



National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Tenor Analysis (Q2 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	81,018	3,24,531	29,03,344	1,239	1,879	73,977	82,281	2.8%
	Greater than 1 month to 6 month old	1,52,458	6,69,908	39,14,747	2,458	4,224	20,958	26,785	0.7%
	Greater than 6 month to 12 month old	1,29,994	3,15,046	26,50,113	3,271	6,028	56,601	60,702	2.3%
	Greater than 12 month to 36 month old	2,50,756	7,73,786	72,75,598	11,401	22,460	1,72,054	1,94,345	2.7%
	Greater than 36 month to 60 month old	1,45,401	3,30,997	26,84,588	10,768	19,227	1,60,928	2,08,881	7.8%
	Greater than 61 month to 120 month old	91,629	1,91,890	27,20,751	13,935	28,801	6,26,432	7,55,427	27.8%
	Greater than 120 month old	58,375	1,15,463	18,89,323	9,659	21,049	8,47,164	9,46,050	50.1%
Totals (A)*		5,04,818	27,21,621	2,40,38,464	40,558	1,03,668	19,58,115	22,74,471	9.5%
Other Commercial Entities	#Less than 1 month old	3,28,741	4,05,203	2,63,189	1,116	1,295	1,022	1,774	0.7%
	Greater than 1 month to 6 month old	5,98,948	7,64,761	4,88,613	6,635	7,307	1,807	4,147	0.8%
	Greater than 6 month to 12 month old	6,08,778	7,22,709	3,76,511	11,963	13,103	2,414	4,973	1.3%
	Greater than 12 month to 36 month old	13,38,037	17,83,206	6,90,720	1,01,555	1,18,963	18,938	31,181	4.5%
	Greater than 36 month to 60 month old	6,60,377	8,15,535	3,13,752	78,738	94,855	17,261	26,319	8.4%
	Greater than 61 month to 120 month old	5,12,454	5,92,090	2,61,537	83,849	1,09,872	43,918	59,369	22.7%
	Greater than 120 month old	3,83,069	4,06,289	1,87,406	41,780	46,224	28,469	36,953	19.7%
Totals (B)*		36,20,900	54,89,793	25,81,728	2,91,797	3,91,619	1,13,830	1,64,717	6.4%
Individual	#Less than 1 month old	30,92,729	36,92,372	3,08,825	7,504	8,456	112	1,003	0.3%
	Greater than 1 month to 6 month old	63,38,987	79,23,071	4,63,520	29,837	31,541	321	2,740	0.6%
	Greater than 6 month to 12 month old	57,40,950	66,65,142	4,14,885	57,168	61,849	1,023	4,841	1.2%
	Greater than 12 month to 36 month old	97,74,601	1,10,84,970	9,82,281	3,07,984	3,39,842	7,439	30,586	3.1%
	Greater than 36 month to 60 month old	37,51,870	42,05,170	4,08,490	2,49,503	2,72,306	7,511	22,389	5.5%
	Greater than 61 month to 120 month old	27,32,397	30,34,412	2,76,107	3,25,426	3,54,532	18,772	32,134	11.6%
	Greater than 120 month old	15,25,772	16,60,675	80,745	3,16,133	3,29,307	12,849	16,097	19.9%
Totals (C)*		2,82,20,716	3,82,65,812	29,34,853	12,29,576	13,97,833	48,027	1,09,789	3.7%
Totals (A+B+C)*		3,15,37,699	4,64,77,226	2,95,55,046	15,46,038	18,93,120	21,19,972	25,48,977	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