

APOLLO FINVEST

Digital-First Publicly Listed NBFC

Financials

Q3 25 Results

Key Metrics

Rs. 7.79 Cr

Total Income

Continued top-line expansion

9.56%

Total Income Growth Q/Q

Stable progression in income growth

Rs. 2.14 Cr

Profit Before Tax

Consistently profitable since inception

34.33%

Disbursement Growth Q/Q

Robust quarter-on-quarter growth

21.58%

AUM Growth Q/Q

Sustained growth in AUM reflecting business momentum

18.10%

Net Profit Margin

Resilient performance driving steady margins

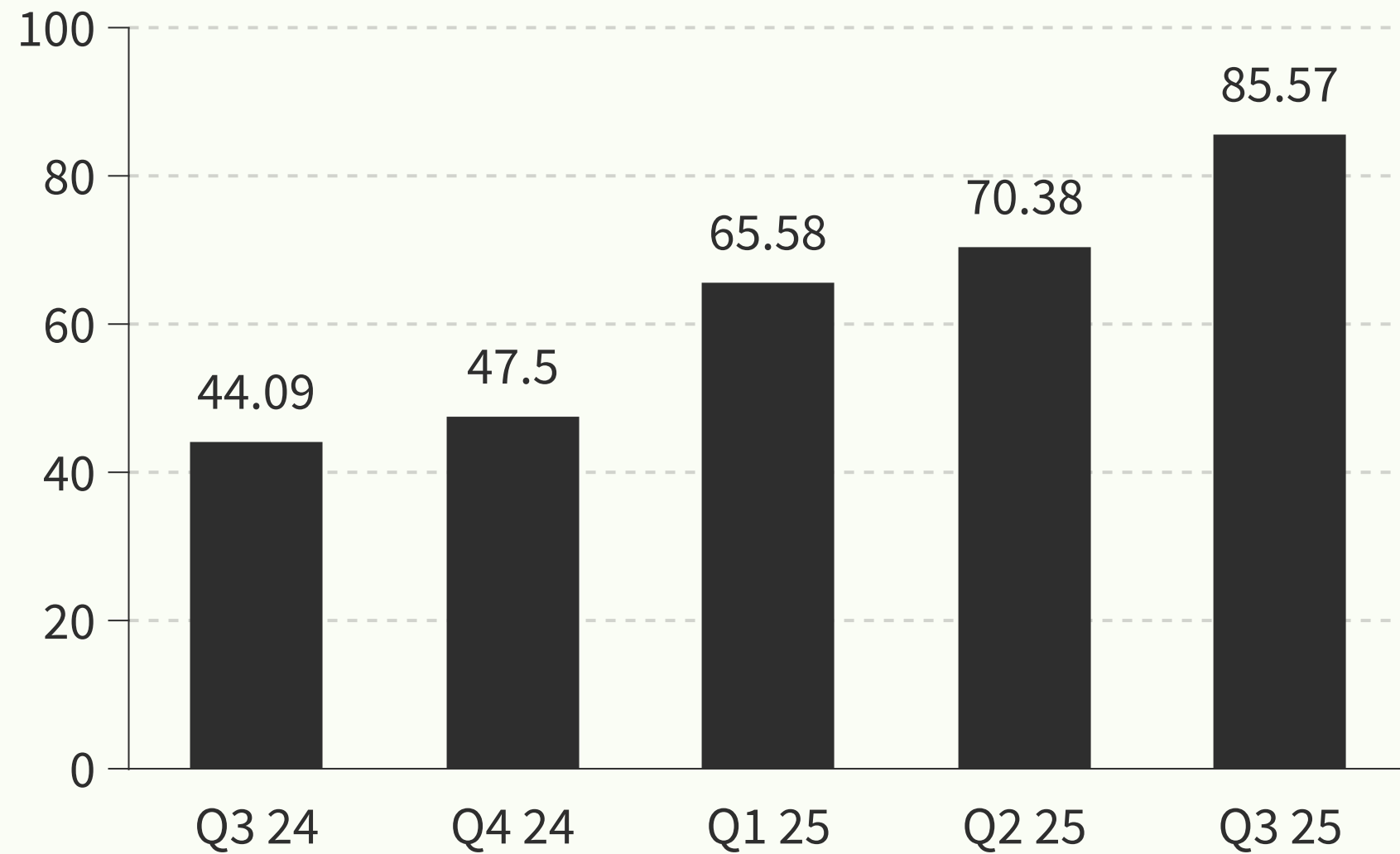
*Numbers have been rounded off for presentation purposes

*AUM is without provision adjustment

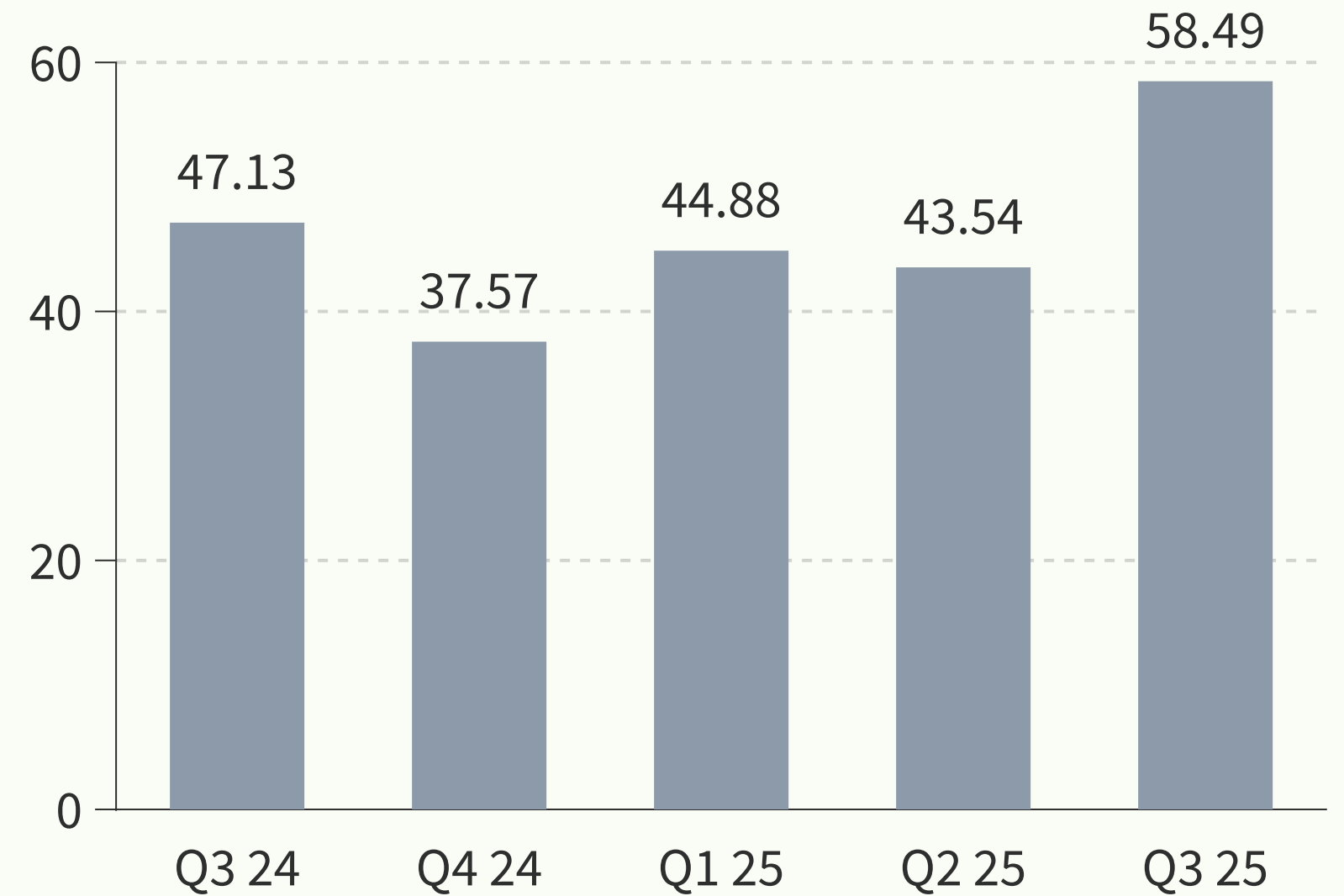
Growth and Scale

AUM grew by 21.58% Q/Q in Q3 25

AUM Last 5 Qtrs (In Cr)



Disbursement Last 5 Qtrs (In Cr)



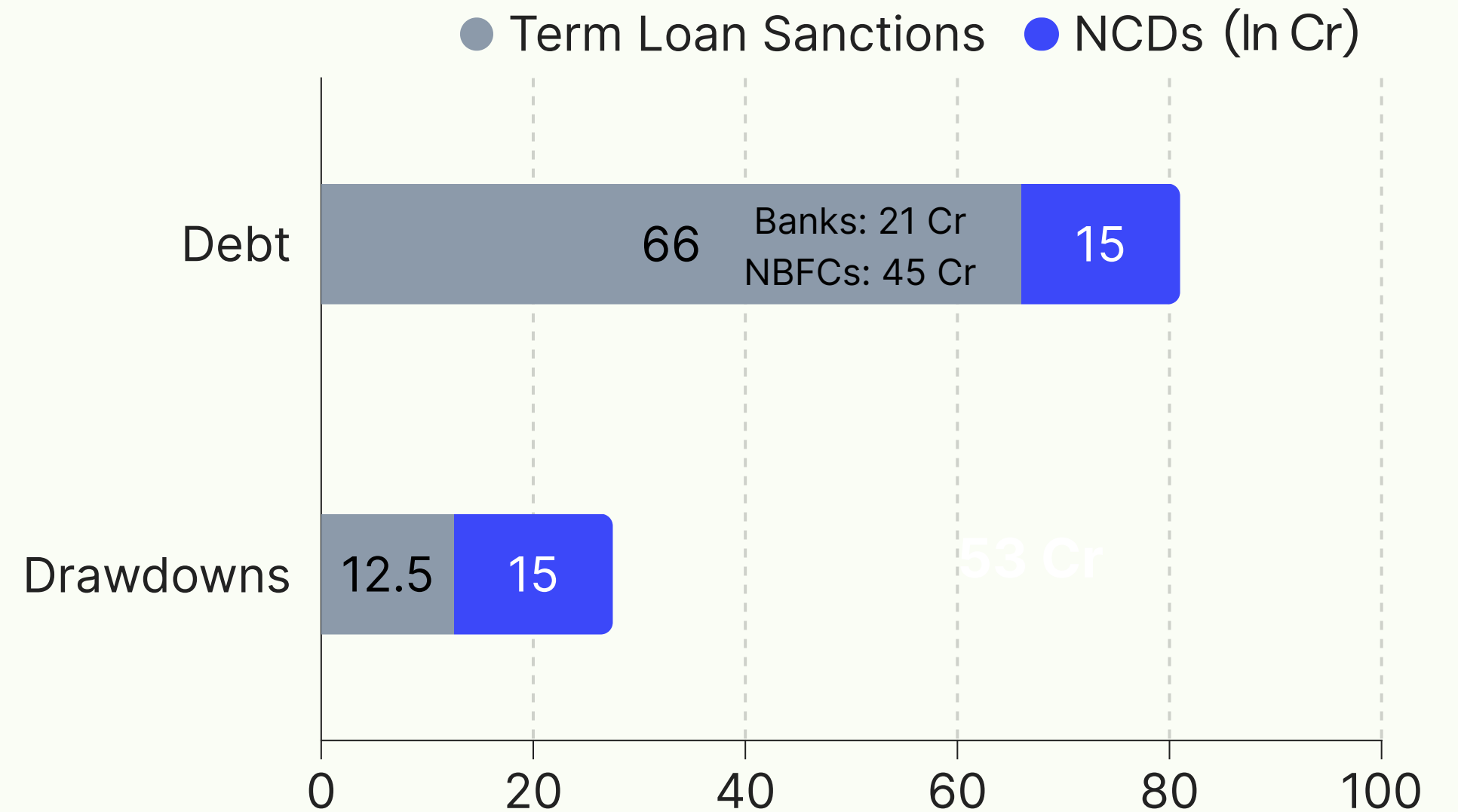
Fundraising Updates

Apollo's Debt Funnel



INR 81 Cr

Debt pipeline



INR 12.5 Cr – Debt Raised in Q3

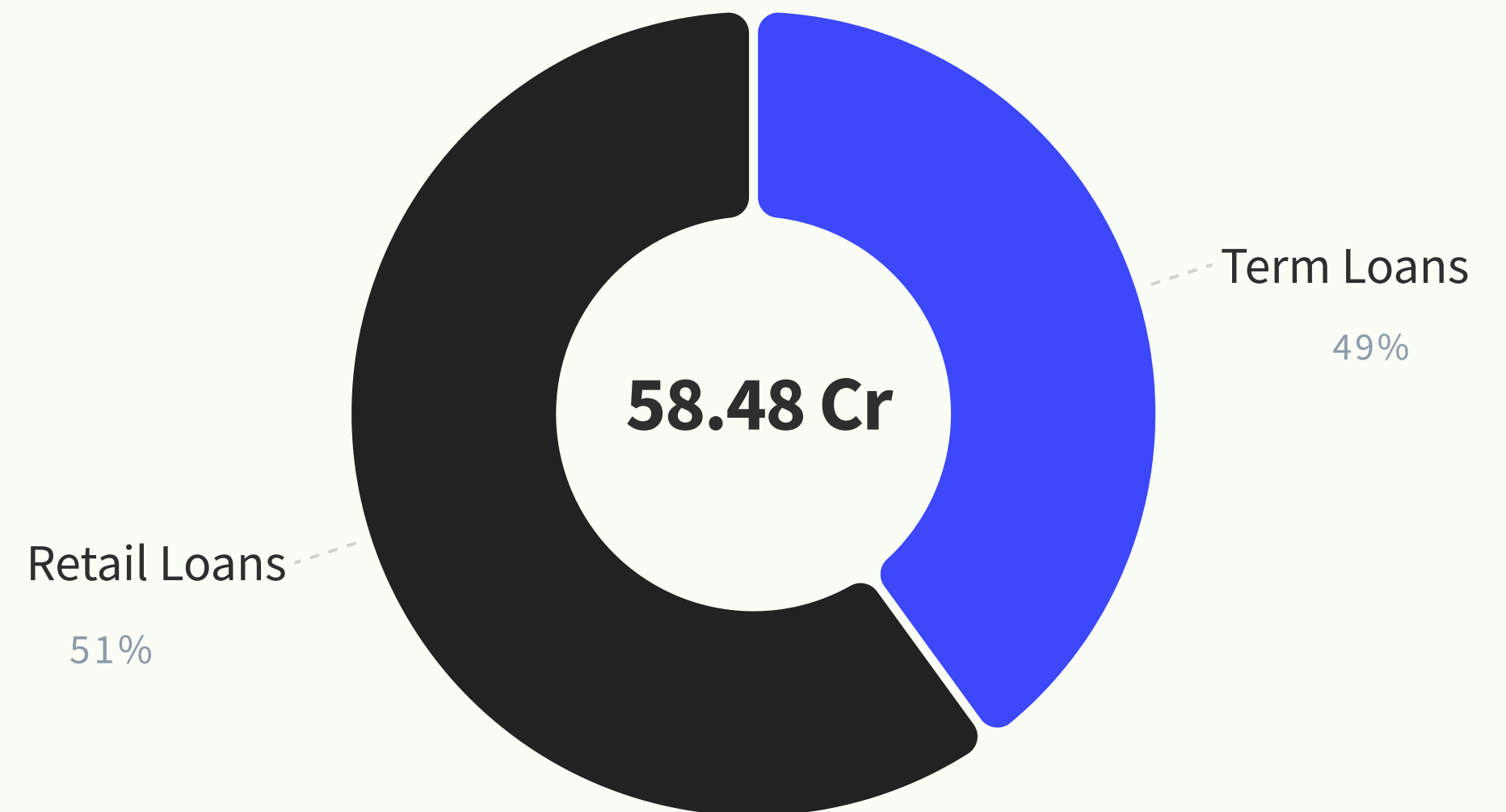
Rethinking Our Strategy..

In October 2024, RBI barred four NBFCs, including major players like **Navi & DMI Finance**, from issuing new loans.

What changed for us?

- Strengthened our term loan portfolio — disbursing **INR 28.5 Cr in Q3**.

Disbursement Breakdown Q3 25



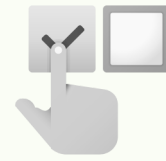
Apollo Intelligence

Senti

Turning **call recordings** into clear insights



Upload



Transcribe



Analyse

Upload 1000s of call recordings and **get a sentiment analysis** in lightning fast speed with the power of AI

50,000+

Minutes analysed

Trusted by all partners to turn call data into actionable insights and drive monetization & growth

100%

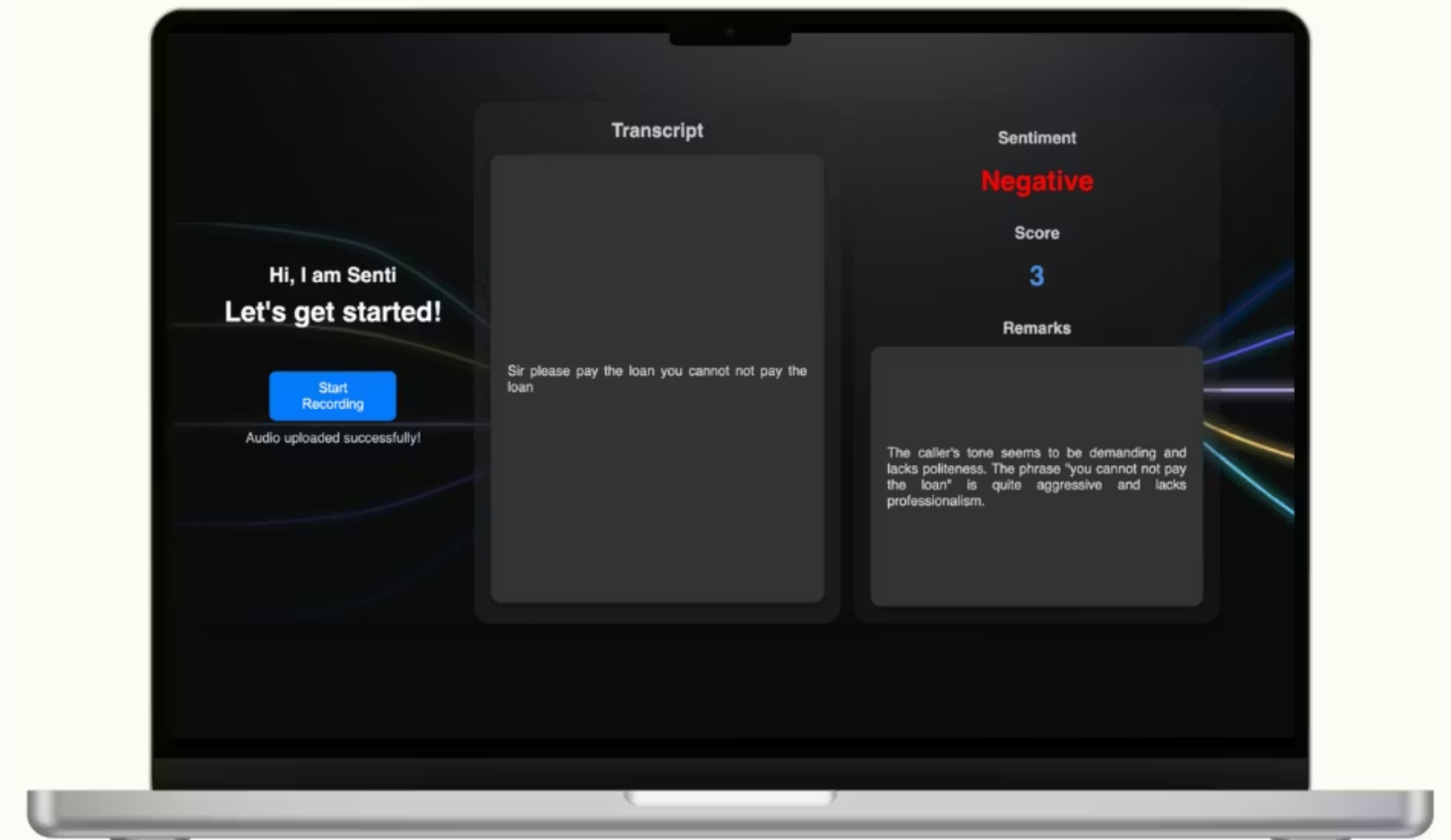
Critical Call Detection Rate

Transforming vast call data into meaningful results

50x

Increase in team efficiency

Revolutionising productivity unparalleled gains with efficiency



Face Match

Instantly verify identities by matching user images with registered profiles using **AI-powered facial recognition**



50,000+

Successfull face
matches done



98.4%

Accuracy in matching user
images with official IDs



Liveness

Ensure the borrower's photo is live and not a spoofed image, **preventing fraud and identity theft**



350K+

Borrower selfies analysed



99.8%

Success in blocking spoofs,
masks & object images



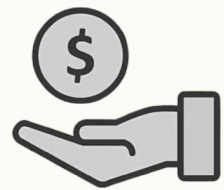
Super Sonic (work in progress..)

Our dynamic in-house **credit risk algorithm** which leverages AI and past trends to analyze and predict borrower default risk with precision.



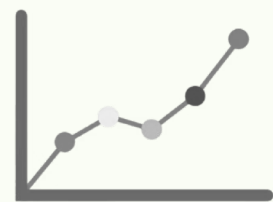
1600k+

Past loan data powers this model



Product-Specific

Built for all kinds of lending products – be it unsecured or secured



Dynamic

Our model evolves monthly, learning from loan performance and borrower data



Tech-First Excellence



55% AI-Driven Code

Turbocharges development and slashes time-to-market



30-Member Team

Driving impactful advancements with unmatched efficiency — powered by a lean 30-member team



Strength of 7 years of Proprietary Data

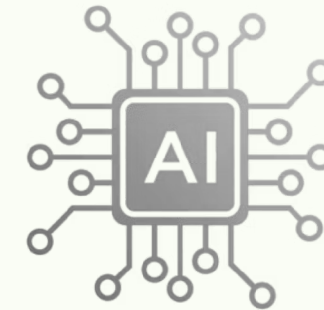
Powering safer, smarter lending models

We are Hiring!



Risk Analyst

Analysing risks and trends
to ensure smarter
decision-making



AI Developer

Strengthening Apollo's AI
capabilities to scale as a
tech-first leader