

APOLLO FINVEST

Digital-First Publicly-Listed NBFC

Financials

Q3 26 Results

Key Metrics

Rs. 4.70 Cr

Total Income

Continued top-line expansion

Rs. 0.17 Cr

Income per Employee

Lean team structure delivering
high revenue efficiency

Rs. 2.84 Cr

Profit Before Tax

Sustained profitability
since inception

32.71%

PBT Growth Y/Y

Accelerating profitability
on a year-on-year basis

17.87%

ROE Growth Y/Y

Stronger returns on equity
reflecting capital discipline

38.94%

Net Profit Margin

Robust margins supported by
disciplined cost management

*Numbers have been rounded off for presentation purposes

Apollo's Portfolio Quality

0.41%
30 PAR

Early delinquencies remain tightly controlled, well below the industry average of 8.8%.

1.23%
GNPA

Reflects strong portfolio health, above the industry GNPA of 2.85%.

724
Average Bureau Score
Borrower mix reflects a prime, credit-aware customer segment.

1.23%
90 PAR

Portfolio performance consistently outperforms the industry average of 3.95%.

97.14%
Collection Efficiency

Robust collections, comfortably above the industry benchmark of 91%.

Rs. 18,000
Average Income
Stable borrower income underpins consistent repayment behaviour & lower portfolio volatility.

*Industry averages are indicative and based on internal evaluation and publicly-available industry data.

Strategic Priorities

Partnerships Powering Retail Growth

Scaling with **proven partners**, selectively adding high-quality fintechs with **strong governance & seasoned portfolios**.



Retail book saw **189% Q/Q growth** in Q3 FY26

Apollo Cash: Building the Future of Digital Lending

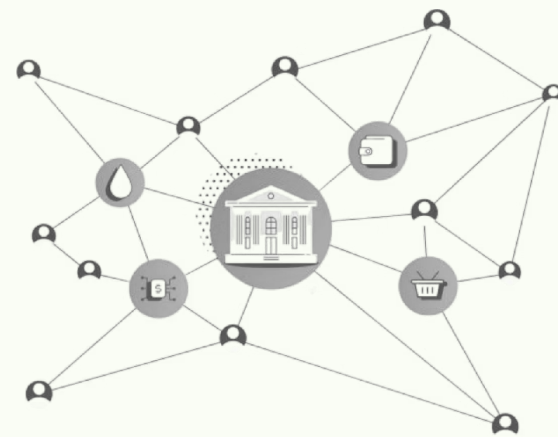
Data-Driven. **Digital**-Native. Built to **Scale**. Driving Financial **Inclusion**.



Strong early adoption with **35,000+ organic downloads** at launch.

Super Sonic: Building a Smarter, Safer Lending Engine

Advancing **underwriting**, **pricing**, and **fraud** prevention through data-first systems.



Account Aggregator— Led Underwriting

- Shifted from **static bank PDFs** to **real-time, consent-based income data**.
- **₹30+ crore** already disbursed via AA-led underwriting.



360° Risk-Based Pricing

- Pricing driven by **income and alternate data**, not just bureau scores.
- Signals include **device data, SMS & transaction patterns, app usage, and telco indicators**.



Fraud Prevention, Built-In

- Real-time fraud screening using **IP, device finger-printing, and geolocation**
- **Blacklisted pincodes** and **staged identities** blocked pre-disbursal.

Team Built for Scaled Execution

All new hires bring deep lending experience, with **backgrounds across leading fintechs.**



Built critical depth across **data science, collections, finance, & tech** to support the next phase of scaled execution.



Questions