

Debt Type Analysis Report (Q4 FY24-25)

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	2,649	4,46,351	18,03,500	1,83,15,683
		Of which Secured debts ²	1004	3,72,024	12,44,049	1,14,08,063
		NonFunded	352	79,025	4,72,866	14,44,913
		Of which Secured debts ²	149	52,450	2,04,846	5,40,169
	Total *		2,889	4,62,762	22,76,366	1,97,60,596
	Other Commercial Entities	Funded	403	34,57,278	51,35,259	23,19,309
		Of which Secured debts ²	324	24,83,730	35,28,523	17,31,960
		NonFunded	48	52,282	78,202	65,294
		Of which Secured debts ²	31	24,175	31,775	33,230
	Total *		412	34,65,255	52,13,461	23,84,603
	Individual⁷	Funded	400	2,76,89,313	3,75,77,431	27,01,058
		Of which Secured debts ²	348	1,83,12,033	2,42,29,421	22,68,766
NonFunded		37	25,004	30,473	3,956	
Of which Secured debts ²		30	10,359	11,337	2,908	
Total *		405	2,77,07,623	3,76,07,904	27,05,014	
Total (A)		3064	3,08,63,670	4,50,97,731	2,48,50,214	
Operational⁶	Corporate	Funded	1,183	2,475	3,66,801	69,544
		Of which Secured debts ²	483	1,390	40,355	17,950
		NonFunded	1,620	3,330	5,714	15,888
		Of which Secured debts ²	528	2,220	3,852	8,091
	Total *		2,684	5,492	3,72,515	85,432
	Other Commercial Entities	Funded	67	3,176	4,962	533
		Of which Secured debts ²	47	264	699	403
		NonFunded	128	8,758	13,476	3,335
		Of which Secured debts ²	37	8,431	12,923	3,210
	Total *		186	11,852	18,438	3,868
	Individual⁷	Funded	10	4,402	5,711	495
		Of which Secured debts ²	6	1036	1497	439
NonFunded		7	4,098	5,027	963	
Of which Secured debts ²		6	4,058	4,952	952	
Total *		15	8,491	10,738	1,458	
Total (B)		2,809	25,755	4,01,691	90,757	
Grand Total (A + B)*		5,788	3,08,74,954	4,54,99,422	2,49,40,971	
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' 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					