National E-Governance Services Ltd.

First Information Utility of India

Regulated by Insolvency and Bankruptcy Board of India

Debt Type Analysis Report (Q2 FY26-27)

Nature of Debt	Debtor Category [1]	Funded / Non Funded		Submitter Count	Count of Unique Debtors [3]	Count of Debt Records [4]	Outstanding Amt (Rs Crore) [5]
Financial	Corporate	Funded		3,240	5,88,763	22,54,417	2,25,55,027
			Of which *Secured debts* [2]	1145	5,08,062	16,37,043	1,44,75,602
		NonFunded		453	1,02,106	4,66,073	21,94,519
			Of which *Secured debts* [2]	163	75,745	2,98,056	9,44,674
		Total *		**3,556**	**6,11,003**	**27,20,490**	**2,47,49,546**
	Other Commercials Entities	Funded		472	39,78,297	61,77,556	39,67,378
			Of which *Secured debts* [2]	378	29,42,608	43,74,827	32,91,891
		NonFunded		57	98,207	2,09,664	1,26,385
			Of which 'Secured debts' [2]	42	63,428	1,51,100	78,309
		Total *		**505**	**3,64,63,416**	**4,94,66,236**	**43,27,174**
	Individual [7]	Funded		498	3,64,26,790	4,94,00,507	42,94,111
			Of which *Secured debts* [2]	426	2,42,23,264	3,15,38,644	36,53,002
		NonFunded		50	51,276	65,729	33,063
			Of which *Secured debts* [2]	41	33,018	40,854	21,425
		Total *		**505**	**3,64,63,416**	**4,94,66,236**	**43,27,174**
Total (A)				**3,779**	**4,00,26,630**	**5,85,73,946**	**3,31,70,484**
Operational [6]	Corporate	Funded		1,593	3,309	93,894	58,332
			Of which *Secured debts* [2]	495	1,353	46,981	15,231
		NonFunded		2,273	4,452	8,980	22,519
			Of which *Secured debts* [2]	536	2,358	4,496	8,785
		Total *		**3,684**	**7,300**	**1,02,874**	**80,851**
	Other Commercials Entities	Funded		83	5,008	6,721	808
			Of which *Secured debts* [2]	49	213	573	378
		NonFunded		156	9,611	16,346	3,883
			Of which 'Secured debts' [2]	37	9,125	15,509	3,669
		Total *		**229**	**14,570**	**23,067**	**4,691**
	Individual [7]	Funded		13	4,387	5,689	496
			Of which *Secured debts* [2]	8	1,019	1,473	439
		NonFunded		8	3,684	5,051	981
			Of which *Secured debts* [2]	6	3,634	4,920	969
		Total *		**20**	**8,071**	**10,740**	**1,477**
Total (B)				**3,830**	**29,851**	**1,36,681**	**87,018**
Grand Total (A + B)*				**7,491**	**4,00,38,346**	**5,87,10,627**	**3,32,57,502**

Notes

	Descriptions / Clarifications
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	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 Identifiier 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. 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