National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Default Analysis Report (Q4 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 Oustanding Amount as %age of Total Outstanding Amount[6] (B / C * 100)
Financial	Corporate	<1 CR	32,719	71,274	15,715	13,602	3,16,407	5.0%	4.3%
		1-5 CR	10,423	17,398	32,689	42,128	7,71,093	4.2%	5.5%
		5-10 CR	3,956	5,758	33,605	41,045	6,35,297	5.3%	6.5%
		10-100 CR	5,664	12,276	3,63,102	4,19,253	41,00,261	8.9%	10.2%
		100-1000 CR	1,724	3,579	8,14,578	9,56,348	81,19,404	10.0%	11.8%
		1000-10000 CR	244	342	6,23,814	7,47,480	72,94,462	8.6%	10.2%
		>10000 CR	7	8	1,06,963	1,70,223	15,82,754	6.8%	10.8%
		Total *	**42,608**	**1,10,635**	**19,90,467**	**23,90,080**	**2,28,19,678**	**8.7%**	**10.5%**
	Other Commercials Entities	<1 CR	3,35,563	4,34,344	28,273	48,234	7,83,225	3.6%	6.2%
		1-5 CR	17,183	19,852	26,363	41,712	8,01,721	3.3%	5.2%
		5-10 CR	2,305	2,490	11,874	17,160	2,56,340	4.6%	6.7%
		10-100 CR	1,668	1,996	36,751	52,145	4,21,615	8.7%	12.4%
		100-1000 CR	240	259	39,284	67,696	3,36,302	11.7%	20.1%
		1000-10000 CR	13	14	6,651	32,475	4,21,890	1.6%	7.7%
		>10000 CR	0	0	0	0	0	-	-
		Total *	**3,47,819**	**4,58,955**	**1,49,196**	**2,59,423**	**30,21,093**	**4.9%**	**8.6%**
	Individual[7]	<1 CR	18,55,281	20,87,910	38,918	1,02,595	28,61,380	1.4%	3.6%
		1-5 CR	9,796	10,824	8,090	19,944	5,88,592	1.4%	3.4%
		5-10 CR	668	698	2,493	4,659	99,176	2.5%	4.7%
		10-100 CR	366	427	11,235	17,585	1,00,948	11.1%	17.4%
		100-1000 CR	182	186	18,232	34,712	44,760	40.7%	77.6%
		1000-10000 CR	4	5	8,052	10,188	10,188	79.0%	100.0%
		>10000 CR	-	-	-	-	-		-
		Total *	**18,63,149**	**21,00,050**	**87,020**	**1,89,684**	**37,05,044**	**2.3%**	**5.1%**
	Total *		**22,30,838**	**26,69,640**	**22,26,684**	**28,39,186**	**2,95,45,815**	**7.5%**	**9.6%**
Operational	Corporate	<1 CR	867	1,529	301	309	5,435	5.5%	5.7%
		1-5 CR	1,542	2,034	4,286	4,386	9,241	46.4%	47.5%
		5-10 CR	299	359	2,454	2,513	5,369	45.7%	46.8%
		10-100 CR	274	328	7,798	8,224	30,170	25.8%	27.3%
		100-1000 CR	16	16	2,577	2,790	21,224	12.1%	13.1%
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	**2,723**	**4,266**	**17,415**	**18,222**	**71,439**	**24.4%**	**25.5%**
	Other Commercials Entities	<1 CR	221	240	35	36	1,235	2.8%	2.9%
		1-5 CR	24	26	54	57	954	5.7%	5.9%
		5-10 CR	3	3	18	18	500	3.6%	3.6%
		10-100 CR	3	3	58	58	1,244	4.7%	4.7%
		100-1000 CR	0	0	0	0	438	0.0%	0.0%
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	**250**	**272**	**166**	**169**	**4,370**	**3.8%**	**3.9%**
	Individual[7]	<1 CR	6	6	1	1	373	0.3%	0.3%
		1-5 CR	0	0	0	0	283	0.0%	0.0%
		5-10 CR	0	0	0	0	81	0.0%	0.0%
		10-100 CR	0	0	0	0	457	0.0%	0.0%
		100-1000 CR	1	1	63	120	120	52.40%	100.0%
		1000-10000 CR	-	-	-	-	-		-
		>10000 CR	-	-	-	-	-		-
		Total *	**7**	**7**	**64**	**121**	**1,313**	**4.87%**	**9.2%**
	Total *		**2,980**	**4,545**	**17,644**	**18,512**	**77,122**	**22.9%**	**24.0%**
Total	Corporate	<1 CR	33,390	72,803	16,015	13,911	3,21,842	5.0%	4.3%
		1-5 CR	11,714	19,432	36,975	46,514	7,80,334	4.7%	6.0%
		5-10 CR	4,214	6,117	36,059	43,558	6,40,666	5.6%	6.8%
		10-100 CR	5,887	12,604	3,70,900	4,27,478	41,30,432	9.0%	10.3%
		100-1000 CR	1,737	3,595	8,17,156	9,59,138	81,40,627	10.0%	11.8%
		1000-10000 CR	244	342	6,23,814	7,47,480	72,94,462	8.6%	10.2%
		>10000 CR	7	8	1,06,963	1,70,223	15,82,754	6.8%	10.8%
		Total *	**44,453**	**1,14,901**	**20,07,882**	**24,08,302**	**2,28,91,117**	**8.8%**	**10.5%**
	Other Commercials Entities	<1 CR	3,35,753	4,34,584	28,308	48,270	7,84,460	3.6%	6.2%
		1-5 CR	17,207	19,878	26,417	41,769	8,02,676	3.3%	5.2%
		5-10 CR	2,308	2,493	11,893	17,178	2,56,839	4.6%	6.7%
		10-100 CR	1,670	1,999	36,810	52,204	4,22,859	8.7%	12.3%
		100-1000 CR	240	259	39,284	67,696	3,36,740	11.7%	20.1%
		1000-10000 CR	13	14	6,651	32,475	4,21,890	1.6%	7.7%
		>10000 CR	0	0	0	0	0	-	-
		Total *	**3,48,032**	**4,59,227**	**1,49,362**	**2,59,592**	**30,25,463**	**4.9%**	**8.6%**
	Individual[7]	<1 CR	18,55,287	20,87,916	38,920	1,02,597	28,61,753	1.4%	3.6%
		1-5 CR	9,796	10,824	8,090	19,944	5,88,875	1.4%	3.4%
		5-10 CR	668	698	2,493	4,659	99,257	2.5%	4.7%
		10-100 CR	366	427	11,235	17,585	1,01,405	11.1%	17.3%
		100-1000 CR	183	187	18,295	34,831	44,880	40.8%	77.6%
		1000-10000 CR	4	5	8,052	10,188	10,188	79.0%	100.0%
		>10000 CR	-	-	-	-	-		-
		Total *	**18,63,156**	**21,00,057**	**87,084**	**1,89,804**	**37,06,358**	**2.3%**	**5.1%**
	Total *		**22,32,890**	**26,74,185**	**22,44,328**	**28,57,698**	**2,96,22,937**	**7.6%**	**9.6%**

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