



APOLLO FINVEST (INDIA) LTD.

CIN: L51900MH1985PLC036991

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August 11, 2023

To,
BSE Limited
25TH Floor,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001

BSE Scrip Code: 512437

Sub: Investor's Presentation Apollo Finvest (India) Limited

Dear Sirs,

Pursuant to Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached the Investor's Presentation

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

AWS of Digital lending

Stellar team

MIKHIL INNANI (CEO)

- Cofounded PharmEasy (Valued at \$1 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

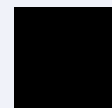
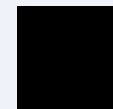
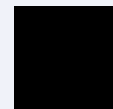
Thesis

"Every Company will Be a Fintech Company"

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

-Andreessen Horowitz

Apollo Finvest: 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 a White labelled NBFC, 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

Challenges faced by Fintechs

Traditional lender's **refuse to partner** without Fintechs having prior portfolio performance, leading to a chicken and egg situation

Lack of control over underwriting policies or borrower experience

Need for a **lending license** to enter the space

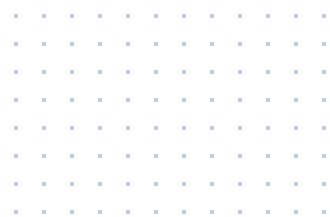
Getting access to **credit information and alternate data** sources for underwriting

Absence of tech-led lending platforms to support customizable and innovative financial products

Lack of familiarity with end-to-end lending processes and RBI guidelines

Lack of access to debt capital for scaling the product

Very long integration periods with traditional NBFCs and Banks



Apollo's Offerings

Apollo's Infrastructure Offerings

The 48 hours starter pack to digital lending

Capital-as-a-Service

Providing a line of capital to fintechs for onward lending and scaling with a digital native NBFC partner

Software-as-a-Service

Sonic is our in-house LMS (loan management system) tool which helps in streamlining the entire loan lifecycle

Collection-as-a-Service

A complete digital solution that simplifies and automates the debt collection process, optimizing recovery and improving cash flow

Apollo's Infrastructure Offerings

One stop shop for all digital lenders

Capital as a Service

SCALE YOUR PROPRIETARY LENDING!

Apollo helps you boost your line of debt capital while keeping you in the driver's seat to scale your product

LINE OF CREDIT IN 48 HOURS!

Hours. Not months! Fastest, no questions asked way of scaling your proprietary lending

FLEXIBLE DRAW-DOWNS

Apollo offers flexible monthly drawdown plans so Fintech's can increase its lines as per its actual growth plans.

NO TERM LOANS, NO EMI

Apollo provides a flexible line of capital for 12-24 months where Fintechs only pay interest per month.

UNAFFECTED D:E RATIOS

Apollo's capital ofcourse does not add to a Fintech's debt/equity Ratio

NO CRAZY CLAUSES

Apollo understands how Fintech's are built and enables them to do business with minimal and logical legalities.

APOLLO'S MODELS

OFF-BOOK LENDING

**CO-LENDING
(WITH NBFC)**

**TERM LOAN
(TO NBFC)**

Capital as a Service: Digital loan products supported

And many more!

Consumer Loans

Equated Daily Instalment

Personal Loans

Earned Wage Access

Revenue Based Financing

Invoice Based Financing

Software as a Service: Digital Lending APIs

Apollo's API Universe

Loan Creation API

Loan Read API

Credit API

Loan Update API

Repayment API

C-KYC APIs

Realtime Disbursement API

Disbursement Communication API

Software as a Service: Sonic

SONIC

Loan management solution - Features

Loan management

Repayment

Reports

Disbursement

Communication

Administration

Sonic has been built from scratch, based on our experience of working with over 50+ fintechs.

It helps you manage the entire life cycle of a digital loan from appraisals, disbursements, repayments, collections, reporting, and a bunch of intelligent MIS built in!

It is a simple, fast, & completely reimagined Loan Management System that is flexible, modular, and customizable.

Software as a Service: Sonic

Existing LMS solutions are:

- Complicated, Expensive solutions
- Require months of training
- Long onboarding timelines
- Painful data migrations
- Not plug & play
- Not built for remote working
- Built for offline branch based lending
- 20+ year old technology

Why is Sonic better?

High Speed

Speed is key for any Fintech. All actions can be performed in a blink of an eye

Customizable and Modular

Build custom rules to automate workflows & credit checks to process loans in YOUR way, with modular APIs

Live in 48 hours

Plug and play dual infrastructure allows Fintech to get started immediately

Audit Capabilities

Detailed timestamp based audit trail, access rights modifications and 10+ report types provide a birds eye view of the entire book

Community Driven Evolution

Stacked with key insight reports, 3rd party integrations, & loan products based on 50+ Fintech's collective experience

Collection as a Service

Reaching the peak of collection efficiency

DIGITAL COLLECTION CHANNELS



ENTIRELY DIGITAL EXPERIENCE

An entirely digital experience leveraging 5+ channels to minimise complaints and maximise timely payments

BORROWER SPECIFIC APPROACH

Create borrower centric approach and custom communication channels to increase efficiency

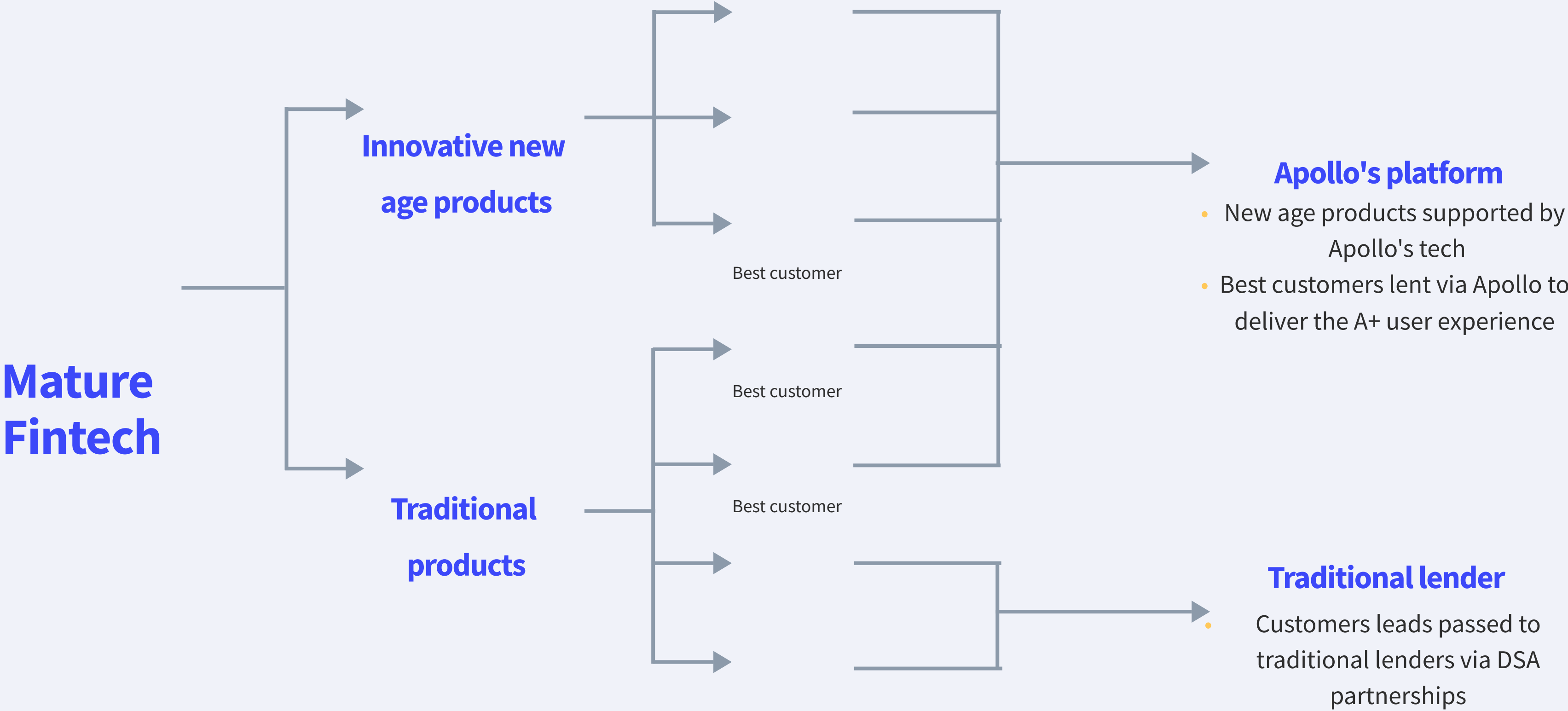
INCREASED COLLECTION EFFICIENCY

Reduce NPAs with a strong repayment experience and efficient followup strategy

STRONG ANALYTICAL CAPABILITES

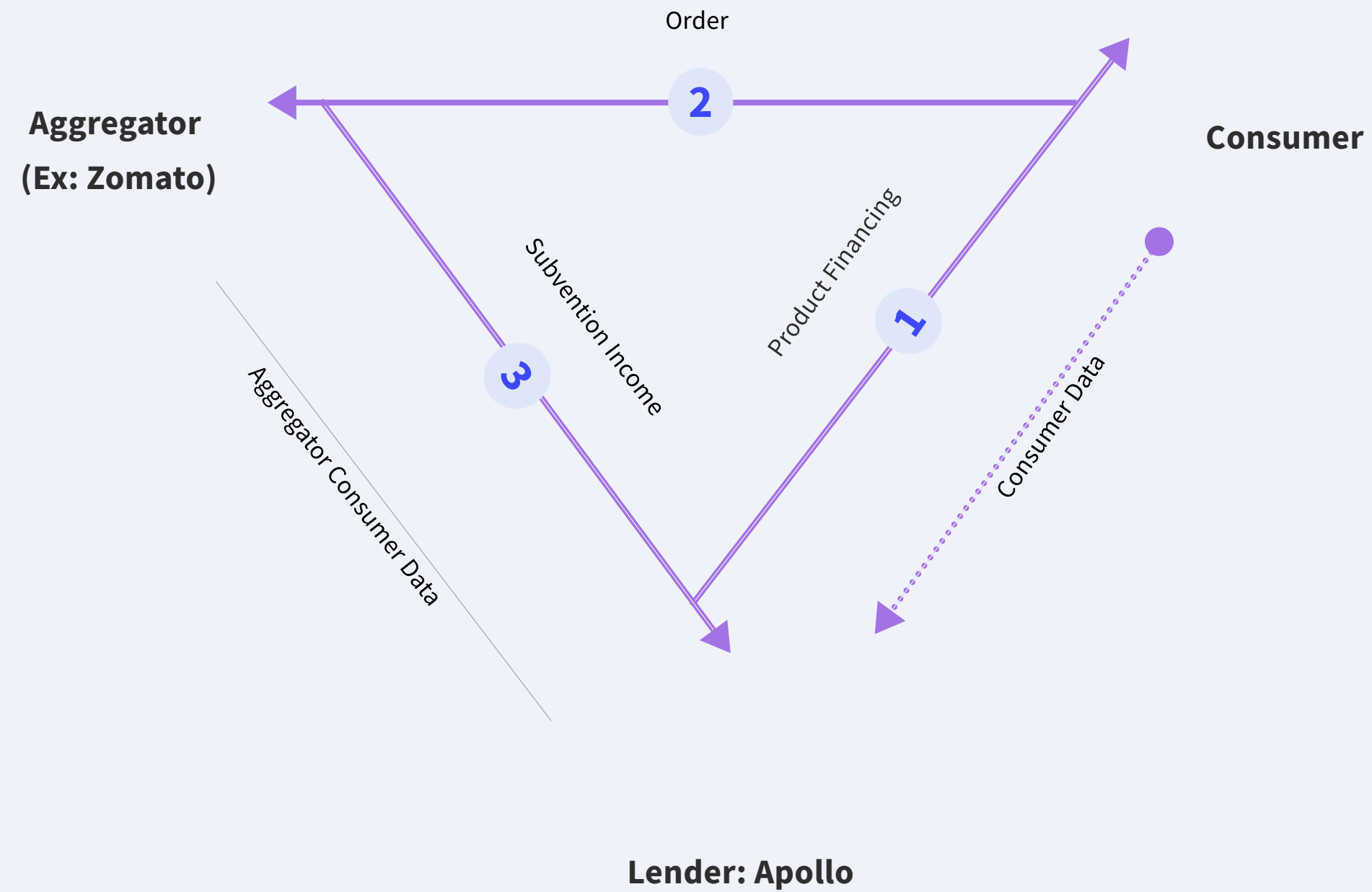
Analyse collection efficiency across customer profile and collection channels

Lending Ecosystem of a Mature Fintech

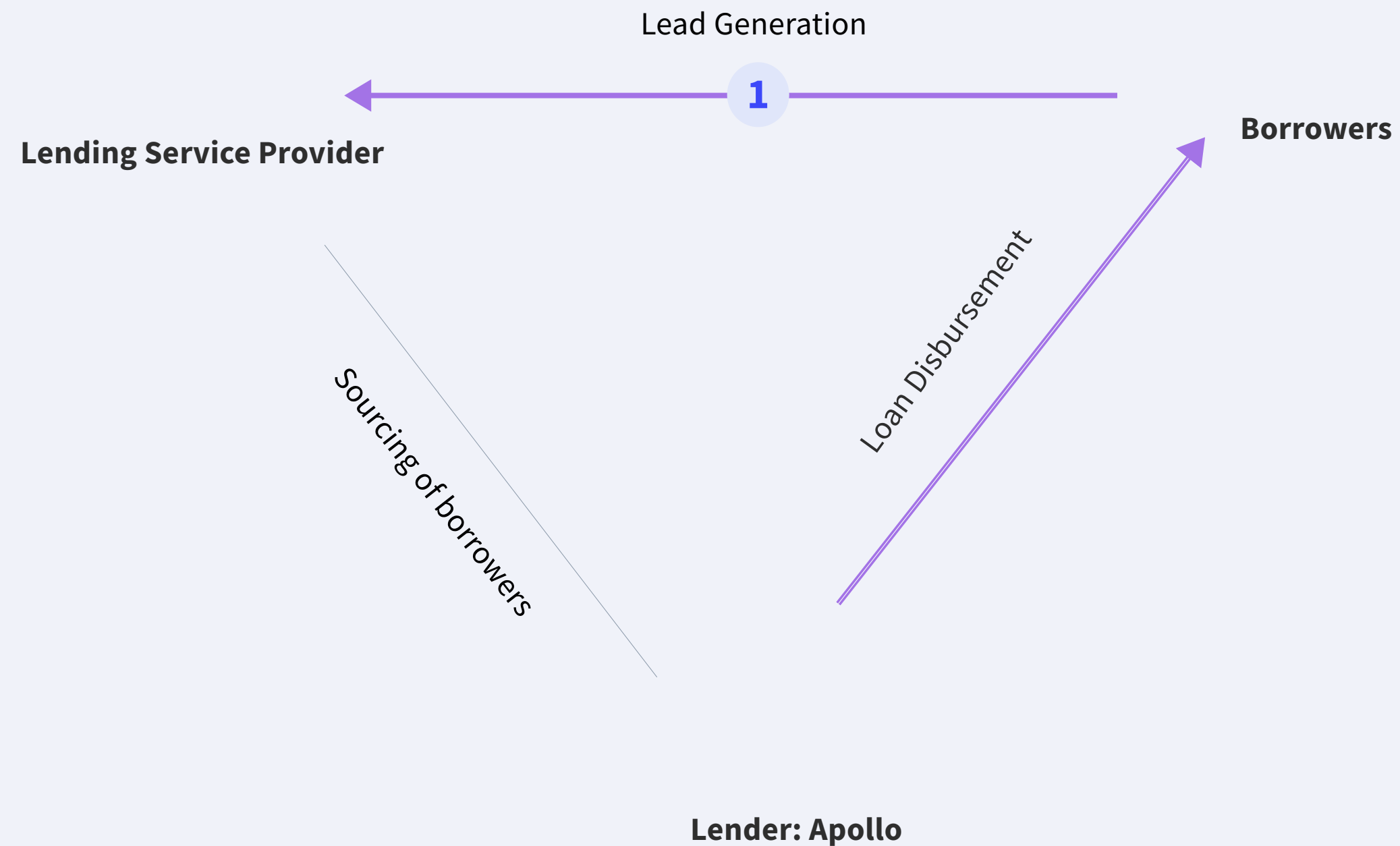


Sample Case Studies

Platform-based Consumer Lending model



Off-Book Lending with Lending Service Partner



Apollo's Story In Numbers Since 2018



*To learn about **the Origin** story Apollo [\(click here\)](#).*

*Data as of January 2023

Clients

Experience of working with 50+ fintechs over the last 4 years

and many more....

Strategic Partners

PAYMENT GATEWAYS

KYC AND FRAUD DETECTION



UNDERWRITING AND DATA

Every company will be a Fintech Company

Planning to launch Cardless credit and checkout finance

Launched financing products for it's merchants using Apollo stack

Offering working capital loans the retailers on it's platfrom

Offering unsecured loans to merchants using their platform

Offering loans and financial services to restaurants

Offering credit card and many other financial products via OlaMoney.

And many many more...

APPENDIX

Apollo's MOAT & Future Growth

Network effect

Apollo Finvest is a branchless Lender with a massive distribution of 35+ Fintechs

More Fintech partners

More Lending data

Better Risk Algorithm

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

Cheaper Cost of Capital

More Capital Providers

Great Portfolio Performance

Apollo Finvest Q1 FY24 Results

Key Metrics :

Rs. 5.49 Cr

REVENUE (Q1 FY24)

Rs. 3.74 Cr

PROFIT BEFORE TAX (Q1 FY24)

Down 26.5%

REVENUE Q/Q CHANGE

Up 28%

PROFIT BEFORE TAX Q/Q CHANGE

Rs. 17L

REVENUE PER EMPLOYEE

Rs. 12L

PROFIT BEFORE TAX PER EMPLOYEE

32

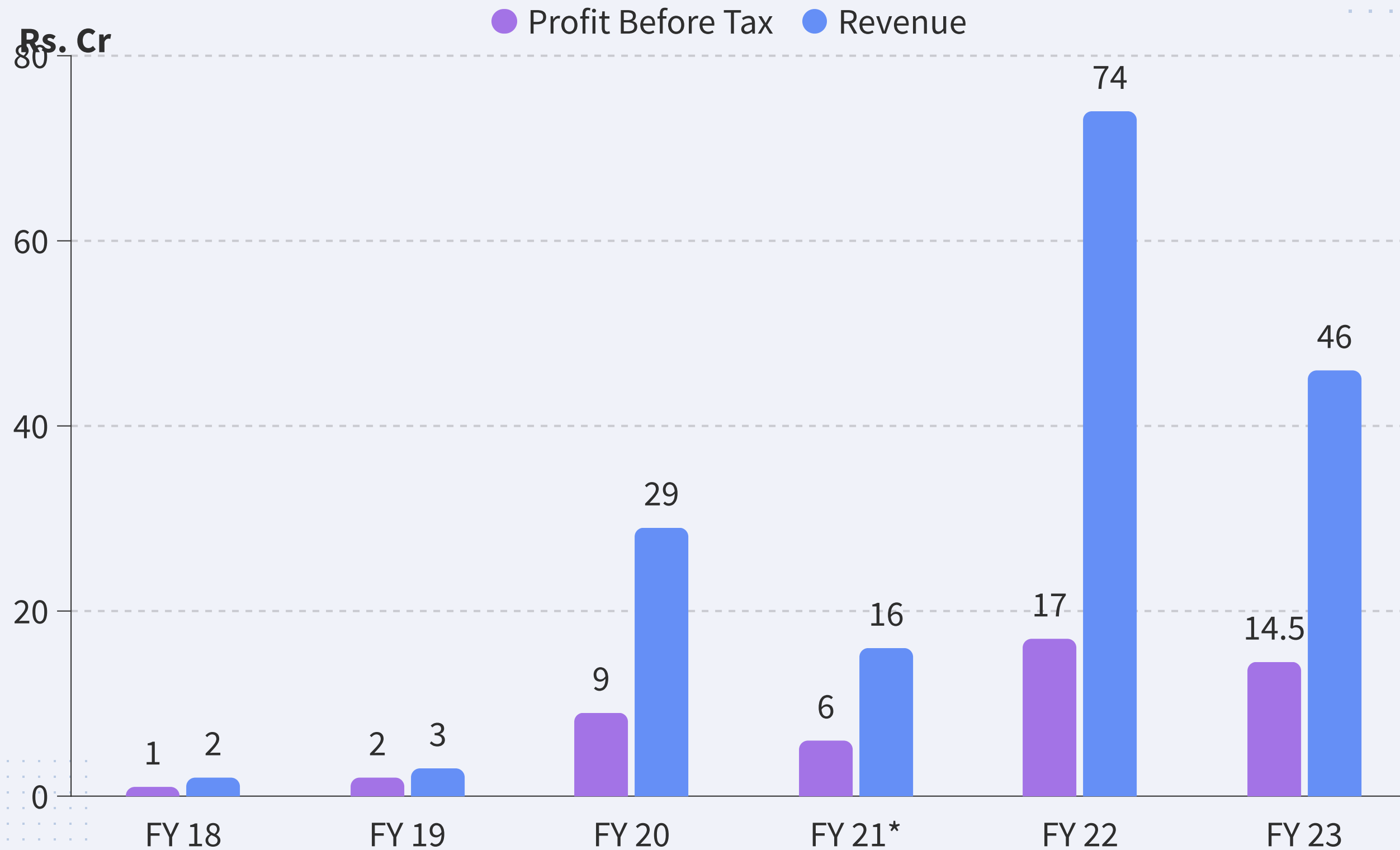
NO. OF EMPLOYEES

70.73%

PROMOTER HOLDING

We are growing. Really fast!

Growing profitably since 2018



*COVID-19 Year

CSR Initiatives

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.

NANHI KALI NAM FOUNDATION

- Supports girls pan-India from low income families to be able to continue their school-based education.
- Apollo Finvest in partnership with Nanhi Kali supports girls in the primary and secondary classes with their school fees.

ABHYUDAYA

- Supports bright, underprivileged students from low-income neighbourhoods in Mumbai.
- Apollo Finvest in partnership with Abhyudaya supports health and safety programmes, digital literacy programmes, and several holistic development activities.

Thank You!

WEBSITE

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