

Apollo Finvest

"AWS of Digital lending"

Stellar team



MIKHIL INNANI (CEO)

- Cofounded PharmEasy (Valued at \$5 Billion+)
- Raised \$300+ Million from Bessemer Venture Partners, TPG, Temasek
- Headed Growth and Product at Hotstar
- Carnegie Mellon Alumni



DIKSHA NANGIA (COO)

- Ex - HDFC with over a decade of experience in financial services
- CFA Charter Holder and MBA in Finance



CFA Institute



Thesis

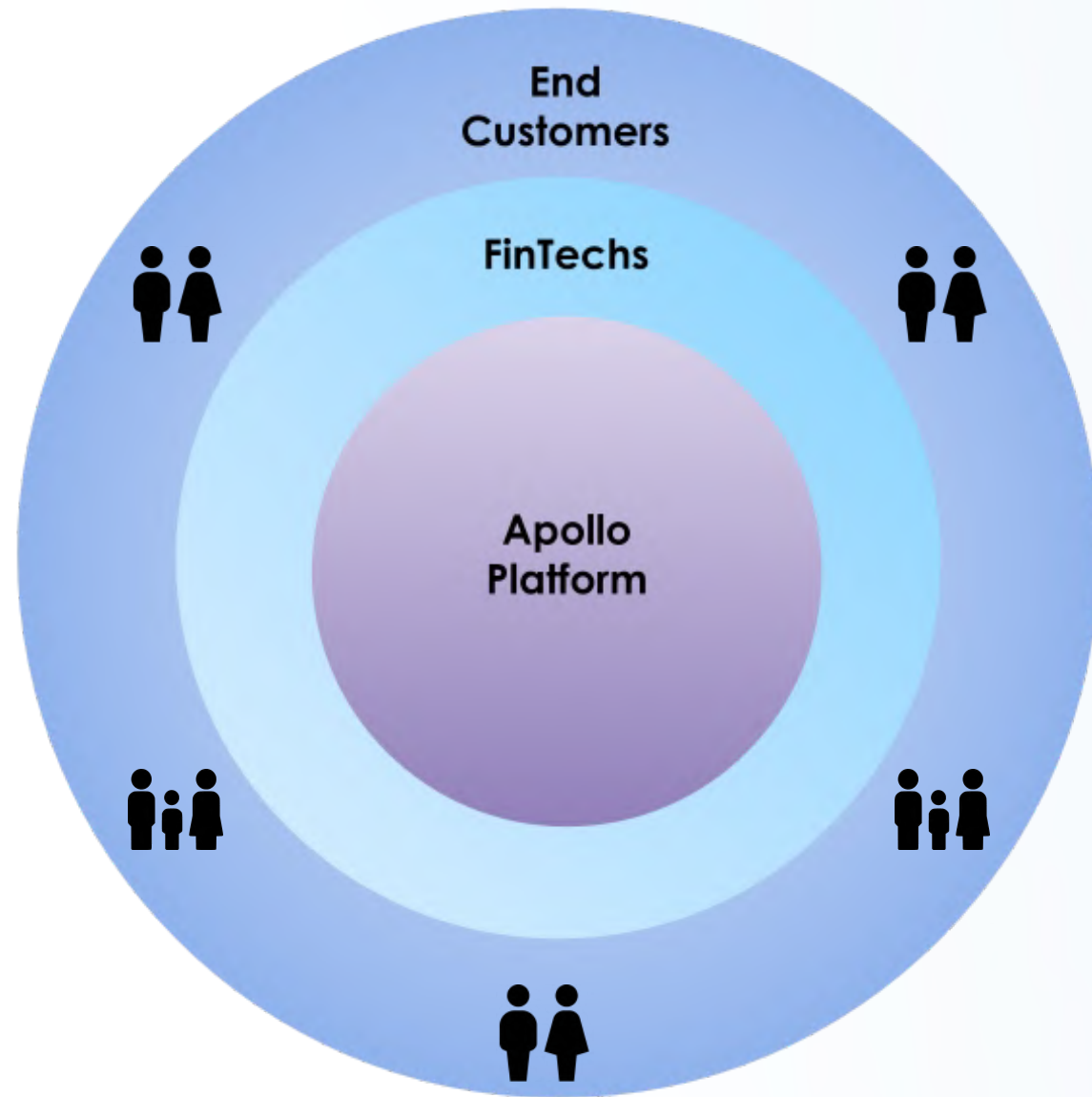


"Every Company will Be a Fintech Company"

"Every company will derive a significant portion of its revenue from financial services."

-Andreessen Horowitz

Apollo Fininvest: AWS of Digital Lending



Digital lending

Full stack platform enabling FinTechs to offer digital loans



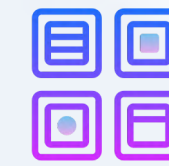
Live in 48 hours

Enables FinTechs to go live within 2 days with plug and play API's



Public listed company

Apollo is a public listed Tech company with an NBFC License



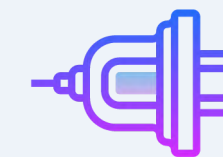
Range of offerings

Offering Fintechs Compliance, Technology and Capital



Scalable

Provides Fintechs with a robust technology platform



Flexible

Enables Fintechs to create tailored products



Neutral

Platform with a neutral B2B2C approach



Apollo Finvest's Best Quarter & FY Ever!

Key Metrics : FY 2021-22 Results

Rs. 74 Cr
REVENUE (FY)

5X
REVENUE Y-O-Y

3X
REVENUE Y-O-Y Q4

Rs. 17 Cr
PROFIT (FY)

3X
PROFIT Y-O-Y

3X
PROFIT Y-O-Y Q4

6X
AMOUNT DISBURSED Y-O-Y

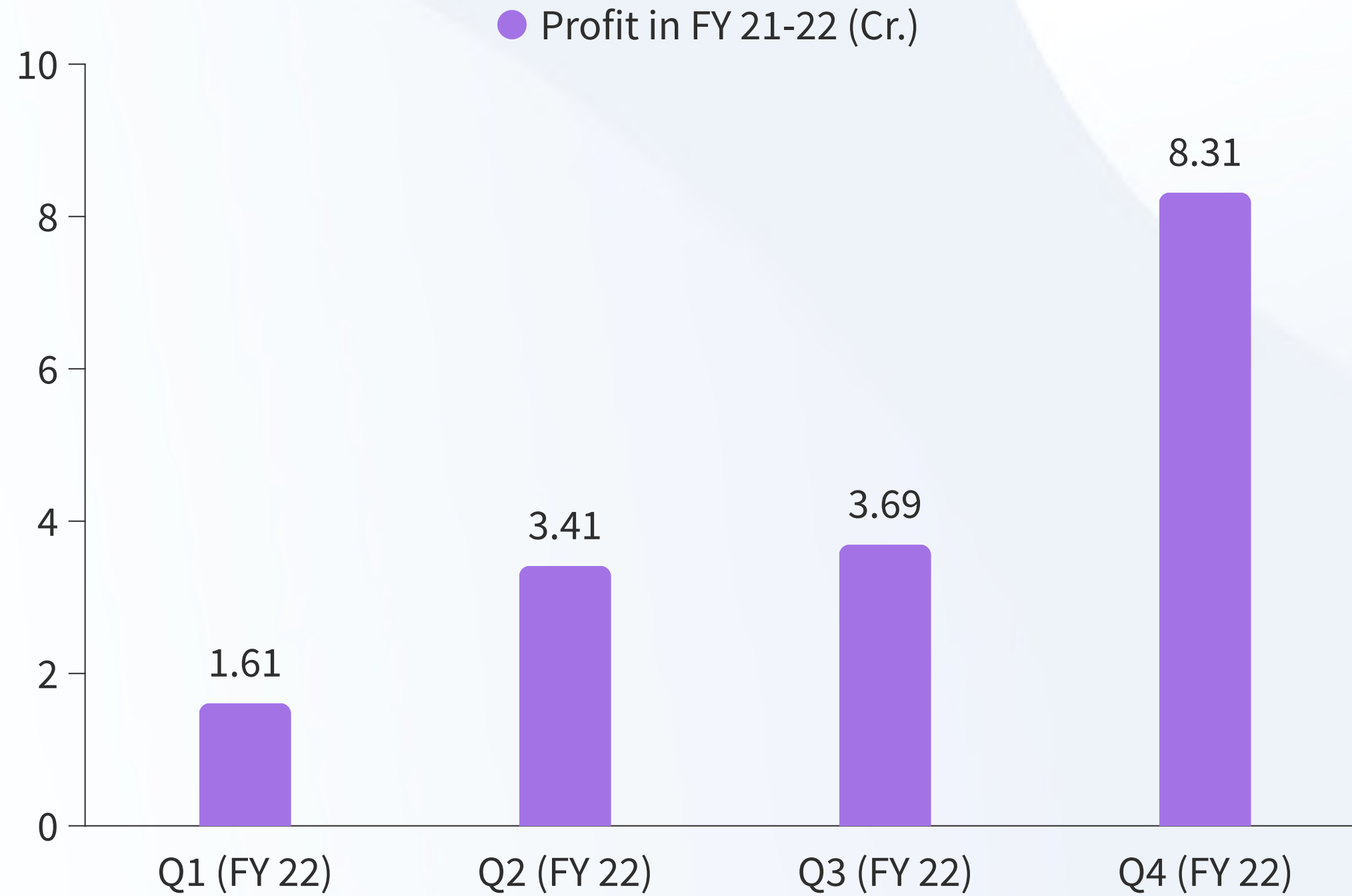
4X
NO. OF LOANS DISBURSED Y-O-Y

2X
NO. OF LOANS DISBURSED Y-O-Y Q4

70.73%
PROMOTER HOLDING

34
NO. OF EMPLOYEES

We are growing. Really fast!



Thank you



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Industrial Estate, Andheri West,
Mumbai, Maharashtra 400053

Appendix

Go to Market Strategy



First choice

Apollo Finvest is the preferred and usually the first partner for Fintechs offering digital loans



Word of mouth

Frequent referrals and recommendations by the key players in the eco-system



Trust and Validation

Seamless track record and transparency of being a public company promotes trust amongst Fintechs

Network effect

Existing Fintechs sharing positive experiences with their investors

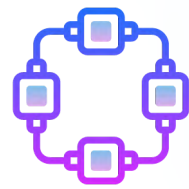


Investors recommending Apollo to their portfolio companies

Apollo's MOAT & Future Growth



Apollo Finvest is a branchless Lender with a massive distribution accross multiple Fintechs



High adoption of Apollo's robust technology platform increases Fintech stickiness

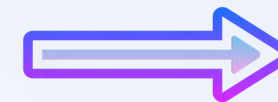


Economies of scale gets Apollo better pricing for tech APIs as the number of Fintechs scale-up

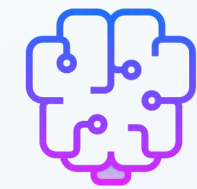
Network effect



More Fintech partners



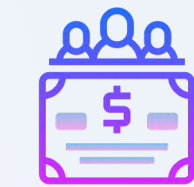
More Lending data



Better Risk Algorithm



Cheaper Cost of Capital



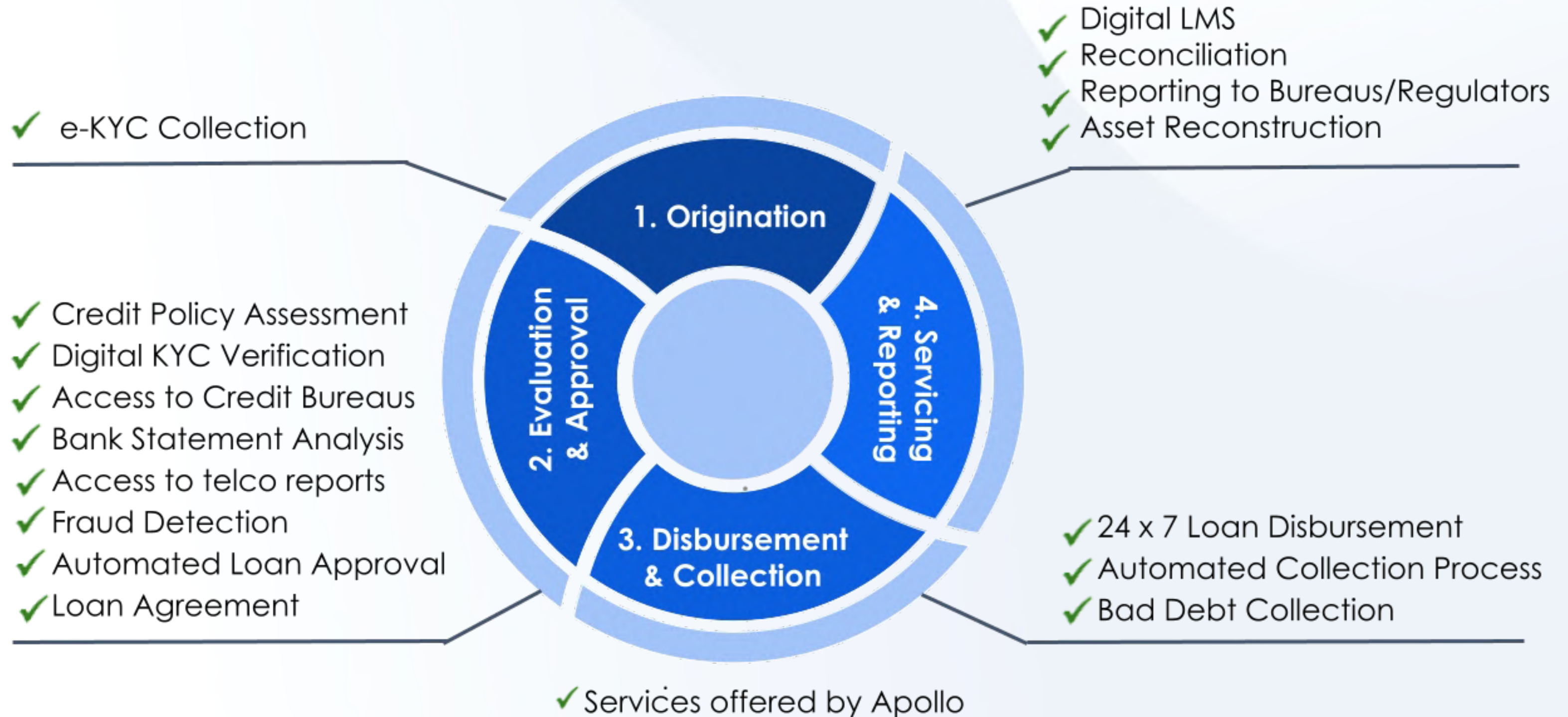
More Capital Providers



Great Portfolio Performance

Apollo's Infrastructure Offerings

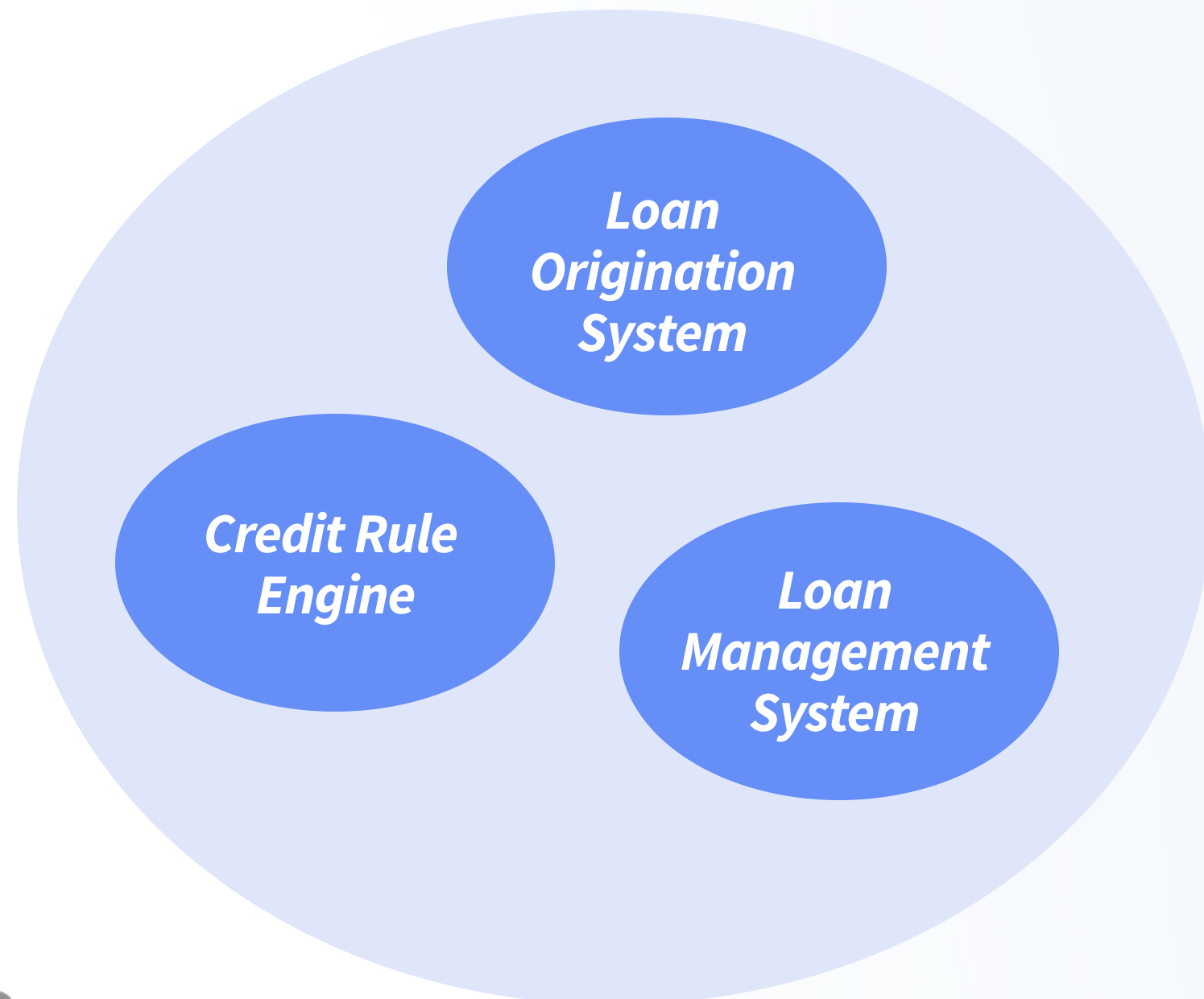
One stop shop for any company that wants to start offering digital lending services



Sonic

Apollo provides a complete backend infrastructure for any Fintech company

The Sonic Platform



Key Features

- Simple to use & digital lending focus
- No integration required to get started
- Fast, scalable, and flexible
- Go live within 3 days
- Check out the demo [here](#)



Future of Financial Services



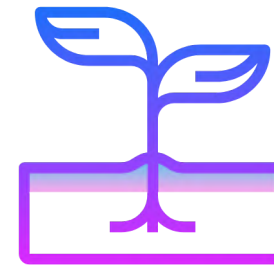
["Any company can offer financial services" - A16Z \(Click here\)](#)



Challenges faced by Fintechs

- Lender's refuse to partner without Fintechs having prior portfolio performance leading to a chicken and egg situation
- Need for a lending license
- Familiarity with end-to-end lending process and RBI guidelines
- Getting access to credit bureaus and alternate data sources for underwriting
- Long integration periods with traditional NBFCs and Banks
- Absence of tech-led lending platforms to support customizable and innovative financial products
- No control over underwriting or user experience of borrowers
- Lack of access to debt capital for scaling
- And many many more...

Journey of a fintech with Apollo



DEVELOPMENT & TESTING
PHASE

Fintechs build a MVP

Apollo offers digital lending
API's to enable digital lending in
48 hours

GROWTH PHASE

Fintechs finds the product market
fit

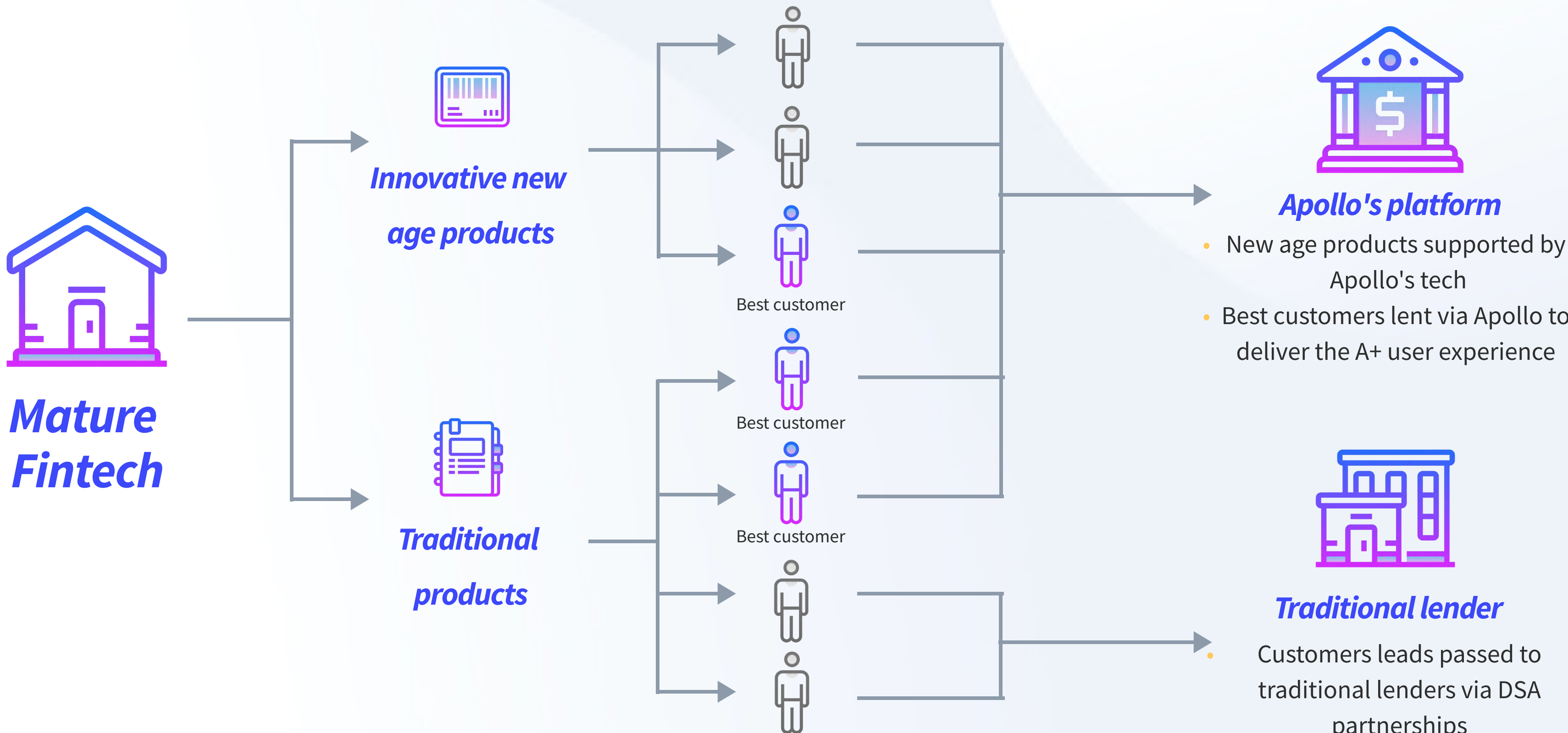
Apollo offers Sonic. The
complete backend technology
platform to manage all digital
lending operations

SCALING PHASE

Fintechs builds a stable portfolio and
begins exponential growth

Apollo offers capital to help Fintechs
scale their lending

Lending Ecosystem of a Mature Fintech



CSR Initiative

Supporting and evangelizing women's empowerment by partnering with impactful organizations



SHIKSHA FOUNDATION

- Furthers the cause of empowering children from tribal areas.
- Apollo Finvest in partnership with Shiksha Foundation supports the Adopt A Girl Child Program to foster their overall development.



SAKHI

- Supports girls from low income families in their extra curricular growth.
- Apollo Finvest in partnership with Sakhi also facilitates the nutritional, sanitary and personality development.



PARINAAM FOUNDATION

- Over a decade of experience supporting urban low-income communities.
- Apollo Finvest in partnership with Parinaam supports the academic and social development of children residing in urban slums.