



National E-Governance Services Limited

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Debt Type Analysis Report (Q4 FY22-23)

Nature of Debt	Debtor Category ¹	Funded / Non Funded	Submitter Count	Count of Unique Debtors ³	Count of Debt Records ⁴	Outstanding Amt (Rs Crore) ⁵
Financial	Corporate	Funded	1,331	3,32,835	16,81,665	1,58,72,917
		Of which Secured debts ²	775	2,55,041	10,07,490	88,15,015
		NonFunded	152	60,446	5,44,537	12,64,805
		Of which Secured debts ²	120	28,591	1,67,877	3,95,507
		Total *	1,407	3,42,479	22,26,202	1,71,37,723
	Other Commercial Entities	Funded	310	29,43,221	47,46,468	17,48,091
		Of which Secured debts ²	256	21,39,314	33,10,070	11,79,388
		NonFunded	34	43,975	71,394	45,772
		Of which Secured debts ²	24	16,404	22,080	12,151
		Total *	315	29,48,799	48,17,862	17,93,863
	Individual ⁷	Funded	259	1,50,38,963	2,02,26,131	15,85,570
		Of which Secured debts ²	228	1,10,27,554	1,45,63,556	13,29,270
NonFunded		24	18,455	20,687	2,276	
Of which Secured debts ²		18	5,090	5,934	1,661	
	Total *	261	1,50,53,917	2,02,46,818	15,87,846	
Total (A)			1,78,62,188	2,72,90,882	2,05,19,432	
Operational ⁶	Corporate	Funded	555	1,933	3,17,883	46,067
		Of which Secured debts ²	461	1,361	10,951	12,459
		NonFunded	611	1,587	3,067	6,864
		Of which Secured debts ²	471	1,364	2,527	5,853
		Total *	1,120	3,271	3,20,950	52,932
	Other Commercial Entities	Funded	52	3,169	3,733	558
		Of which Secured debts ²	45	408	859	452
		NonFunded	85	3,671	7,537	2,190
		Of which Secured debts ²	35	3,488	7,053	2,137
		Total *	128	6,686	11,270	2,748
	Individual ⁷	Funded	6	225	235	377
		Of which Secured debts ²	5	177	185	354
NonFunded		5	2,018	2,685	684	
Of which Secured debts ²		5	1,979	2,622	678	
	Total *	10	2,243	2,920	1,061	
Total (B)			12,159	3,35,140	56,741	
Grand Total (A + B)*			1,78,66,420	2,76,26,022	2,05,76,173	
Notes	1	Descriptions / Clarifications 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	Secured Debts ² refers to those records where security details have been provided by the submitter in Form C.				
	3	Unique Count of debtor based on Unique Identifier Number of each debtor.				
	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	a. Data includes all types of debts i.e Standard debts and Defaulted debts. b. Figures are rounded off.				
	6	Operational debt information also includes records uploaded by banks/financial institutions under the operational debt category.				
	7	Ratio for individual segment may not be representative of the entire universe as information in respect of individual loans has not been submitted by all banks.				
	*	Total of debtor count would not be actual sum, as there may exist overlap of data in other categories				