

## Debt Type Analysis Report (Q4 FY25-26)

| Nature of Debt           | Debtor Category <sup>1</sup> | Funded / Non Funded                                                                                                                                                                                                                                                                                                     | Submitter Count | Count of Unique Debtors <sup>3</sup> | Count of Debt Records <sup>4</sup> | Outstanding Amt (Rs Crore) <sup>5</sup> |
|--------------------------|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------------------------|------------------------------------|-----------------------------------------|
| Financial                | Corporate                    | Funded                                                                                                                                                                                                                                                                                                                  | 2,970           | 5,22,599                             | 20,97,504                          | 2,09,72,032                             |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 1093            | 4,44,149                             | 14,89,635                          | 1,33,14,348                             |
|                          |                              | NonFunded                                                                                                                                                                                                                                                                                                               | 419             | 91,375                               | 4,23,666                           | 18,47,646                               |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 154             | 65,243                               | 2,56,231                           | 7,01,900                                |
|                          |                              | Total *                                                                                                                                                                                                                                                                                                                 | 3,265           | 5,42,103                             | 25,21,170                          | 2,28,19,678                             |
|                          | Other Commercial Entities    | Funded                                                                                                                                                                                                                                                                                                                  | 450             | 40,17,823                            | 59,71,001                          | 29,33,816                               |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 361             | 30,52,145                            | 42,97,192                          | 23,01,606                               |
|                          |                              | NonFunded                                                                                                                                                                                                                                                                                                               | 55              | 64,429                               | 97,166                             | 87,276                                  |
|                          |                              | Of which 'Secured debts' <sup>2</sup>                                                                                                                                                                                                                                                                                   | 38              | 30,003                               | 41,156                             | 47,212                                  |
|                          |                              | Total *                                                                                                                                                                                                                                                                                                                 | 460             | 40,27,106                            | 60,68,167                          | 30,21,093                               |
|                          | Individual <sup>7</sup>      | Funded                                                                                                                                                                                                                                                                                                                  | 459             | 3,25,06,978                          | 4,37,90,033                        | 36,99,644                               |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 394             | 2,09,27,278                          | 2,71,94,407                        | 31,35,667                               |
|                          |                              | NonFunded                                                                                                                                                                                                                                                                                                               | 45              | 31,645                               | 38,747                             | 5,401                                   |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 38              | 16,448                               | 18,143                             | 4,206                                   |
|                          |                              | Total *                                                                                                                                                                                                                                                                                                                 | 465             | 3,25,29,633                          | 4,38,28,780                        | 37,05,044                               |
|                          | Total (A)                    |                                                                                                                                                                                                                                                                                                                         |                 | 3465                                 | 3,61,48,207                        | 5,24,18,117                             |
|                          |                              |                                                                                                                                                                                                                                                                                                                         |                 |                                      |                                    |                                         |
| Operational <sup>6</sup> | Corporate                    | Funded                                                                                                                                                                                                                                                                                                                  | 1,440           | 2,847                                | 82,062                             | 51,732                                  |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 491             | 1,347                                | 44,515                             | 15,329                                  |
|                          |                              | NonFunded                                                                                                                                                                                                                                                                                                               | 2,061           | 3,951                                | 7,494                              | 19,706                                  |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 534             | 2,293                                | 4,198                              | 8,575                                   |
|                          |                              | Total *                                                                                                                                                                                                                                                                                                                 | 3,345           | 6,409                                | 89,556                             | 71,439                                  |
|                          | Other Commercial Entities    | Funded                                                                                                                                                                                                                                                                                                                  | 76              | 3,715                                | 5,451                              | 598                                     |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 48              | 257                                  | 641                                | 403                                     |
|                          |                              | NonFunded                                                                                                                                                                                                                                                                                                               | 142             | 9,470                                | 15,373                             | 3,772                                   |
|                          |                              | Of which 'Secured debts' <sup>2</sup>                                                                                                                                                                                                                                                                                   | 37              | 9,042                                | 14,650                             | 3,593                                   |
|                          |                              | Total *                                                                                                                                                                                                                                                                                                                 | 208             | 13,103                               | 20,824                             | 4,370                                   |
|                          | Individual <sup>7</sup>      | Funded                                                                                                                                                                                                                                                                                                                  | 14              | 4,411                                | 5,723                              | 501                                     |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 9               | 1,042                                | 1,506                              | 444                                     |
|                          |                              | NonFunded                                                                                                                                                                                                                                                                                                               | 7               | 4,014                                | 5,179                              | 812                                     |
|                          |                              | Of which Secured debts <sup>2</sup>                                                                                                                                                                                                                                                                                     | 6               | 3,971                                | 5,075                              | 804                                     |
|                          |                              | Total *                                                                                                                                                                                                                                                                                                                 | 19              | 8,416                                | 10,902                             | 1,313                                   |
|                          | Total (B)                    |                                                                                                                                                                                                                                                                                                                         |                 | 3,483                                | 27,844                             | 1,21,282                                |
| Grand Total (A + B)*     |                              |                                                                                                                                                                                                                                                                                                                         | 6,841           | 3,61,59,474                          | 5,25,39,399                        | 2,96,22,937                             |
|                          |                              |                                                                                                                                                                                                                                                                                                                         |                 |                                      |                                    |                                         |
| Notes                    | 1                            | Descriptions / Clarifications<br>DEBTOR CATEGORY<br>a. "Corporate" - where legal constitution of debtor is CORPORATE or LLP registered with MCA.<br>b. "Other Commercial Entities" - where legal constitution of debtor is other than CORPORATE, LLP or Individual.<br>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.<br>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                                                                                                                                                                                                                   |                 |                                      |                                    |                                         |