



# **APOLLO FINVEST (INDIA) LTD.**

*CIN: L51900MH1985PLC036991*

*REGISTERED OFFICE: 301, Plot No. B-27,  
Commerce Centre, Off New Link Road  
Near Morya House, Andheri West, Mumbai,  
Maharashtra 400053*

*Email Id: [info@apollofinvest.com](mailto:info@apollofinvest.com)*

*Contact No. 7700986861*

*Website: [www.apollofinvest.com](http://www.apollofinvest.com)*

May 28, 2025

To,  
BSE Limited  
25<sup>TH</sup> 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 of Apollo Finvest (India) Limited for the financial year ended March 31, 2025.

We request you to kindly take the same on record.

Thanking You,  
**For Apollo Finvest (India) Limited**

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

# APOLLO FINVEST

Digital-First Publicly Listed NBFC

# RBI Updates

## Key Highlights & Impact

### Digital Lending Guidelines, 2025

- **NPA & Provisioning Recognition**  
Apollo ensures robust provisioning that has always factored in DLG cover.
- **Due Diligence of LSPs**  
Apollo ensures thorough compliance and governance checks of all LSPs, with regular reviews in place.
- **Fair Disclosures & Transparency**  
Apollo ensures fair, transparent loan communication with borrowers, directly or via LSPs—backed by regular audits.
- **DLG Cover**  
Apollo ensures full compliance with the 5% DLG cap, aligned with regulatory purpose and invocation norms.

### Draft Framework for Co-Lending Arrangements, 2025

- **Controlled APRs**  
Partnering with the right LSPs to ensure APRs stay fair, protecting borrower interests.

# Financials

# FY 25 Results

## Key Metrics

**Rs. 30.44 Cr**

**Total Income**

Growing top-line

**44%**

**Total Income Growth Y/Y**

Stable income trajectory

**Rs. 7.22 Cr**

**Profit After Tax**

Consistent profitability since inception

**Rs. 0.29 Cr**

**PAT per employee**

Strong returns from a streamlined workforce

**74.4%**

**AUM Growth Y/Y**

Portfolio expansion reflects sustained business momentum

**24%**

**Net Profit Margin**

Robust margin demonstrating efficiency

# Apollo's Performance Metrics

0.4

## Debt to Equity

Highlights strong equity support, well below the industry average of 1.8

64.45%

## Capital Risk Adequacy Ratio (CRAR)

Strong risk capacity—over 2x the industry of 31.22%

0.7%

## GNPA

Highlights strong portfolio health, higher than the industry average GNPA of 2.45%

2.86%

## 30 PAR

Controlled early delinquencies, well below the industry average of 9.42%

91%

## Collections Efficiency

Robust collections—above industry average of 88.21%

70.71%

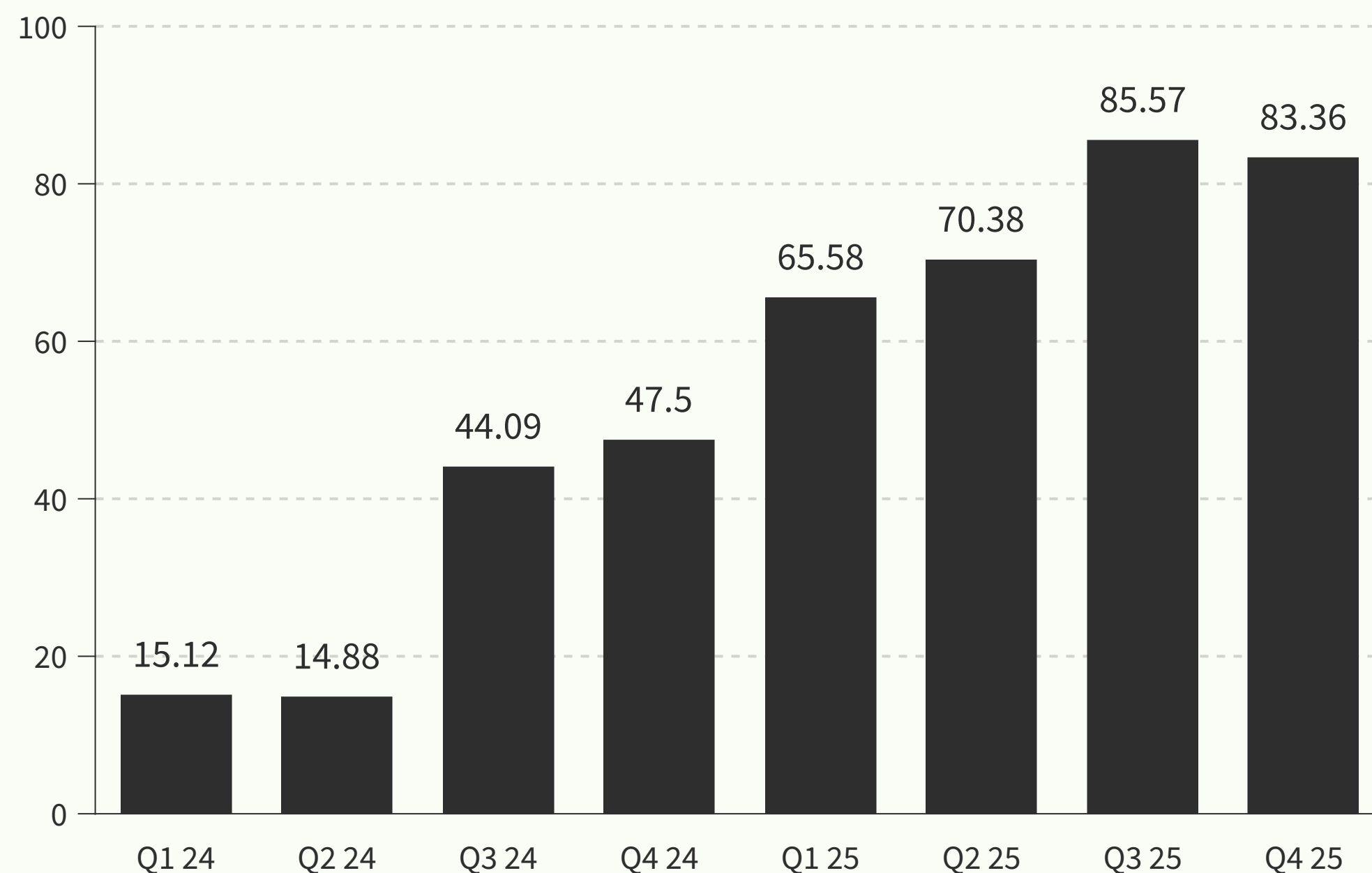
## Promoter's Stake

Reflects deep promoter commitment through substantial ownership

# Growth and Scale

AUM grew by 74% Y/Y in FY25

AUM Last 2 FYs – quarter wise (In Cr)\*

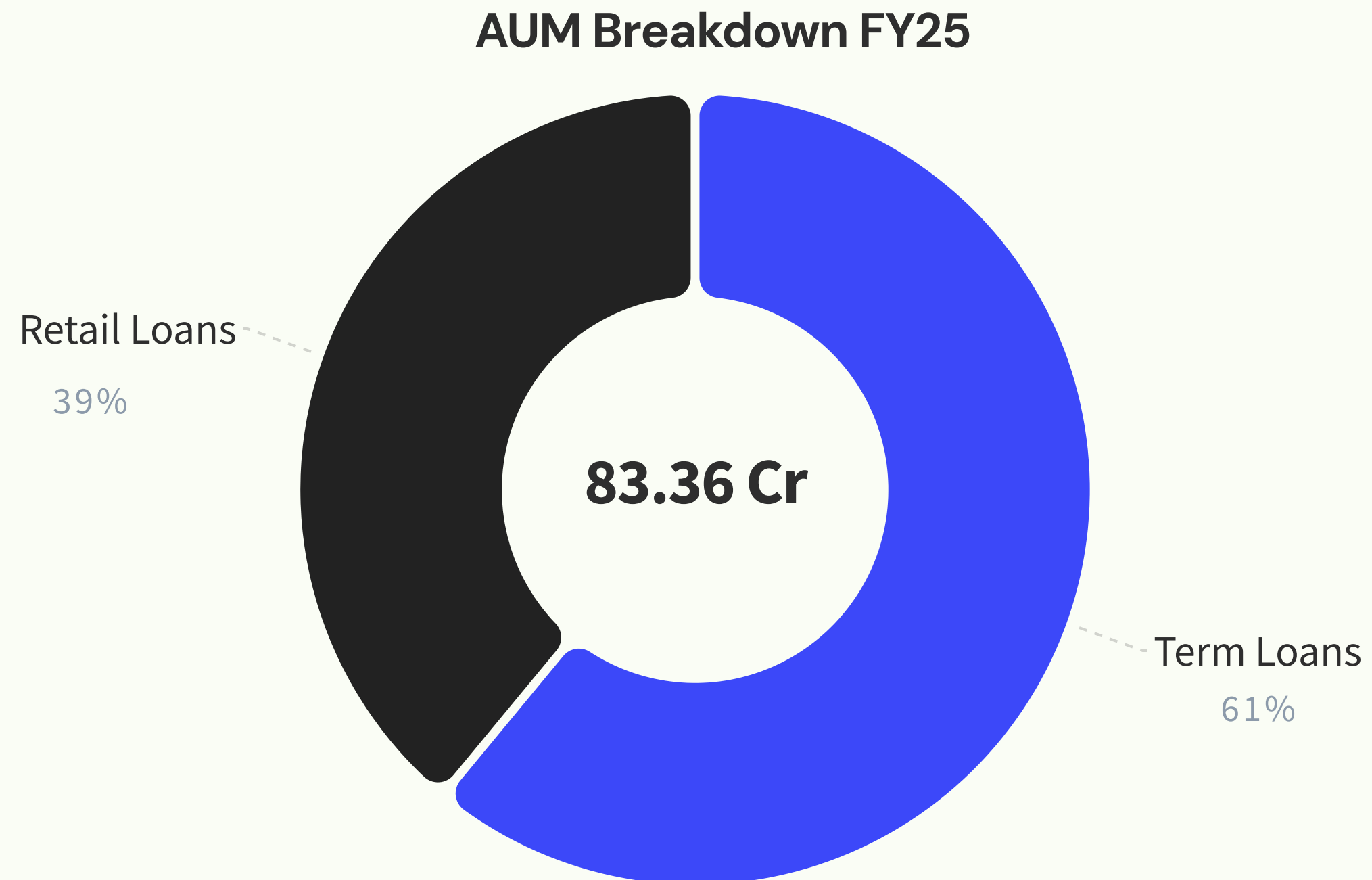


# Our Strategy



# Where we are at?

Continued focus on **wholesale lending**...



# Our Due Diligence

A **comprehensive NBFC assessment** that supports our term loan investment decision

- **Management details**

Organisation Structure | Promoter's stake | Shareholding Pattern | Corporate Governance

- **Financial Metrics**

Profit Margins | Debt to Equity | Return on Equity | CRAR | ALM Movement

- **Fundraising Journey**

Lenders | Equity Investors

- **Portfolio Performance**

Static Pool 30 & 90 PAR | AUM Movement | GNPA | Collection Efficiency

- **Policies**

Credit & Underwriting | Collections | Provisioning & Write Off



# What's Next?

In a world chasing complexity, we've chosen clarity!

## Establish Distribution

Thoughtful, **high-quality scale** through term loan partnerships with some of the best NBFCs in the country.

### Projected AUM breakdown

70% Retail, 30% Wholesale



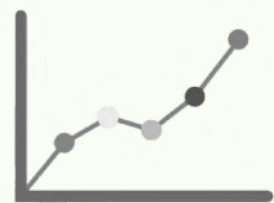
## Go Deeper Post Distribution

Next, we expand through **Co-Lending and BC partnerships** with top digital lenders — the best NBFCs and LSPs.

# Apollo Intelligence

# Industry Dashboard (work in progress..)

As we expand distribution and as our front-end scales, we're **building a dashboard on Sonic!**



## Live data streams

Powered by data from our own loan book & our partner ecosystem



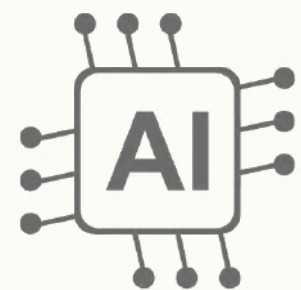
## Real-time

Live insights into credit performance across loan sizes, categories, geographies & partners



# Collections (work in progress..)

We started with Senti – our in house sentiment analysis tool, and now we're building **Apollo's full-stack collections muscle**



## AI-Powered

Developing an in-house AI voice bot to enable seamless, fully virtual end-to-end collections



## Digital First

Built a strong all-digital framework for proactive borrower communication



## Manual Support

Partnered with the best in class tele calling and field collections agencies

