



“Can Fin Homes Limited Roadshow



Management:

[Ask all the questions later on and if there's something else at least we can start for the day]. And there's nothing we are very consistent across all the meetings. So, in terms of I think the year gone, we have in terms of disbursement, know, it was consistently a good year. We had every quarter-on-quarter growth, sequential as well as, it was each quarter was a, in terms of the disbursement highest for that, that particular quarter in any of the last 5, 7, 10 years period.

So disbursement, whatever we set off in terms of the branch expansion that we figured 3 years back and have been doing it, plus the sales team now is slowly, falling in place. So the sourcing engine which was one of the challenges is now kind of getting resolved. So the sales team is now an 80-member strong team. It is 80-members strong team and we are building it further.

So this year we plan to take it from around 80 to 150 people and last to last year when we started it, in FY '25, which we started in June '24, so March '25 we had about INR128 crores which had come from that bank sales team.

Last year the same sales team, of course with the additional strength that we put it up from 87 to 82, contributed around INR870 crores, INR868 crores. So basically there's been a good traction and now we know that the team settling in is also happening.

Last year we had also said that we'll be doing about 250 APF files so we ended up with 271. So that also we have been able to meet that whatever target we set. So now slowly, the business from the APF files has also started coming in plus the sales team also now is well set. We have now slowly building a structure around it. It was individual people now we have team leads and all those things because as we grow we have the thing of setting up. So it's there.

This year we're anticipating we should be able to do more than INR1,500 crores from this sales team alone. So that is one. Second is, these branches that we opened. So we opened 15 branches, 14 branches in FY '24. We opened net 15 branches in FY '25 and 15 branches last year. But the branches we opened in FY '23, '24 we were, in fact, most of them were getting opened in the month of February and March of the year. So not much business was coming.

The last year, FY '25 when we opened, most of the branches were opened in the last end months of the year, so later in the months. So last year what we did was we changed the strategy and we started, we'll open all of them in the first half itself.

So last year we got the benefit of the branches opened the previous 2 years full for the full year plus we got this so FY '25 the new branches opened had contributed about little more than INR100 crores and against that we were able to those same branches plus the ones opened last year where we were able to open in the first half itself have contributed INR820 crores approximately.

So basically the new branches also have now started delivering and this year we are planning to open another 28. So between the, two new channels that we started up, sales team and the new branches, last year we were able to deliver about INR1,700 crores of business has come from that which the year before that was approximately around INR300 crores.

Questioner:

So what portion of total business?

Management:

So now these two things INR1,700 crores over INR10,000 crores is almost like 15 to 17 percentage now coming from there. This year the same branches which were already been opened plus what we are opening this year and the sales team which is with a larger strength, we are targeting that they should be able to contribute around INR3,000 crores.

So a large chunk of the increment that we are looking at is going to come from these two channels which are now already in place and one full year of this thing. Other than that, we are obviously, the existing branches which were there prior to 2023 will also continue to contribute and grow a little bit.

So that's how for FY '27 we are targeting INR13,000 crores which would, help in slightly increasing the AUM growth to from the current 10% something to around 14%. Because last year we had, FY '25 we had actually INR5,300-odd crores of run down for the entire year.

So we had we thought that we'll probably have about INR6,000 crores max. So based on that we had planned and we had said that if we do INR10,500 crores we will have a INR6,000 crores run down so net addition to the book would be about INR4,500 crores which would be around 12%.

But last year the prepayments were slightly on the higher side because the rate difference was higher. So on the AUM side it was instead of INR6,000 crores what we had anticipated it was INR6,000 crores close to INR6,600 crores was the run down the whole year. So that slightly impacted additional INR600 crores.

So this year FY '27 we have projected a INR7,000 crores of prepayment as against INR6,500 crores, INR6,600 crores. So that being the case we'll be able to add about INR6,000 crores to the book.

Questioner:

Which some geography now which all areas and what is like the contribution?

Management:

Contribution I'll tell you like today we've done about as INR10,500 crores out of which close to INR3,800 has come from Karnataka and that's about 27%, 28%. Then we've had about, INR1,800 crores close to INR1,800 crores coming from North zone.

The North zone has also been done has done about INR1,700 crores, INR1,800 crores close to INR1,800 crores. Tamil Nadu has done INR2,100 crores, INR2,150 crores. West zone has done about INR1,600 crores. So now between the West and the North together they are contributing almost, INR3,300 crores out of the INR10,500 crores almost one-third.

Which comes from North and West zone which earlier was very, very less. And then of course we have Telangana which is about INR1,800 crores and -- sorry INR1,200 crores and about INR1,000 crores from East zone which predominantly AP parts. That the overall break up.

Questioner:

So going ahead what is the approximate break up that you are expecting?

Management:

Yes, so going ahead this year we had a flat the thing in Telangana almost flat one in Telangana and Karnataka because we still had the first half issues of E-Khatha and all, so Karnataka has

grown by 7% only this year and Telangana was flat. Other than that you know all the other four zones have grown at a you know...

[abrupt end]