

Tenor Analysis (Q4 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	97,827	2,66,824	31,69,347	1,276	1,933	73,893	82,099	2.6%
	Greater than 1 month to 6 month old	1,48,160	4,60,106	44,74,608	2,427	4,405	24,480	28,536	0.6%
	Greater than 6 month to 12 month old	1,37,397	3,40,015	23,76,629	3,396	6,418	61,345	65,948	2.8%
	Greater than 12 month to 36 month old	2,61,511	8,19,261	52,46,043	12,307	26,089	1,29,352	1,54,228	2.9%
	Greater than 36 month to 60 month old	1,68,461	3,83,279	26,79,136	11,749	21,373	2,11,520	2,52,900	9.4%
	Greater than 61 month to 120 month old	1,04,176	2,11,077	28,53,827	15,225	31,424	6,04,939	7,37,090	25.8%
	Greater than 120 month old	64,279	1,30,164	20,91,527	10,833	23,259	9,02,354	10,87,502	52.0%
	Totals (A)*	5,43,394	26,10,726	2,28,91,117	44,453	1,14,901	20,07,882	24,08,302	10.5%
Other Commercial Entities	#Less than 1 month old	3,72,574	4,51,949	3,15,404	1,133	1,363	1,300	2,157	0.7%
	Greater than 1 month to 6 month old	6,49,471	8,11,847	5,94,761	7,754	8,536	1,567	3,937	0.7%
	Greater than 6 month to 12 month old	5,98,113	7,21,815	3,85,627	15,087	16,318	3,109	6,144	1.6%
	Greater than 12 month to 36 month old	13,63,844	18,53,890	7,72,283	1,02,329	1,22,895	23,473	37,666	4.9%
	Greater than 36 month to 60 month old	8,50,439	10,35,686	3,75,118	1,05,188	1,22,457	26,165	38,701	10.3%
	Greater than 61 month to 120 month old	6,68,997	7,67,287	3,44,349	1,02,833	1,34,352	55,969	96,477	28.0%
	Greater than 120 month old	4,18,207	4,46,517	2,37,921	48,131	53,306	37,779	74,511	31.3%
	Totals (B)*	40,33,558	60,88,991	30,25,463	3,48,032	4,59,227	1,49,362	2,59,592	8.6%
Individual	#Less than 1 month old	36,78,126	42,90,010	4,52,852	7,144	7,714	360	1,361	0.3%
	Greater than 1 month to 6 month old	67,85,659	82,77,539	5,79,157	30,565	32,126	399	2,997	0.5%
	Greater than 6 month to 12 month old	60,94,984	69,83,285	4,80,917	64,291	67,925	837	5,246	1.1%
	Greater than 12 month to 36 month old	1,17,66,121	1,34,04,664	12,12,635	5,85,940	6,35,287	15,072	50,215	4.1%
	Greater than 36 month to 60 month old	49,16,416	55,19,426	5,18,227	4,65,142	5,02,023	17,555	36,730	7.1%
	Greater than 61 month to 120 month old	32,32,848	36,32,837	3,41,687	4,46,249	4,89,994	26,037	42,603	12.5%
	Greater than 120 month old	16,06,210	17,31,921	1,20,882	3,49,152	3,64,988	26,824	50,653	41.9%
	Totals (C)*	3,25,35,335	4,38,39,682	37,06,358	18,63,156	21,00,057	87,084	1,89,804	5.1%
Totals (A+B+C)*		3,61,59,474	5,25,39,399	2,96,22,937	22,32,890	26,74,185	22,44,328	28,57,698	9.6%

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