National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Tenor Analysis (Q2 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	91,646	2,58,748	31,35,267	1,329	1,954	64,472	72,864	2.3%
	Greater than 1 month to 6 month old	1,88,463	5,66,166	47,10,571	2,769	5,191	19,210	24,348	0.5%
	Greater than 6 month to 12 month old	1,56,511	3,63,403	30,97,155	3,685	6,501	56,200	60,971	2.0%
	Greater than 12 month to 36 month old	3,00,383	8,79,204	60,51,837	13,567	28,665	3,21,091	3,47,222	5.7%
	Greater than 36 month to 60 month old	1,85,565	4,06,699	28,35,999	12,898	24,152	2,14,903	2,57,786	9.1%
	Greater than 61 month to 120 month old	1,14,146	2,21,900	28,53,700	15,838	33,410	6,01,447	7,39,061	25.9%
	Greater than 120 month old	63,926	1,27,244	21,45,868	11,339	24,980	9,87,018	11,77,462	54.9%
	Totals (A)*	**6,12,476**	**28,23,364**	**2,48,30,397**	**47,830**	**1,24,853**	**22,64,341**	**26,79,715**	**10.8%**
Othe Commercial Entities	#Less than 1 month old	3,80,657	4,62,390	3,29,378	1,220	1,357	1,068	1,823	0.6%
	Greater than 1 month to 6 month old	7,73,084	10,09,709	11,48,209	7,103	8,278	1,371	4,191	0.4%
	Greater than 6 month to 12 month old	6,85,011	8,38,193	7,65,956	14,847	16,523	3,026	6,257	0.8%
	Greater than 12 month to 36 month old	14,07,400	19,47,454	9,13,224	1,08,260	1,31,454	20,763	38,629	4.2%
	Greater than 36 month to 60 month old	8,30,391	10,29,654	3,83,288	1,15,793	1,38,063	23,625	37,088	9.7%
	Greater than 61 month to 120 month old	5,97,788	6,97,285	3,10,737	99,814	1,35,964	51,767	90,240	29.0%
	Greater than 120 month old	3,98,464	4,25,602	2,47,663	48,171	54,863	40,364	98,061	39.6%
	Totals (B)*	**40,07,868**	**64,10,287**	**40,98,454**	**3,58,825**	**4,86,502**	**1,41,984**	**2,76,290**	**6.7%**
Individual	#Less than 1 month old	45,49,094	51,42,446	4,93,342	9,852	11,024	216	1,775	0.4%
	Greater than 1 month to 6 month old	78,20,616	95,04,442	7,29,366	40,109	44,749	503	5,306	0.7%
	Greater than 6 month to 12 month old	68,12,829	78,76,207	5,93,724	72,998	78,091	1,288	6,746	1.1%
	Greater than 12 month to 36 month old	1,24,69,120	1,42,69,295	13,13,787	5,89,716	6,42,451	11,664	46,504	3.5%
	Greater than 36 month to 60 month old	60,03,917	68,00,688	6,46,038	6,49,406	7,07,475	17,326	44,755	6.9%
	Greater than 61 month to 120 month old	36,51,007	41,36,693	4,11,324	5,18,383	5,84,677	27,297	47,527	11.6%
	Greater than 120 month old	16,30,036	17,47,205	1,41,070	3,53,990	3,72,825	29,098	58,162	41.2%
	Totals (C)*	**3,64,68,869**	**4,94,76,976**	**43,28,651**	**21,30,804**	**24,41,292**	**87,393**	**2,10,775**	**4.9%**
Totals (A+B+C)*		**4,00,38,346**	**5,87,10,627**	**3,32,57,502**	**25,08,684**	**30,52,647**	**24,93,718**	**31,66,780**	**9.5%**

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