



APOLLO FINVEST (INDIA) LTD.

CIN: L51900MH1985PLC036991

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Commerce Centre, Off New Link Road
Near Morya House, Andheri West, Mumbai,
Maharashtra 400053*

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August 11, 2025

To,
BSE Limited
25th Floor,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001

BSE Scrip Code: 512437

**Sub: Investor Presentation under Regulation 30 of the Securities and Exchange Board
of India (Listing Obligations and Disclosure Requirements) Regulations, 2015
("SEBI Listing Regulations")**

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI Listing Regulations, enclosed herewith the Investor Presentation on Un-audited Financial Results for the quarter ended June 30, 2025 of Apollo Finvest (India) Limited.

We request you to kindly take the same on record.

Thanking You,
For Apollo Finvest (India) Limited

**Mikhil Innani
Managing Director & CEO
DIN: 02710749**

Place: Mumbai

Encl: a/a

APOLLO FINVEST

Digital-First Publicly Listed NBFC

Financials

Q1 26 Results

Key Metrics

Rs. 7.20 Cr

Total Income

Continued top-line expansion

Rs. 0.28 Cr

Income per Employee

Driving high productivity
per team member

Rs. 2.94 Cr

Profit Before Tax

Consistently profitable
since inception

124%

Total PBT Growth Q/Q

Significant quarter-on-quarter
profitability expansion

115%

ROE Growth Q/Q

Improved capital efficiency
driven by profit growth

32.08%

Net Profit Margin

Healthy margins reflecting
disciplined cost control

*Numbers have been rounded off for presentation purposes

Our Strategy

Enhanced Due Diligence

A deeper **on-ground evaluation** of our NBFC partners to back our term loan decisions

- **Collections Approach**

Large scale in-house teams vs. AI-driven virtual call centres

- **Leadership Styles**

Hands on, steering day-to-day operations vs. remote, hands off founders

- **Underwriting Teams**

Manual fraud checks by 300+ member teams vs. ML-driven underwriting by lean risk teams

- **Culture & Execution**

High ownership teams with faster decision-making vs. hierarchy-driven teams

- **Tech Systems**

API-first, fully integrated systems vs. fragmented setups with manual processes



Partnerships at a Glance

Deepening our distribution across the best fintechs and NBFCs



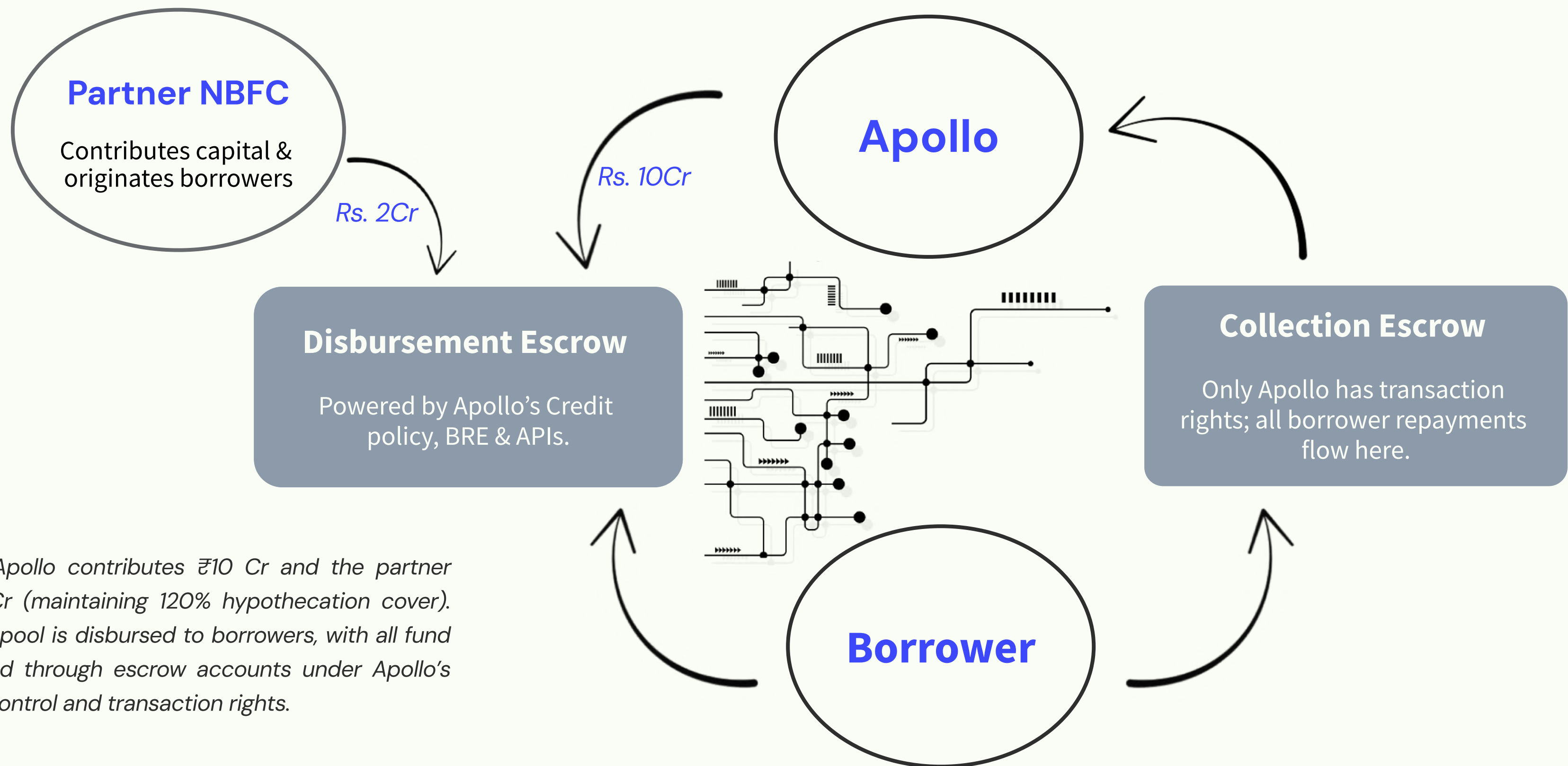
Projected AUM (on track)

70% Retail, 30% Wholesale

Future of Term Loans

Warehousing Term Loan

A tech company's **blend of term loan and co-lending**



We are Hiring!

Bringing in the **best in digital lending** to power our growth



Credit & Risk Manager

Mitigating lending risks with smart underwriting, collections, pricing, and alternative data.



Data Scientist

Building risk models including scorecards and early warning systems. Drive data driven decision and automate our underwriting.



Finance Manager

Owning and scaling our finance operations, portfolio health tracking, and financial reporting.



Performance Marketing Manager

Building a data-driven customer acquisition machine and design campaigns to reach high-quality borrowers.