

Default Analysis Report (Q3 FY25-26)

Nature of Debt	Debtor Category ¹	Debt Size	Count of Debtors in Default ²	Count of Default Reported Debt records ³	Default Amount Reported to IU (Rs Crore) ⁴ (A)	Outstanding Amount of defaulted records ⁴ (Rs Crore) (B)	Total Outstanding Amount of all debt records (Rs Crore) ⁵ (C)	Default Amount as %age of Total Outstanding Amount ⁶ (A / C * 100)	Default Outstanding Amount as %age of Total Outstanding Amount ⁶ (B / C * 100)
Financial	Corporate	<1 CR	31,912	68,979	15,516	13,304	3,05,637	5.1%	4.4%
		1-5 CR	10,131	17,443	32,625	42,209	7,57,651	4.3%	5.6%
		5-10 CR	3,846	5,734	33,666	40,991	6,28,427	5.4%	6.5%
		10-100 CR	5,618	12,460	3,65,200	4,24,851	40,30,420	9.1%	10.5%
		100-1000 CR	1,697	3,647	8,15,655	9,61,811	78,73,921	10.4%	12.2%
		1000-10000 CR	219	316	5,85,608	6,78,455	70,47,039	8.3%	9.6%
		>10000 CR	6	7	1,18,509	1,28,960	1,27,22,248	0.9%	1.0%
		Total *	41,505	1,08,586	19,66,779	22,90,580	3,33,65,343	5.9%	6.9%
	Other Commercial Entities	<1 CR	3,05,979	4,01,573	27,150	42,462	6,96,425	3.9%	6.1%
		1-5 CR	16,102	18,705	25,623	39,465	7,10,152	3.6%	5.6%
		5-10 CR	2,215	2,401	11,722	16,547	2,23,311	5.2%	7.4%
		10-100 CR	1,606	1,943	35,306	49,415	3,61,219	9.8%	13.7%
		100-1000 CR	118	133	25,008	32,938	2,53,243	9.9%	13.0%
		1000-10000 CR	2	3	2,193	4,598	3,21,560	0.7%	1.4%
		>10000 CR	0	0	0	0	11,822	0.0%	0.0%
		Total *	3,17,328	4,24,758	1,27,001	1,85,426	31,18,753	4.1%	5.9%
	Individual ⁷	<1 CR	18,93,995	21,36,435	39,729	1,04,261	23,37,093	1.7%	4.5%
		1-5 CR	9,821	10,819	8,171	19,874	4,39,721	1.9%	4.5%
		5-10 CR	635	660	2,226	4,378	73,791	3.0%	5.9%
		10-100 CR	180	205	2,780	4,170	66,700	4.2%	6.3%
		100-1000 CR	17	18	4,702	5,529	9,832	47.8%	56.2%
1000-10000 CR		2	3	6,245	6,245	6,245	100.0%	100.0%	
>10000 CR		-	-	-	-	-	-	-	
Total *		19,01,520	21,48,140	63,853	1,44,456	34,84,379	1.8%	4.1%	
Total *	22,40,191	26,81,484	21,57,633	26,20,462	3,99,68,475	5.4%	6.6%		
Operational	Corporate	<1 CR	826	1,498	275	283	7,345	3.8%	3.8%
		1-5 CR	1,437	1,876	3,962	4,057	9,829	40.3%	41.3%
		5-10 CR	272	328	2,228	2,300	5,782	38.5%	39.8%
		10-100 CR	253	299	7,110	7,532	34,077	20.9%	22.1%
		100-1000 CR	14	14	2,188	2,401	23,420	9.3%	10.3%
		1000-10000 CR	0	0	0	0	2,500	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	2,560	4,015	15,763	16,572	82,953	19.0%	20.0%
	Other Commercial Entities	<1 CR	217	236	34	35	1,188	2.8%	2.9%
		1-5 CR	20	22	45	47	902	5.0%	5.2%
		5-10 CR	3	3	18	18	470	3.9%	-
		10-100 CR	3	3	58	58	1,178	4.9%	4.9%
		100-1000 CR	0	0	0	0	344	0.0%	-
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	243	264	155	158	4,083	3.8%	3.9%
	Individual ⁷	<1 CR	3	3	0	0	357	0.0%	-
		1-5 CR	0	0	0	0	273	0.0%	-
		5-10 CR	0	0	0	0	84	0.0%	-
		10-100 CR	0	0	0	0	449	0.0%	-
		100-1000 CR	1	1	63	120	120	52.40%	100.0%
1000-10000 CR		-	-	-	-	-	-	-	
>10000 CR		-	-	-	-	-	-	-	
Total *		4	4	63	120	1,284	4.88%	9.3%	
Total *	2,807	4,283	15,981	16,850	88,319	18.1%	19.1%		
Total	Corporate	<1 CR	32,548	70,477	15,792	13,587	3,12,982	5.0%	4.3%
		1-5 CR	11,335	19,319	36,587	46,266	7,67,480	4.8%	6.0%
		5-10 CR	4,081	6,062	35,894	43,291	6,34,209	5.7%	6.8%
		10-100 CR	5,826	12,759	3,72,310	4,32,382	40,64,497	9.2%	10.6%
		100-1000 CR	1,708	3,661	8,17,844	9,64,212	78,97,342	10.4%	12.2%
		1000-10000 CR	219	316	5,85,608	6,78,455	70,49,539	8.3%	9.6%
		>10000 CR	6	7	1,18,509	1,28,960	1,27,22,248	0.9%	1.0%
		Total *	43,224	1,12,601	19,82,542	23,07,152	3,34,48,296	5.9%	6.9%
	Other Commercial Entities	<1 CR	3,06,168	4,01,809	27,183	42,497	7,28,168	3.7%	5.8%
		1-5 CR	16,122	18,727	25,667	39,512	7,54,890	3.4%	5.2%
		5-10 CR	2,218	2,404	11,740	16,565	2,39,038	4.9%	6.9%
		10-100 CR	1,608	1,946	35,364	49,473	3,89,783	9.1%	12.7%
		100-1000 CR	118	133	25,008	32,938	2,69,940	9.3%	12.2%
		1000-10000 CR	2	3	2,193	4,598	3,53,004	0.6%	-
		>10000 CR	0	0	0	0	3,88,012	0.0%	-
		Total *	3,17,537	4,25,022	1,27,156	1,85,584	31,22,835	4.1%	5.9%
	Individual ⁷	<1 CR	18,93,998	21,36,438	39,729	1,04,261	27,53,275	1.4%	3.8%
		1-5 CR	9,821	10,819	8,171	19,874	5,41,319	1.5%	3.7%
		5-10 CR	635	660	2,226	4,378	90,662	2.5%	4.8%
		10-100 CR	180	205	2,780	4,170	81,013	3.4%	5.1%
		100-1000 CR	18	19	4,765	5,649	13,149	36.2%	43.0%
1000-10000 CR		2	3	6,245	6,245	6,245	100.0%	100.0%	
>10000 CR		-	-	-	-	-	-	-	
Total *		19,01,524	21,48,144	63,915	1,44,576	34,85,663	1.8%	4.1%	
Total *	22,42,110	26,85,767	21,73,613	26,37,312	4,00,56,794	5.4%	6.6%		

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	Count of debtors displays unique debtors for each row. The slabs do not add up to the totals since same debtor may be counted in multiple slabs
	3	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).
	4	Default is marked in NeSL records only for those debts where creditor has reported default explicitly in the relevant section of Form C. It excludes those debts where overdue positions exist but the creditor has chosen not to mark as default.
	5	Total outstanding amount of all debts, including both standard debts and defaulted debts.
	6	Percentage values for default outstanding are out of total outstanding amount of all debts (standard debts + defaulted debts).
	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