NeSL®
National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Default Analysis Report (Q2 FY26-27)

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	35,061	78,867	16,684	15,377	3,47,247	4.8%	4.4%
		1-5 CR	11,239	18,503	33,992	44,516	8,59,283	4.0%	5.2%
		5-10 CR	4,057	5,836	33,944	41,499	7,00,139	4.8%	5.9%
		10-100 CR	5,819	12,350	3,60,850	4,18,340	43,16,968	8.4%	9.7%
		100-1000 CR	1,792	3,648	8,28,608	9,87,861	84,02,971	9.9%	11.8%
		1000-10000 CR	267	370	6,43,632	7,89,632	77,29,474	8.3%	10.2%
		>10000 CR	10	11	3,26,224	3,61,177	23,93,465	13.6%	15.1%
		Total *	**45,610**	**1,19,585**	**22,43,935**	**26,58,402**	**2,47,49,546**	**9.1%**	**10.7%**
	Other Commercials Entities	<1 CR	3,45,673	4,59,706	32,523	51,562	8,50,000	3.8%	6.1%
		1-5 CR	18,664	21,560	28,567	44,991	8,95,682	3.2%	5.0%
		5-10 CR	2,466	2,677	12,787	18,401	2,78,611	4.6%	6.6%
		10-100 CR	1,684	2,016	35,136	51,038	4,33,121	8.1%	11.8%
		100-1000 CR	199	221	24,513	62,037	3,36,475	7.3%	18.4%
		1000-10000 CR	15	19	8,269	48,069	4,35,276	1.9%	11.0%
		>10000 CR	0	0	0	0	8,64,600		
		Total *	**3,58,585**	**4,86,199**	**1,41,795**	**2,76,098**	**40,93,764**	**3.5%**	**6.7%**
	Individual [7]	<1 CR	21,21,716	24,26,854	49,212	1,28,439	32,98,049	1.5%	3.9%
		1-5 CR	11,697	12,990	9,318	23,741	6,97,460	1.3%	3.4%
		5-10 CR	762	825	2,798	5,482	1,20,797	2.3%	4.5%
		10-100 CR	374	444	7,697	15,510	1,30,285	5.9%	11.9%
		100-1000 CR	161	167	10,854	30,033	53,901	20.1%	55.7%
		1000-10000 CR	3	4	7,449	7,449	7,449	100.0%	100.0%
		>10000 CR	-	-	0	0	19,234	0.0%	0.0%
		Total *	**21,30,796**	**24,41,284**	**87,328**	**2,10,653**	**43,27,174**	**2.0%**	**4.9%**
	Total *		**25,06,237**	**30,47,068**	**24,73,058**	**31,45,152**	**3,31,70,484**	**7.5%**	**9.5%**
Operational	Corporate	<1 CR	1,154	2,008	420	433	6,027	7.0%	7.2%
		1-5 CR	1,782	2,410	5,063	5,192	10,901	46.5%	47.6%
		5-10 CR	368	440	2,996	3,059	6,584	45.5%	46.5%
		10-100 CR	316	393	9,250	9,740	33,970	27.2%	28.7%
		100-1000 CR	17	17	2,678	2,890	20,914	12.8%	13.8%
		1000-10000 CR	-	-	0	0	2,455	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	**3,120**	**5,072**	**19,513**	**20,408**	**78,940**	**24.7%**	**25.9%**
	Other Commercials Entities	<1 CR	247	266	40	41	1,412	2.8%	2.9%
		1-5 CR	28	30	63	65	1,088	5.8%	6.0%
		5-10 CR	3	3	18	18	537	3.4%	-
		10-100 CR	4	4	68	68	1,235	5.5%	5.5%
		100-1000 CR	0	0	0	0	419	0.0%	-
		1000-10000 CR	-	-	-	-	-	-	-
		>10000 CR	-	-	-	-	-	-	-
		Total *	**281**	**303**	**189**	**192**	**4,691**	**4.0%**	**4.1%**
	Individual [7]	<1 CR	7	7	2	2	372	0.6%	-
		1-5 CR	0	0	0	0	303	0.0%	-
		5-10 CR	0	0	0	0	106	0.0%	-
		10-100 CR	0	0	0	0	450	0.0%	-
		100-1000 CR	1	1	63	120	246	25.51%	48.7%
		1000-10000 CR	-	-	-	-	-		-
		>10000 CR	-	-	-	-	-		-
		Total *	**8**	**8**	**65**	**122**	**1,477**	**4.40%**	**8.3%**
	Total *		**3,552**	**5,579**	**20,660**	**21,628**	**87,018**	**23.7%**	**24.9%**
Total	Corporate	<1 CR	35,968	80,875	17,104	15,809	3,53,273	4.8%	4.5%
		1-5 CR	12,716	20,913	39,055	49,708	8,70,183	4.5%	5.7%
		5-10 CR	4,369	6,276	36,940	44,558	7,06,723	5.2%	6.3%
		10-100 CR	6,070	12,743	3,70,100	4,28,079	43,50,938	8.5%	9.8%
		100-1000 CR	1,805	3,665	8,31,286	9,90,751	84,23,885	9.9%	11.8%
		1000-10000 CR	267	370	6,43,632	7,89,632	77,31,929	8.3%	10.2%
		>10000 CR	10	11	3,26,224	3,61,177	23,93,465	13.6%	15.1%
		Total *	**47,830**	**1,24,853**	**22,64,341**	**26,79,715**	**2,48,30,397**	**9.1%**	**10.8%**
	Other Commercials Entities	<1 CR	3,45,886	4,59,972	32,563	51,602	8,51,411	3.8%	6.1%
		1-5 CR	18,691	21,590	28,630	45,057	8,96,770	3.2%	5.0%
		5-10 CR	2,469	2,680	12,805	18,419	2,79,148	4.6%	6.6%
		10-100 CR	1,687	2,020	35,204	51,106	4,34,356	8.1%	11.8%
		100-1000 CR	199	221	24,513	62,037	3,36,893	7.3%	18.4%
		1000-10000 CR	15	19	8,269	48,069	4,35,276	1.9%	11.0%
		>10000 CR					8,64,60,000	-	-
		Total *	**3,58,825**	**4,86,502**	**1,41,984**	**2,76,290**	**40,98,454**	**3.5%**	**6.7%**
	Individual [7]	<1 CR	21,21,723	24,26,861	49,214	1,28,441	32,98,421	1.5%	3.9%
		1-5 CR	11,697	12,990	9,318	23,741	6,97,763	1.3%	3.4%
		5-10 CR	762	825	2,798	5,482	1,20,903	2.3%	4.5%
		10-100 CR	374	444	7,697	15,510	1,30,735	5.9%	11.9%
		100-1000 CR	162	168	10,917	30,153	54,147	20.2%	55.7%
		1000-10000 CR	3	4	7,449	7,449	7,449	100.0%	100.0%
		>10000 CR	-	-	0	0	19,234		-
		Total *	**21,30,804**	**24,41,292**	**87,393**	**2,10,775**	**43,28,651**	**2.0%**	**4.9%**
	Total *		**25,08,684**	**30,52,647**	**24,93,718**	**31,66,780**	**3,32,57,502**	**7.5%**	**9.5%**

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