 month to 6 month old	6,27,693	8,13,943	4,97,886	6,305	8,460	1,801	4,025	0.8%
	Greater than 6 month to 12 month old	5,85,348	6,98,962	3,33,476	11,351	13,105	2,190	4,825	1.4%
	Greater than 12 month to 36 month old	13,08,217	17,39,960	6,46,721	94,861	1,11,071	17,431	28,805	4.5%
	Greater than 36 month to 60 month old	6,35,953	7,95,757	3,02,575	76,626	98,878	16,460	24,863	8.2%
	Greater than 61 month to 120 month old	4,98,298	5,65,808	2,51,138	77,189	93,272	42,006	57,080	22.7%
	Greater than 120 month old	3,80,398	4,02,751	1,78,385	42,507	46,610	26,825	34,680	19.4%
	Totals (B)*	35,45,991	54,07,351	24,36,365	2,76,518	3,72,469	1,07,691	1,55,942	6.4%
Individual	#Less than 1 month old	28,19,562	34,10,661	2,52,597	7,069	7,498	106	835	0.3%
	Greater than 1 month to 6 month old	61,24,319	75,48,207	4,49,739	28,499	31,251	404	2,643	0.6%
	Greater than 6 month to 12 month old	58,83,442	67,82,464	4,06,740	66,740	75,235	1,210	4,660	1.1%
	Greater than 12 month to 36 month old	92,68,977	1,05,64,245	9,59,364	2,83,444	3,15,553	6,488	27,591	2.9%
	Greater than 36 month to 60 month old	35,25,376	39,74,347	3,86,354	2,52,676	2,77,375	7,120	21,130	5.5%
	Greater than 61 month to 120 month old	27,05,214	30,08,703	2,76,745	3,36,362	3,63,956	18,044	30,338	11.0%
	Greater than 120 month old	15,44,384	16,79,024	79,233	3,44,512	3,58,608	12,488	15,561	19.6%
	Totals (C)*	2,74,07,771	3,69,67,651	28,10,771	12,48,673	14,29,476	45,860	1,02,758	3.7%
	Totals (A+B+C)*	3,06,54,715	4,50,76,696	2,83,04,367	15,48,921	19,02,539	19,66,294	23,69,566	8.4%

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