NeSL
National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Default Analysis Report (Q1 FY 26-27)

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	35,195	76,355	16,290	14,944	3,27,014	5.0%	4.6%
		1-5 CR	11,343	18,812	34,720	45,266	7,98,443	4.3%	5.7%
		5-10 CR	4,150	5,957	34,504	42,418	6,59,712	5.2%	6.4%
		10-100 CR	5,904	12,576	3,67,037	4,26,473	42,00,575	8.7%	10.2%
		100-1000 CR	1,789	3,670	8,17,432	9,84,153	82,34,962	9.9%	12.0%
		1000-10000 CR	256	356	6,32,893	7,77,624	74,46,164	8.5%	10.4%
		>10000 CR	7	8	1,05,934	1,72,340	15,13,076	7.0%	11.4%
		Total *	**45,970**	**1,17,734**	**20,08,810**	**24,63,218**	**2,31,79,945**	**8.7%**	**10.6%**
	Other Commercials Entities	<1 CR	3,21,322	4,23,660	29,991	46,952	7,51,957	4.0%	6.2%
		1-5 CR	18,221	21,062	28,914	44,352	8,11,347	3.6%	5.5%
		5-10 CR	2,433	2,641	12,834	18,190	2,62,885	4.9%	6.9%
		10-100 CR	1,742	2,070	35,984	54,214	4,29,544	8.4%	12.6%
		100-1000 CR	241	265	29,207	71,789	3,37,348	8.7%	21.3%
		1000-10000 CR	14	17	6,492	45,742	4,25,914	1.5%	10.7%
		>10000 CR	0	0	0	0	0		
		Total *	**3,34,429**	**4,49,715**	**1,43,421**	**2,81,239**	**30,18,995**	**4.8%**	**9.3%**
	Individual [7]	<1 CR	19,40,457	21,99,380	44,085	1,17,897	30,22,501	1.5%	3.9%
		1-5 CR	11,552	12,821	9,406	23,539	6,47,248	1.5%	3.6%
		5-10 CR	774	828	2,845	5,508	1,10,911	2.6%	5.0%
		10-100 CR	399	464	8,947	18,530	1,12,791	7.9%	16.4%
		100-1000 CR	194	198	12,643	37,092	48,094	26.3%	77.1%
		1000-10000 CR	4	5	8,012	10,438	10,438	76.8%	100.0%
		>10000 CR	-	-	-	-	-		
		Total *	**19,49,588**	**22,13,696**	**85,938**	**2,13,005**	**39,51,983**	**2.2%**	**5.4%**
	Total *		**23,06,375**	**27,81,145**	**22,38,169**	**29,57,462**	**3,01,50,923**	**7.4%**	**9.8%**
Operational	Corporate	<1 CR	1,133	2,013	423	436	5,929	7.1%	7.4%
		1-5 CR	1,682	2,265	4,754	4,876	10,285	46.2%	47.4%
		5-10 CR	336	404	2,748	2,820	6,237	44.1%	45.2%
		10-100 CR	301	373	8,910	9,387	35,356	25.2%	26.5%
		100-1000 CR	17	17	2,678	2,890	21,134	12.7%	13.7%
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	**3,120**	**5,072**	**19,513**	**20,408**	**78,940**	**24.7%**	**25.9%**
	Other Commercials Entities	<1 CR	235	254	36	37	1,374	2.6%	2.7%
		1-5 CR	28	30	63	65	1,006	6.3%	6.5%
		5-10 CR	3	3	18	18	511	3.5%	-
		10-100 CR	4	4	68	68	1,189	5.7%	5.7%
		100-1000 CR	0	0	0	0	412	0.0%	-
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	**269**	**291**	**186**	**189**	**4,492**	**4.1%**	**4.2%**
	Individual [7]	<1 CR	6	6	1	1	373	0.3%	-
		1-5 CR	0	0	0	0	289	0.0%	-
		5-10 CR	0	0	0	0	88	0.0%	-
		10-100 CR	0	0	0	0	419	0.0%	-
		100-1000 CR	1	1	63	120	120	52.40%	100.0%
		1000-10000 CR	-	-	-	-	-		-
		>10000 CR	-	-	-	-	-		-
		Total *	**7**	**7**	**64**	**121**	**1,289**	**4.96%**	**9.4%**
	Total *		**3,394**	**5,370**	**19,763**	**20,718**	**84,721**	**23.3%**	**24.5%**
Total	Corporate	<1 CR	36,087	78,368	16,712	15,380	3,32,943	5.0%	4.6%
		1-5 CR	12,729	21,077	39,475	50,141	8,08,728	4.9%	6.2%
		5-10 CR	4,437	6,361	37,252	45,238	6,65,948	5.6%	6.8%
		10-100 CR	6,146	12,949	3,75,947	4,35,859	42,35,930	8.9%	10.3%
		100-1000 CR	1,803	3,687	8,20,110	9,87,044	82,56,096	9.9%	12.0%
		1000-10000 CR	256	356	6,32,893	7,77,624	74,46,164	8.5%	10.4%
		>10000 CR	7	8	1,05,934	1,72,340	15,13,076	7.0%	11.4%
		Total *	**48,089**	**1,22,806**	**20,28,324**	**24,83,627**	**2,32,58,885**	**8.7%**	**10.7%**
	Other Commercials Entities	<1 CR	3,21,529	4,23,914	30,027	46,990	7,53,331	4.0%	6.2%
		1-5 CR	18,248	21,092	28,977	44,418	8,12,353	3.6%	5.5%
		5-10 CR	2,436	2,644	12,852	18,208	2,63,396	4.9%	6.9%
		10-100 CR	1,745	2,074	36,052	54,282	4,30,733	8.4%	12.6%
		100-1000 CR	241	265	29,207	71,789	3,37,760	8.6%	21.3%
		1000-10000 CR	14	17	6,492	45,742	4,25,914	1.5%	10.7%
		>10000 CR	-	-	-	-	-	-	-
		Total *	**3,34,664**	**4,50,006**	**1,43,607**	**2,81,428**	**30,23,487**	**4.7%**	**9.3%**
	Individual [7]	<1 CR	19,40,463	21,99,386	44,087	1,17,898	30,22,874	1.5%	3.9%
		1-5 CR	11,552	12,821	9,406	23,539	6,47,537	1.5%	3.6%
		5-10 CR	774	828	2,845	5,508	1,10,999	2.6%	5.0%
		10-100 CR	399	464	8,947	18,530	1,13,210	7.9%	16.4%
		100-1000 CR	195	199	12,705	37,211	48,213	26.4%	77.2%
		1000-10000 CR	4	5	8,012	10,438	10,438	76.8%	100.0%
		>10000 CR	-	-	-	-	-	-	-
		Total *	**19,49,595**	**22,13,703**	**86,002**	**2,13,126**	**39,53,271**	**2.2%**	**5.4%**
	Total *		**23,08,716**	**27,86,515**	**22,57,932**	**29,78,181**	**3,02,35,644**	**7.5%**	**9.8%**

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