



APOLLO FINVEST (INDIA) LTD.

CIN: L51900MH1985PLC036991

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February 10, 2026

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 December 31, 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

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

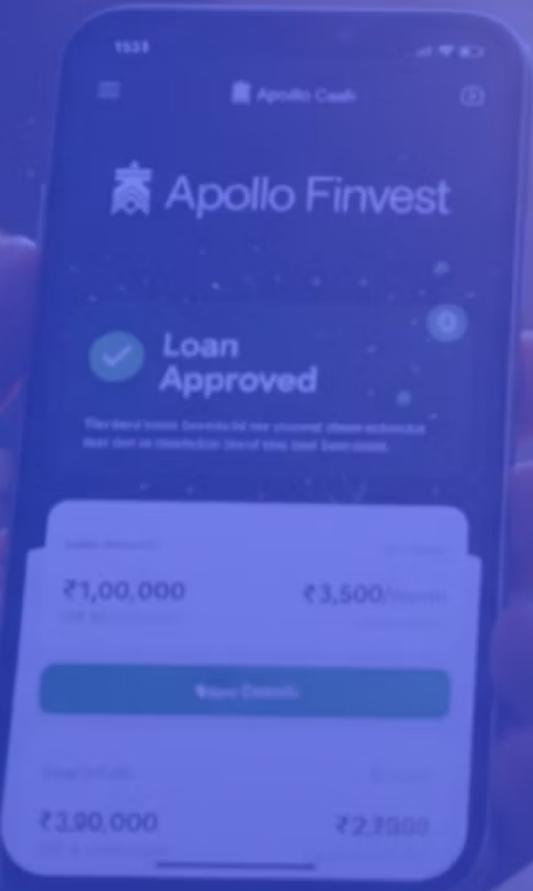
Scaling with **proven partners**, selectively adding high-quality fintechs with **strong governance & seasoned portfolios**.



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.



The image shows a hand holding a smartphone displaying the Apollo Cash app interface. The screen shows the Apollo Finvest logo, a 'Loan Approved' notification with a checkmark, and a loan amount of ₹1,00,000. Below this, there are two loan options: one for ₹3,500 and another for ₹2,30,000. The background of the slide is a blurred image of a person's face.

Apollo Finvest

Apollo Cash
Sapno ka Sahara



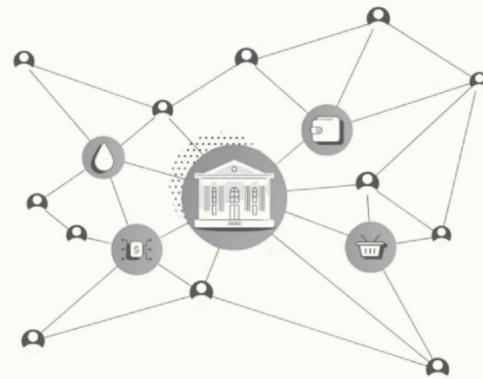
 GET IT ON
Google Play



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