

Tenor Analysis (Q1 FY26-27)

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	85,586	2,38,631	30,62,999	1,458	2,110	64,225	72,891	2.4%
	Greater than 1 month to 6 month old	1,70,436	5,27,931	44,90,918	2,401	4,420	17,175	23,424	0.5%
	Greater than 6 month to 12 month old	1,42,629	3,41,902	26,80,432	3,700	6,478	60,324	65,738	2.5%
	Greater than 12 month to 36 month old	2,79,148	8,48,011	53,16,824	13,720	28,237	1,28,613	1,60,077	3.0%
	Greater than 36 month to 60 month old	1,82,182	4,10,483	27,26,811	12,780	23,416	2,09,218	2,53,199	9.3%
	Greater than 61 month to 120 month old	1,04,577	2,08,311	28,43,673	15,867	33,020	6,16,814	7,64,487	26.9%
	Greater than 120 month old	62,915	1,27,926	21,37,228	11,523	25,125	9,31,955	11,43,810	53.5%
	Totals (A)*	5,70,080	27,03,195	2,32,58,885	48,089	1,22,806	20,28,324	24,83,627	10.7%
Othe Commercial Entities	#Less than 1 month old	3,69,766	4,44,928	3,27,252	1,330	1,478	1,068	1,908	0.6%
	Greater than 1 month to 6 month old	6,51,722	8,33,198	6,44,884	7,281	8,446	1,431	4,326	0.7%
	Greater than 6 month to 12 month old	6,09,434	7,29,225	4,10,972	15,815	17,337	2,982	6,309	1.5%
	Greater than 12 month to 36 month old	13,02,881	17,87,353	7,37,215	1,06,122	1,27,849	22,490	41,601	5.6%
	Greater than 36 month to 60 month old	7,52,976	9,34,929	3,55,663	99,909	1,18,087	23,701	38,165	10.7%
	Greater than 61 month to 120 month old	5,52,953	6,41,444	3,03,634	91,193	1,23,418	52,099	93,224	30.7%
	Greater than 120 month old	3,90,771	4,17,429	2,43,868	47,101	53,391	39,836	95,896	39.3%
	Totals (B)*	37,75,862	57,88,506	30,23,487	3,34,664	4,50,006	1,43,607	2,81,428	9.3%
Individual	#Less than 1 month old	38,14,379	43,10,233	3,84,844	7,515	7,956	220	1,325	0.3%
	Greater than 1 month to 6 month old	71,19,741	87,82,281	6,66,015	36,470	39,865	481	4,781	0.7%
	Greater than 6 month to 12 month old	62,98,792	72,82,293	5,26,983	71,387	76,232	1,139	5,934	1.1%
	Greater than 12 month to 36 month old	1,17,87,727	1,34,67,109	12,42,670	5,74,225	6,22,457	12,640	48,454	3.9%
	Greater than 36 month to 60 month old	53,98,463	61,39,096	6,03,640	5,34,641	5,82,986	16,917	44,061	7.3%
	Greater than 61 month to 120 month old	34,24,186	38,60,444	3,90,982	4,65,902	5,15,009	26,820	49,512	12.7%
	Greater than 120 month old	16,62,122	17,93,546	1,38,137	3,52,593	3,69,198	27,785	59,058	42.8%
	Totals (C)*	3,38,20,262	4,56,35,002	39,53,271	19,49,595	22,13,703	86,002	2,13,126	5.4%
Totals (A+B+C)*		3,72,40,760	5,41,26,703	3,02,35,644	23,08,716	27,86,515	22,57,932	29,78,181	9.8%

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