

# APOLLO FINVEST

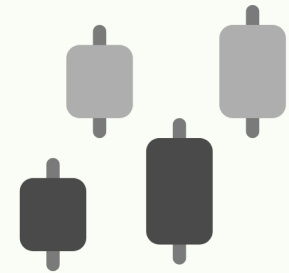
Digital-First Publicly Listed NBFC

# Who are we?



## Established in 1985

Decades of experience in  
Financial Services



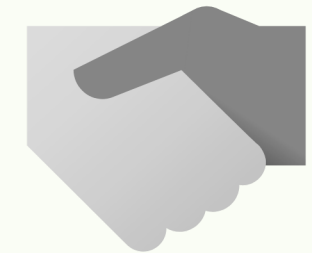
## Publicly Listed NBFC

Listed on the  
Bombay Stock Exchange



## 100% Digital Lending

Enabling Fintechs and NBFCs to  
offer digital loans



## B2B2C Branchless Lender

Partners with fintechs and NBFCs,  
lending to their borrowers

## Apollo's Story in Numbers since 2018

**6,00,000+**

**Borrowers Served**

**18,00,000+**

**Loans Disbursed**

**900+ Crore**

**Amount Disbursed**

# Leadership



**MIKHIL INNANI**  
**CEO**

Cofounded PharmEasy (Valued at \$1 Billion+)  
Raised \$300+ Million from Bessemer Venture  
Partners, TPG, Temasek  
Director of Growth and Product at Hotstar  
Carnegie Mellon Alumni

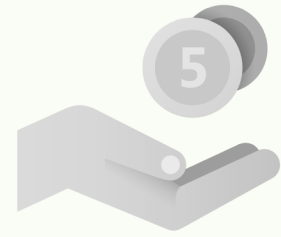


**DIKSHA NANGIA**  
**COO**

Ex - HDFC with 10+ years of experience in  
financial services  
CFA Charter Holder  
MBA in Finance from NMIMS



# Types of Partnerships



**LSP Partnerships**



**Co-Lending**



**Term Loan**

**POWERED BY APOLLO TECH**

# Types of Products



**Unsecured Personal Loan**



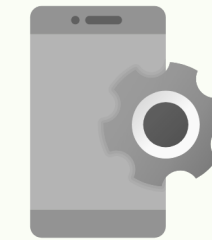
**Unsecured Business Loan: MSMEs**



# Types of Partners



## Digital Non-Banking Financial Companies (NBFCs)



## Digital Lending Tech Companies



# Key Highlights

# FY24 Results

## Key Metrics

**Rs. 21.1 Cr**

**Total Income (FY 24)**

APAT positive since inception

**Rs. 10.2 Cr**

**Profit Before Tax (FY24)**

Apollo retains PBT even after write offs

**48.3%**

**PBT To Total Income Ratio**

Apollo retains PBT even after write offs

**175.4%**

**AUM Growth Y/Y**

Exponential Growth in AUM

**Rs. 72.6 L**

**Revenue Per Employee**

Best in class efficiency

**Rs. 35.1 L**

**PBT Per Employee**

Lean team with scale

# 1Q 25 Results

## Key Metrics

**Rs. 7.4 Cr**

**Total Income**

PAT positive since inception

**Rs. 3.2 Cr**

**Profit Before Tax**

Apollo retains PBT even after write offs

**371.4%**

**AUM Growth Y/Y**

Exponential Growth in AUM

**34.9%**

**Total Income Growth Y/Y**

Growing top-line

**43.9%**

**PBT to Total Income Ratio**

High profitability

**19.4%**

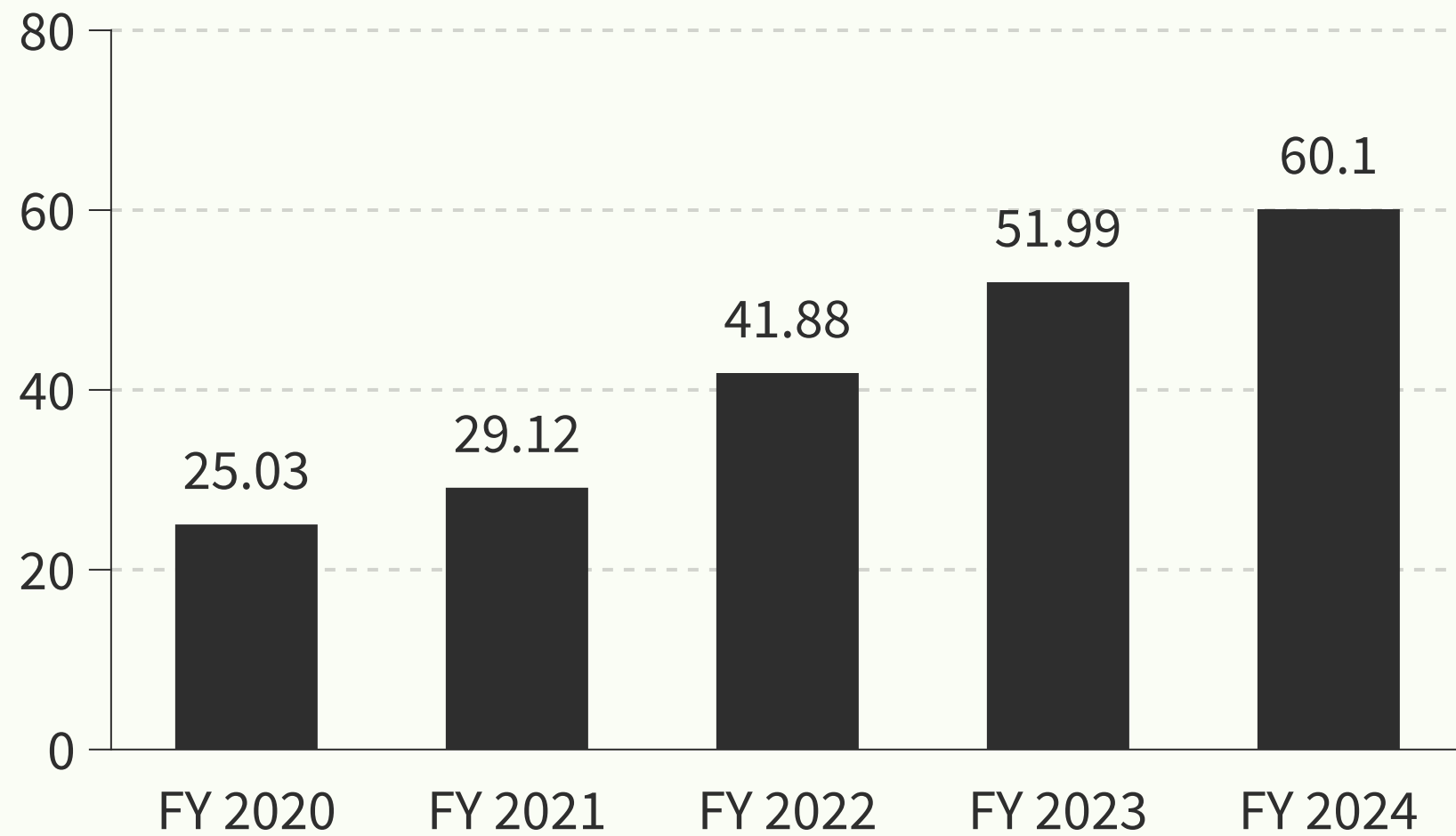
**Disbursement Growth Q/Q**

Quarterly growth in disbursements

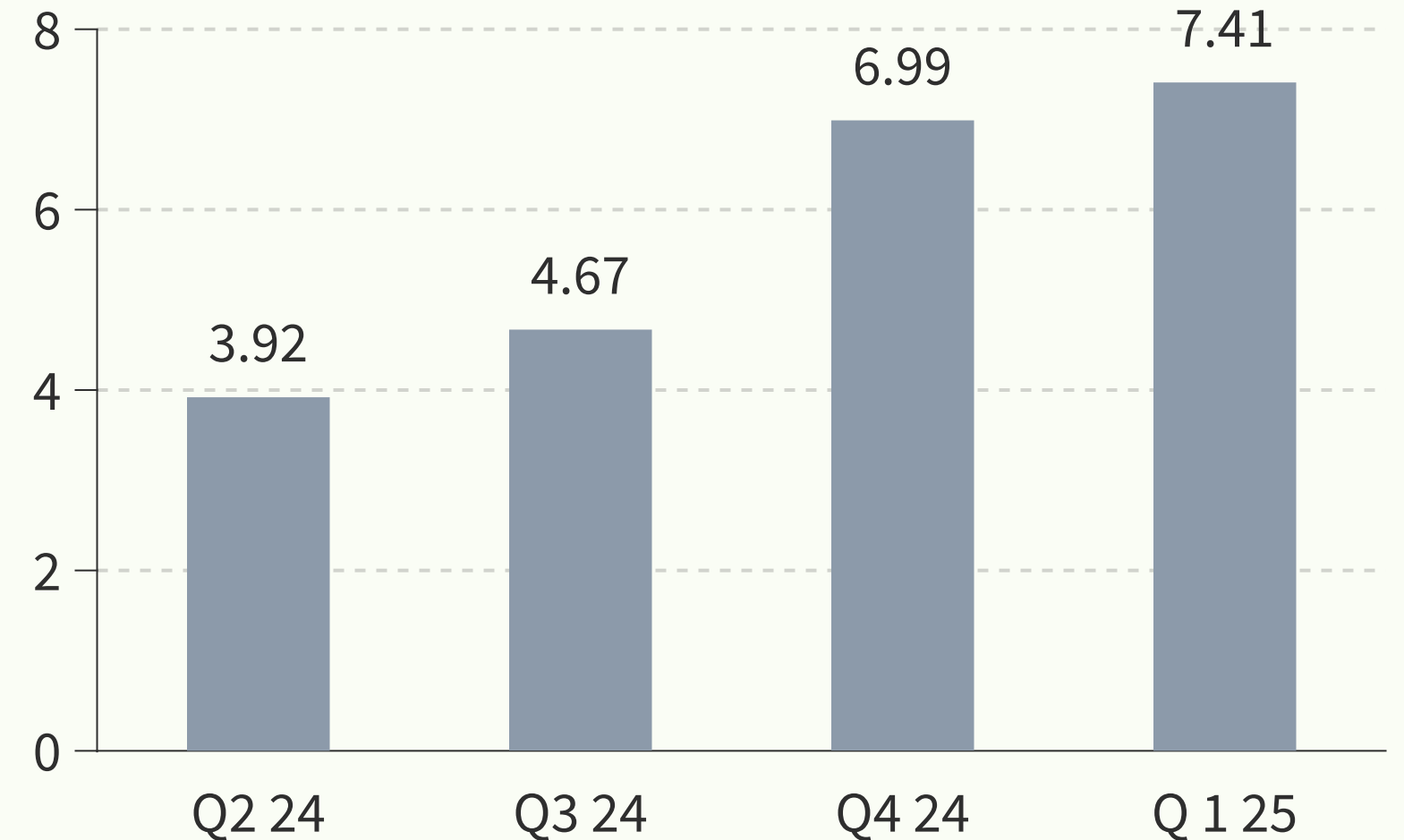
# Net Worth and Revenue

Profitable since inception

### Net Worth Growth Y/Y (In Cr)



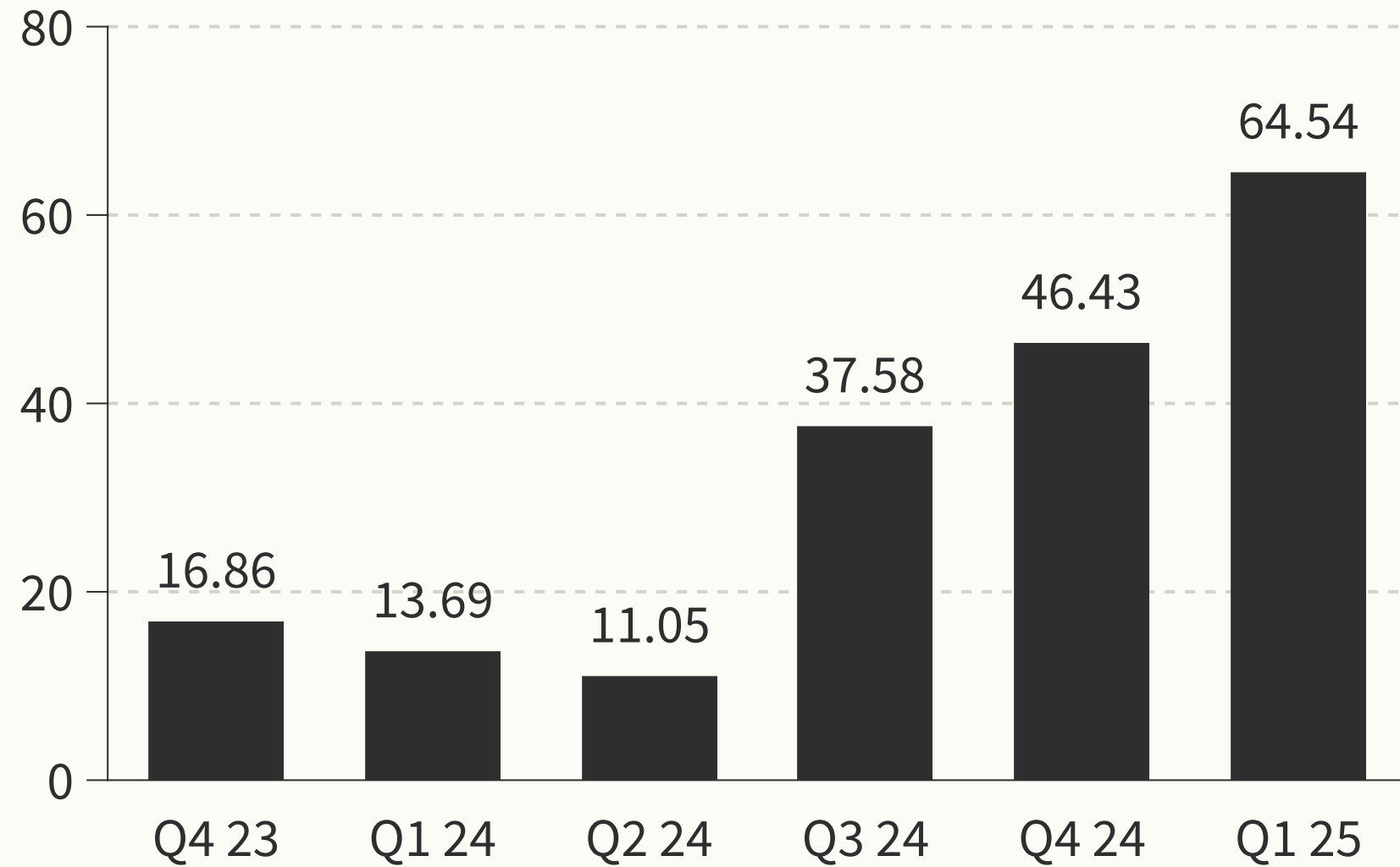
### Revenue Last 3 Qtrs (In Cr)



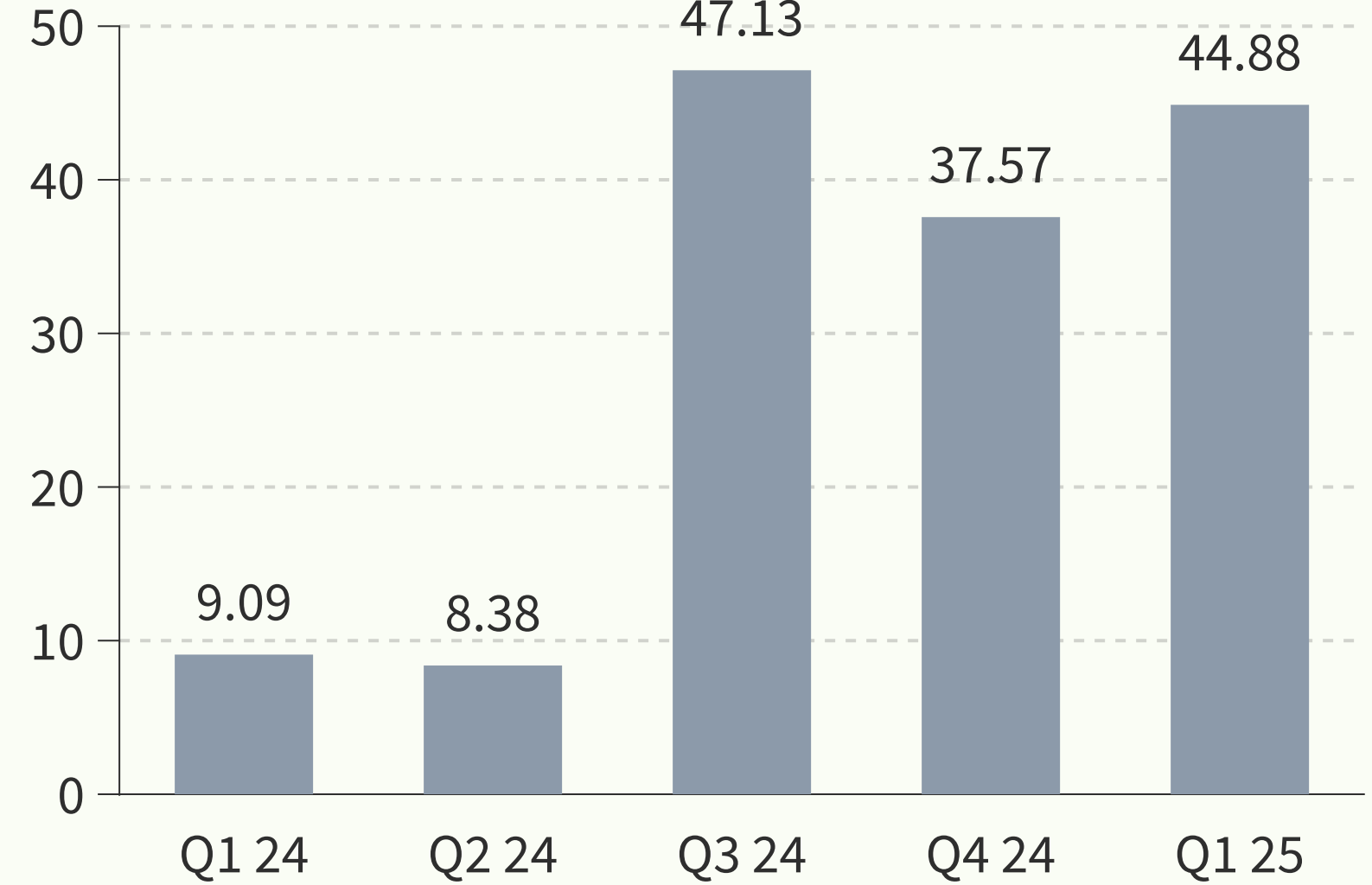
# Growth and Scale

AUM grew by 371% Y/Y in Q1 25

AUM Last 5 Qtrs (In Cr)



Disbursement Last 5 Qtrs (In Cr)



# What sets Apollo apart?

## Unique B2B2C Business Model

*Partnering with 10+ Fintechs and NBFCs*

### Top 10%

#### Best of the Best Portfolios

*Picking top 10%–20% portfolios of partners*

### 5% FLDG

#### Added Risk Protection

*All Apollo portfolios are protected by a 5% Security and overall credit loss*

### INR 1,000+ Cr

#### Disbursement Capabilities

*Partnering with the top NBFCs and Fintechs*

### 700+

#### Superior Borrower Quality

*66% Portfolio is above 700+ Bureau Scores*

### 1.98%

#### Low DPDs

*90+ DPD PAR (GNPA) as of Mar'24 – Lower than our partners and the industry average*

### 60+ Partners

#### Vintage + Experience

*In last 8+ years worked with 60+ partners giving huge data to do quality underwriting*

# Apollo vs the Market

## Performance through Numbers

*Apollo*                      *Other Digital Lenders*  
**18.2% vs 8.5%**  
**Return On Equity\***  
Better ROEs due to operational efficiencies

*Apollo*                      *Other Digital Lenders*  
**0.25x vs 2.75x**  
**Debt to Equity**  
Lower debt and high repayment capabilities

**Zero**  
**Cost of Acquisition**  
Unique partnership model enabling zero cost of acquiring borrowers

**>175%**  
**AUM Growth**  
Y/Y growth achieved without incremental operational expense

**30** Employee  
**Lean Team**  
Small team keeping costs under control

**100%**  
**Tech Enabled**  
Tech capabilities ensuring faster scalability

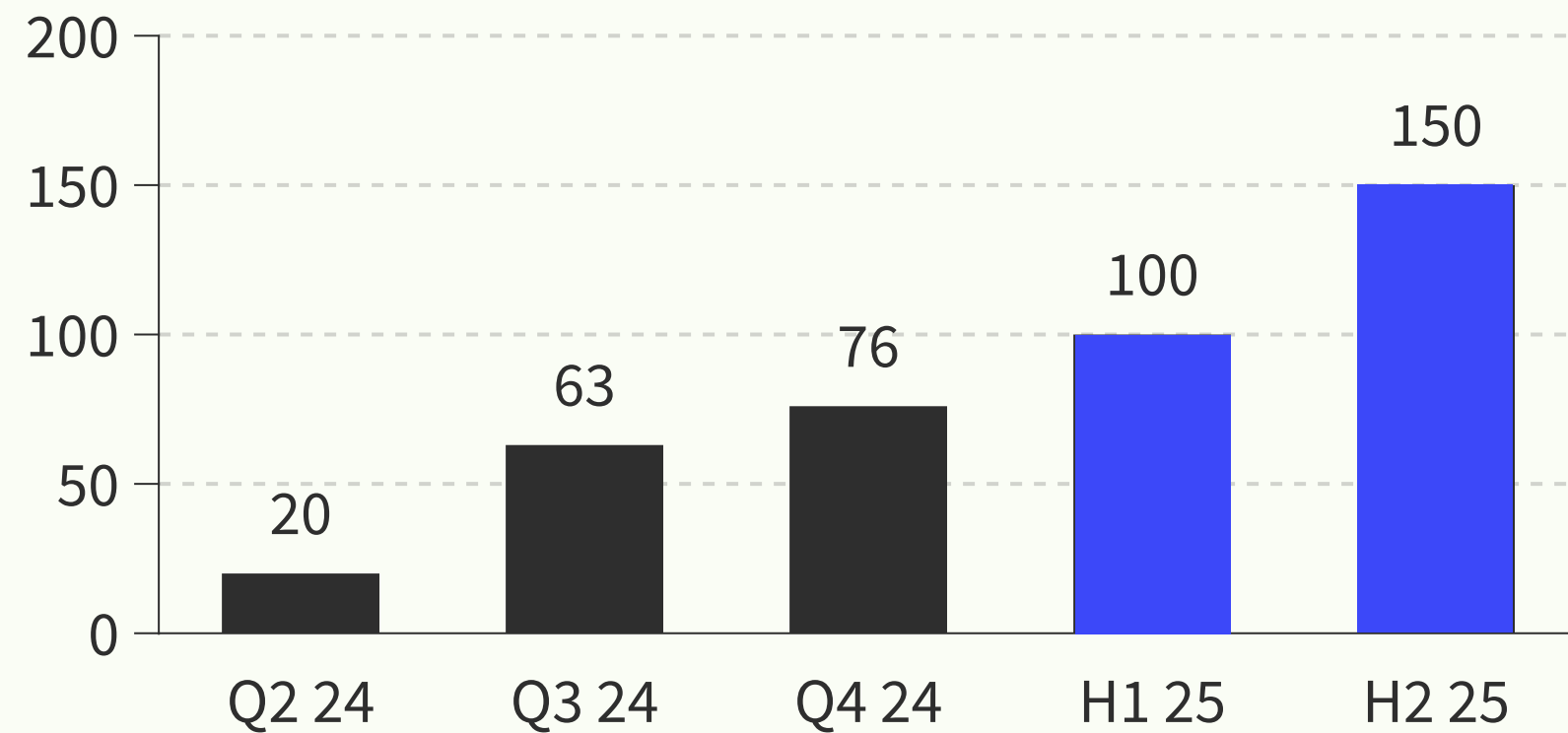
**70%**  
**Promoter Holding**  
No off-shore capital

**100%**  
**Transparency**  
Publicly Listed and No governance issue



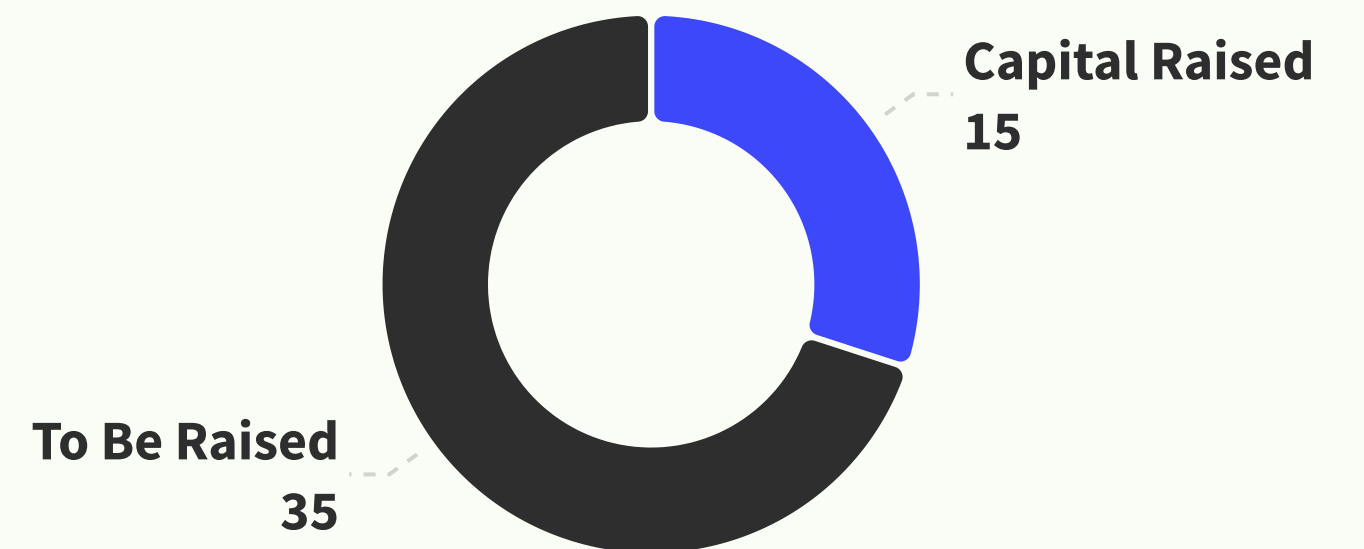
# What's Next?

### Capital Commitment Forecast (INR Cr)



### Fundraise Target H1 25 (INR Cr)

Total Target of INR 50 Cr



# Thank You!

WEBSITE

[www.apolloinvest.com](http://www.apolloinvest.com)

EMAIL

[vishwajeet@apolloinvest.com](mailto:vishwajeet@apolloinvest.com)

BLOGS

<https://apollo.substack.com>