

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

Contact No. 7700986861

Website: www.apollofinvest.com

May 11, 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 Audited Financial Results for the quarter and year ended March 31, 2026 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

Scaling retail lending *with institutional discipline.*

Focus on Retail Borrowers
Diversified portfolio.
Long-term relationships.

Controlled Lending Models
Warehousing, co-lending
and term loans.

Risk-First Underwriting
Data-led decisions
at every step.

Technology at the Core
Scalable systems
that power growth.

Strong Collections Infrastructure
Driving outcomes
and portfolio quality.

FY26 *Results.*



Rs. 23.2 Cr

Total Income

Strong revenue growth with
clear scale-up ahead



Rs. 0.89 Cr

Income per Employee

High efficiency with a lean,
scalable team



Rs. 10.4 Cr

Profit Before Tax

Sustained profitability
since inception



6.23%

PBT Growth Y/Y

Accelerating profitability
on a year-on-year basis



29.96%

Net Profit Margin

Healthy margins backed by
cost efficiency

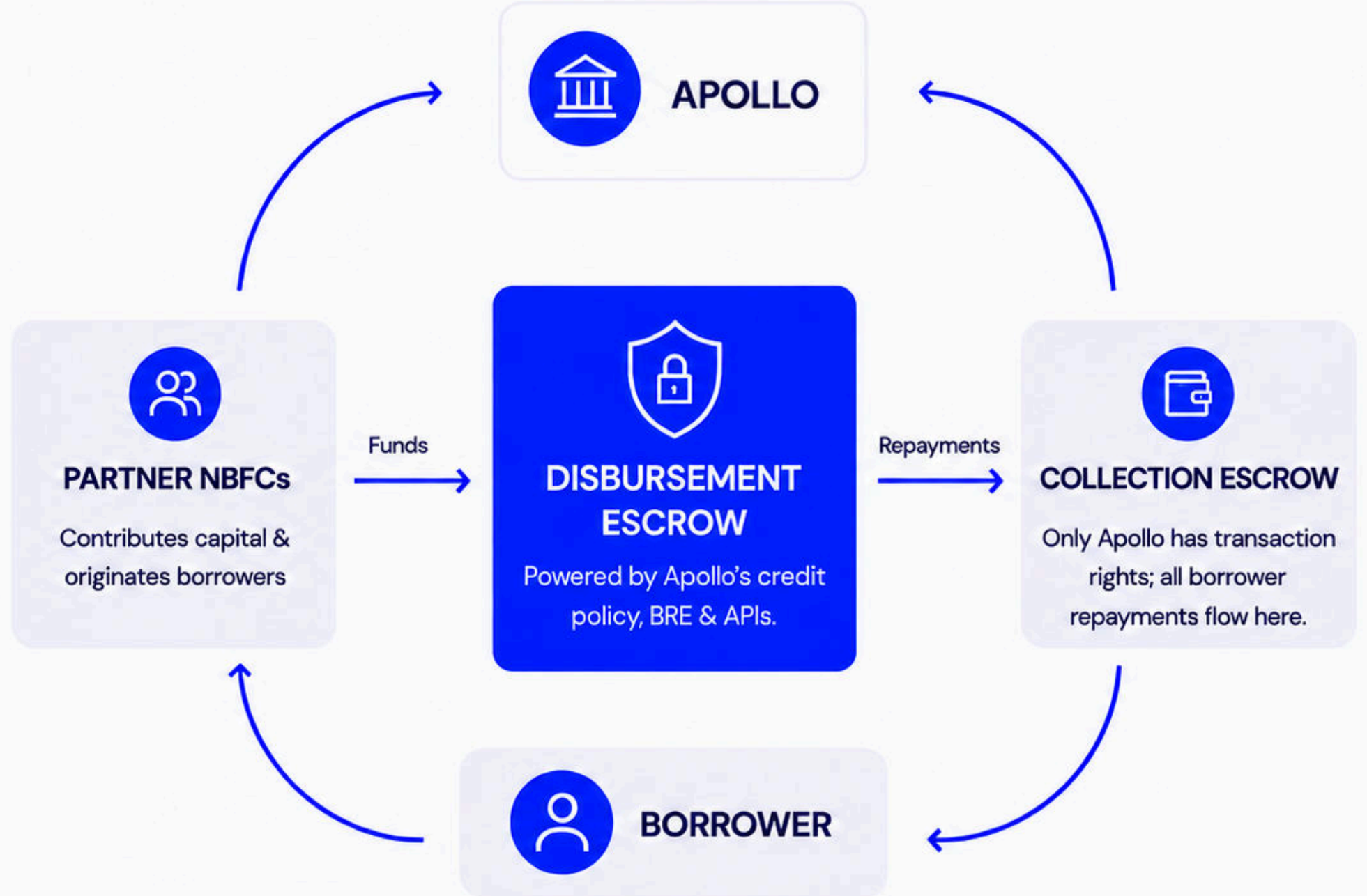


Focused on disciplined retail-led growth.




CONTROLLED LENDING MODELS

Warehousing is live. *And scaling.*



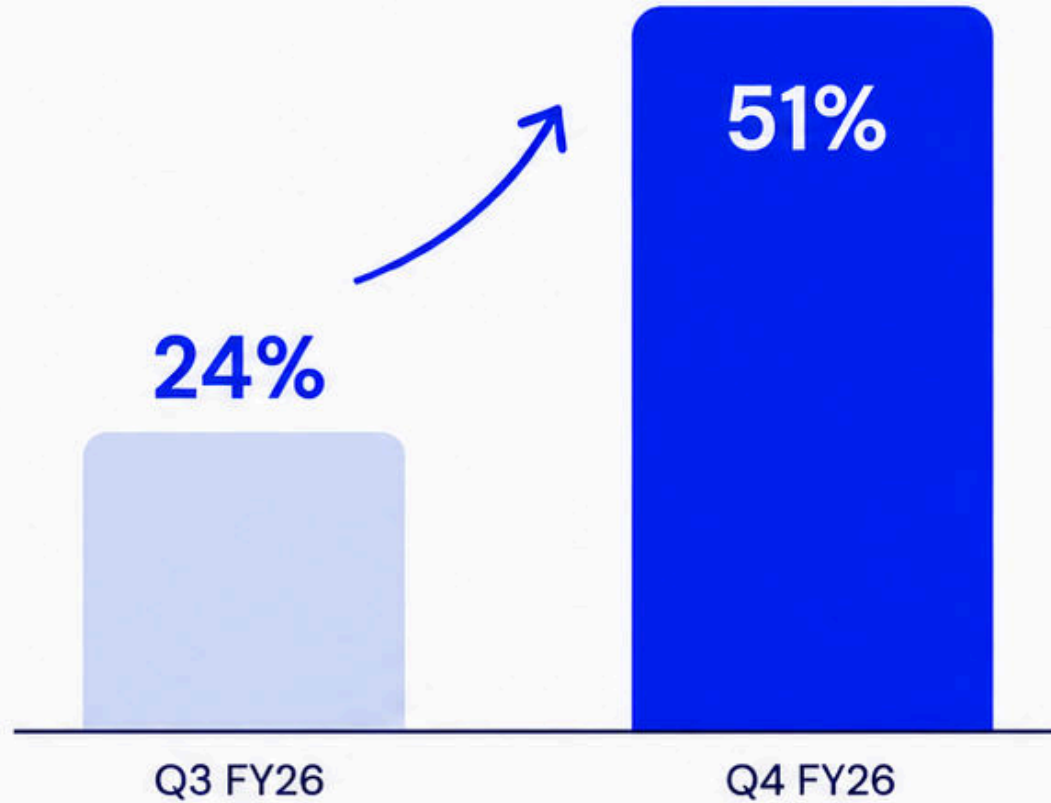
 **₹30 Cr+**
disbursed in warehousing till date

- ✓ Live with 3 lending partners
- ✓ Escrow-controlled fund flows
- ✓ More term loans transitioning to the warehousing structure

 **27%** of our total term loan book is already through warehousing

**A stronger
retail focus.**
More control.
Better outcomes.

Retail Book Growth



**A significant
milestone**
in our journey.

Retail book grew from
24% in Q3 FY26
to **51%** in Q4 FY26.



**WHY THIS
MATTERS**



**MORE CONTROL OVER
THE END BORROWER**

Stronger relationships.
Direct engagement.
Better outcomes.



**MORE CONTROL OVER
UNDERWRITING**

Governed by our
BRE and proprietary
risk engine.



BUILT FOR SCALE

100-0 and 80-20
structures enable capital
efficiency and
flexible growth.

OUR FLAGSHIP PRODUCT AND CURRENT FOCUS

Apollo Cash.

*Your next loan is
two minutes away.*



Live across
19,000+
pincodes



₹5 Cr+
disbursed



Fully digital
underwriting



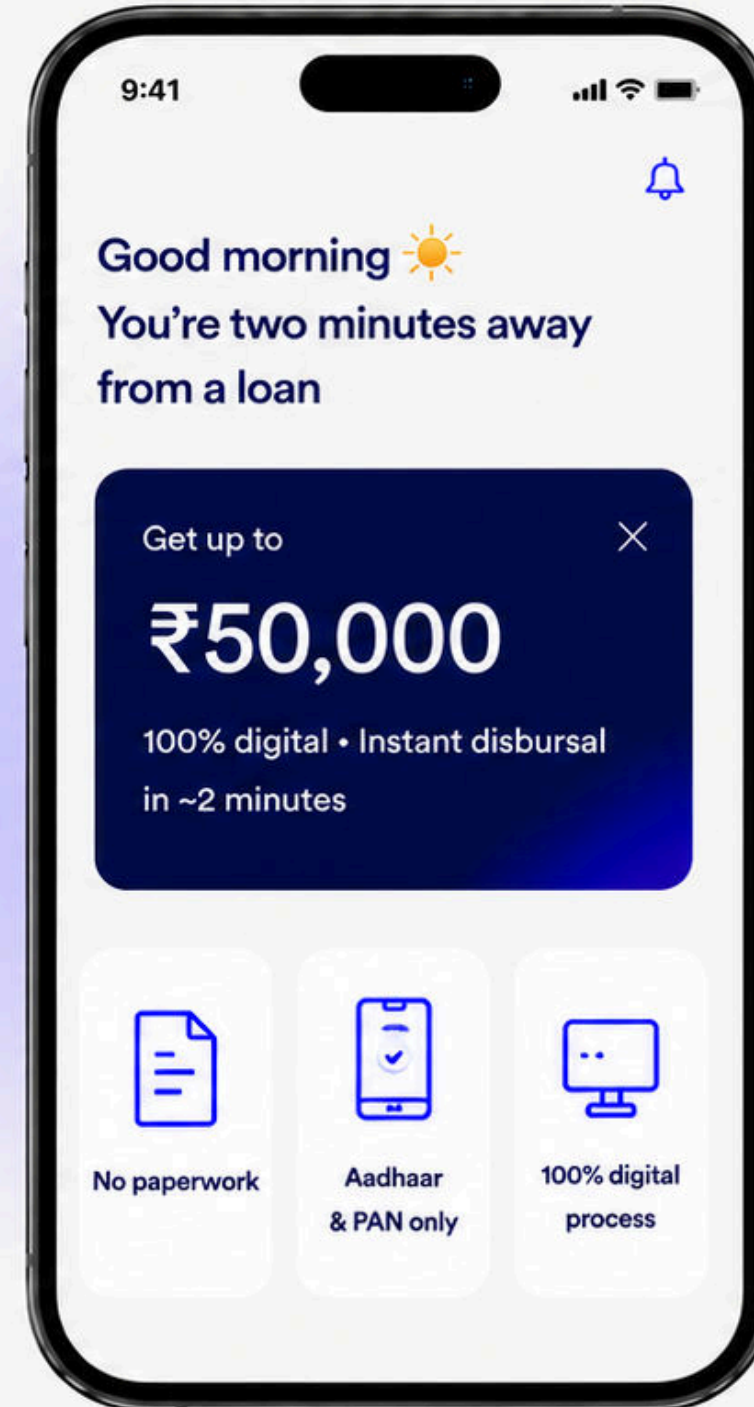
1,00,000+
downloads



75,000+
applications



18,000+
loans disbursed



Early traction. Rapid ramp-up.

Scaling thoughtfully before scaling aggressively.



Strong start, all organic.

Meaningful early traction through zero paid marketing.



Consistent month-on-month acceleration.

~9x growth from Feb to Apr 2026.



Focus before scale.

Fine-tuning our risk engines, underwriting and product to build for sustainable scale.



Where we are focused now



Strengthening risk models with more data and learnings



Improving decisioning engines for higher accuracy and lower risk



Enhancing product experience to drive repeatability at scale

Apollo Cash redefining *data-led underwriting*

Smarter decisions. Lower risk. Higher approvals. Future-ready.



Three approaches to underwriting



Manual & Telecalling

Human-led decisions
High touch, manual outreach
Slow, inconsistent, and
hard to scale



Traditional

(Bureau & Bank Statement-Led)

Relies on rules-based underwriting
and limited financial data



Apollo Cash

At the intersection of multiple data-led signals



Banking
Data



SMS & Comm.
Signals



Device
Intelligence



App Usage
Signals



Employment
Data

OUR TEAM

Building for scale.

*We hire proven builders,
not task followers.*

“

It doesn't make sense to hire smart people and tell them what to do; we hire smart people so that they can tell us what to do.”

— Steve Jobs



Risk

—
Navigate complexity



Marketing

—
Growth-minded storytellers



Engineering

—
Build and ship at scale



Talent Acquisition

—
Hire the best



Operations

—
Drive leverage



Finance

—
Create value



**We hire people who've
been there, done that.**



Proven
experience



Ownership
mindset



Impact
from day one

**We bring in talent from fintech
and data-driven companies like ours.**





Questions