



National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Tenor Analysis (Q3 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	86,459	2,69,170	31,87,193	1,327	2,080	73,051	82,103	2.6%
	Greater than 1 month to 6 month old	1,54,937	5,07,524	41,30,037	2,601	4,998	21,116	25,807	0.6%
	Greater than 6 month to 12 month old	1,36,068	3,39,078	27,58,734	3,440	6,307	57,064	61,320	2.2%
	Greater than 12 month to 36 month old	2,58,079	8,20,075	1,54,97,355	12,281	25,430	1,84,267	2,08,489	1.3%
	Greater than 36 month to 60 month old	1,57,928	3,65,741	30,60,239	11,357	21,038	1,62,401	2,09,291	6.8%
	Greater than 61 month to 120 month old	96,254	2,01,714	28,52,066	14,712	30,941	6,24,025	7,52,959	26.4%
	Greater than 120 month old	60,264	1,23,589	19,62,672	10,098	21,807	8,60,618	9,67,184	49.3%
Totals (A)*		5,27,789	26,26,891	3,34,48,296	43,224	1,12,601	19,82,542	23,07,152	6.9%
Other Commercial Entities	#Less than 1 month old	3,60,276	4,39,863	2,84,163	1,184	1,385	1,116	1,876	0.7%
	Greater than 1 month to 6 month old	6,19,954	7,80,643	5,13,285	6,815	7,662	1,500	4,216	0.8%
	Greater than 6 month to 12 month old	6,03,501	7,33,255	3,91,541	12,514	13,848	3,009	6,117	1.6%
	Greater than 12 month to 36 month old	13,58,819	18,46,337	11,21,166	1,08,540	1,29,254	22,834	36,515	3.3%
	Greater than 36 month to 60 month old	7,05,234	8,70,992	3,33,699	88,395	1,04,532	20,574	30,249	9.1%
	Greater than 61 month to 120 month old	5,34,860	6,22,351	2,83,739	90,198	1,20,149	48,370	65,727	23.2%
	Greater than 120 month old	3,89,971	4,15,272	1,95,242	43,562	48,192	29,752	40,884	20.9%
Totals (B)*		37,33,796	57,08,713	31,22,835	3,17,537	4,25,022	1,27,156	1,85,584	5.9%
Individual	#Less than 1 month old	36,01,513	43,11,479	3,97,051	7,548	8,251	164	1,122	0.3%
	Greater than 1 month to 6 month old	67,57,148	82,57,956	5,33,698	33,917	35,899	325	2,971	0.6%
	Greater than 6 month to 12 month old	63,01,520	72,55,859	4,73,137	75,678	80,145	1,006	5,514	1.2%
	Greater than 12 month to 36 month old	1,16,17,183	1,32,40,337	11,58,425	5,82,008	6,34,493	11,463	44,727	3.9%
	Greater than 36 month to 60 month old	46,11,309	51,87,030	4,99,314	4,32,158	4,66,938	11,640	30,371	6.1%
	Greater than 61 month to 120 month old	32,46,887	36,35,028	3,36,553	5,05,559	5,54,765	25,224	41,811	12.4%
	Greater than 120 month old	16,16,618	17,47,576	87,484	3,52,086	3,67,653	14,093	18,059	20.6%
Totals (C)*		3,22,57,318	4,36,35,265	34,85,663	19,01,524	21,48,144	63,915	1,44,576	4.1%
Totals (A+B+C)*		3,56,27,584	5,19,70,869	4,00,56,794	22,42,110	26,85,767	21,73,613	26,37,312	6.6%

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