



# APOLLO FINVEST (INDIA) LTD.

*CIN: L51900MH1985PLC036991*

*REGISTERED OFFICE:*

Unit No. 803, Morya Blue Moon,  
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Mumbai, Maharashtra 400053

Email: [info@apollofinvest.com](mailto:info@apollofinvest.com)

Contact No. 022-62231667 / 68

February 20, 2023

To,  
BSE Limited  
25<sup>TH</sup> Floor,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400 001

**BSE Scrip Code: 512437**

**Sub: Investor Presentation**

Dear Sirs,

Please find below the Investor Presentation highlighting our Company's business and performance over the years.

We request you to kindly take the same on records.

Thanking You,  
**For Apollo Finvest (India) Limited**

**Mikhil Innani**  
**Managing Director & CEO**  
**DIN: 02710749**

# Apollo Finvest

"AWS of Digital lending"

# Thesis



***"Every Company will Be a Fintech Company"***

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

***-Andreessen Horowitz***

# 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)

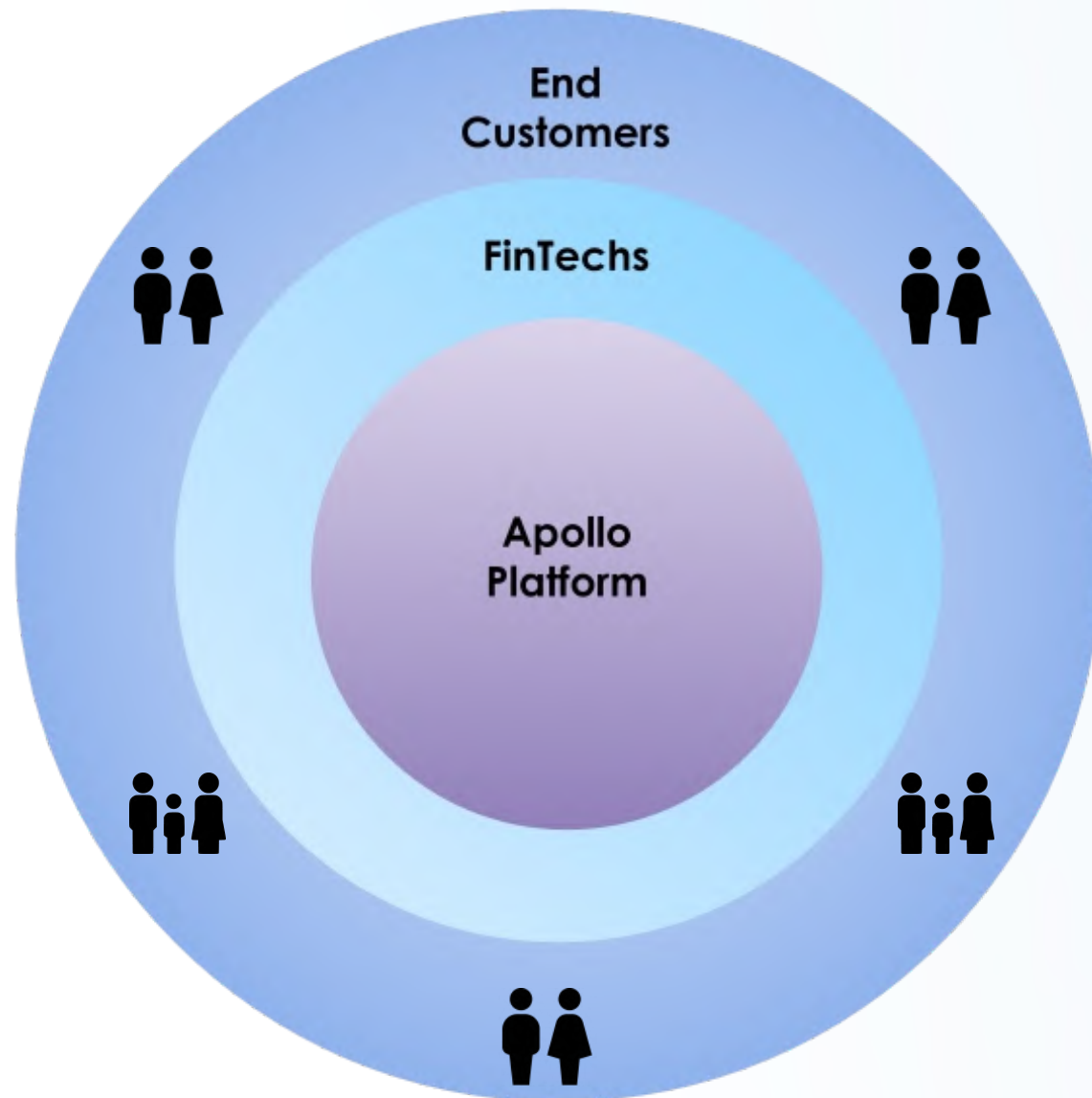
- Ex - HDFC with over a decade of experience in financial services
- CFA Charter Holder and MBA in Finance



CFA Institute



# Apollo Fininvest: AWS of Digital Lending



## Digital lending

Full stack platform enabling FinTechs to offer digital loans



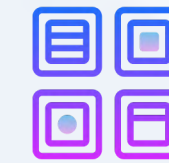
## Live in 48 hours

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



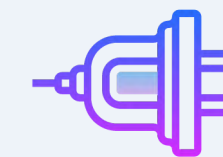
## Range of offerings

Offering Fintechs Compliance, Technology and Capital



## Scalable

Provides Fintechs with a robust technology platform



## Flexible

Enables Fintechs to create tailored products



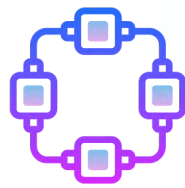
## Neutral

Platform with a neutral B2B2C approach

# Apollo'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

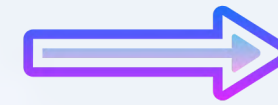


Economies of scale gets Apollo better pricing for tech APIs as the number of Fintechs scale-up

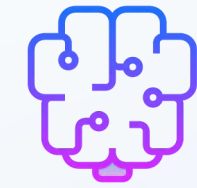
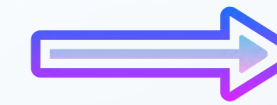
## Network effect



More Fintech partners



More Lending data



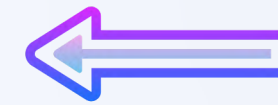
Better Risk Algorithm



Great Portfolio Performance



More Capital Providers



Cheaper Cost of Capital



# Digital loan products Supported by Apollo

*We have them all!*



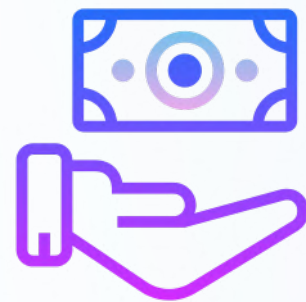
**Consumer Loans**



**Equated Daily Instalment**



**Personal Loans**



**Earned Wage Access**



**Revenue Based Financing**

# Apollo's Revenue Streams

## *SaaS: Software as a Service*

- Digital Lending APIs
- SONIC: Loan Management System

*Tech for end-to-end digital lending*

## *CaaS: Capital as a Service*

- Committed credit lines for 12 months
- ROI: 16% to 18% on the line of capital

*Capital for fintechs to scale*



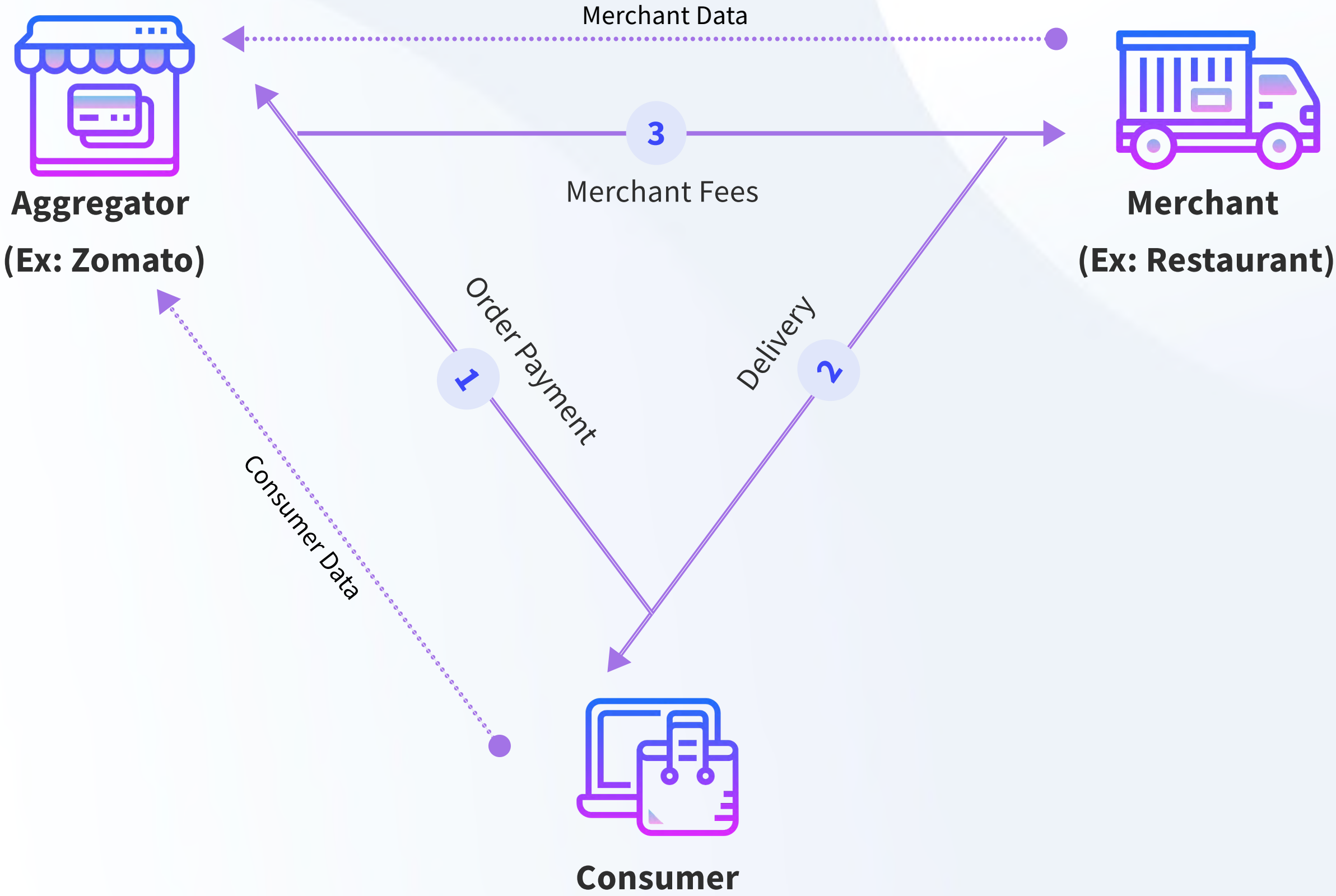
# Future of Financial Services: Platform Based Lending



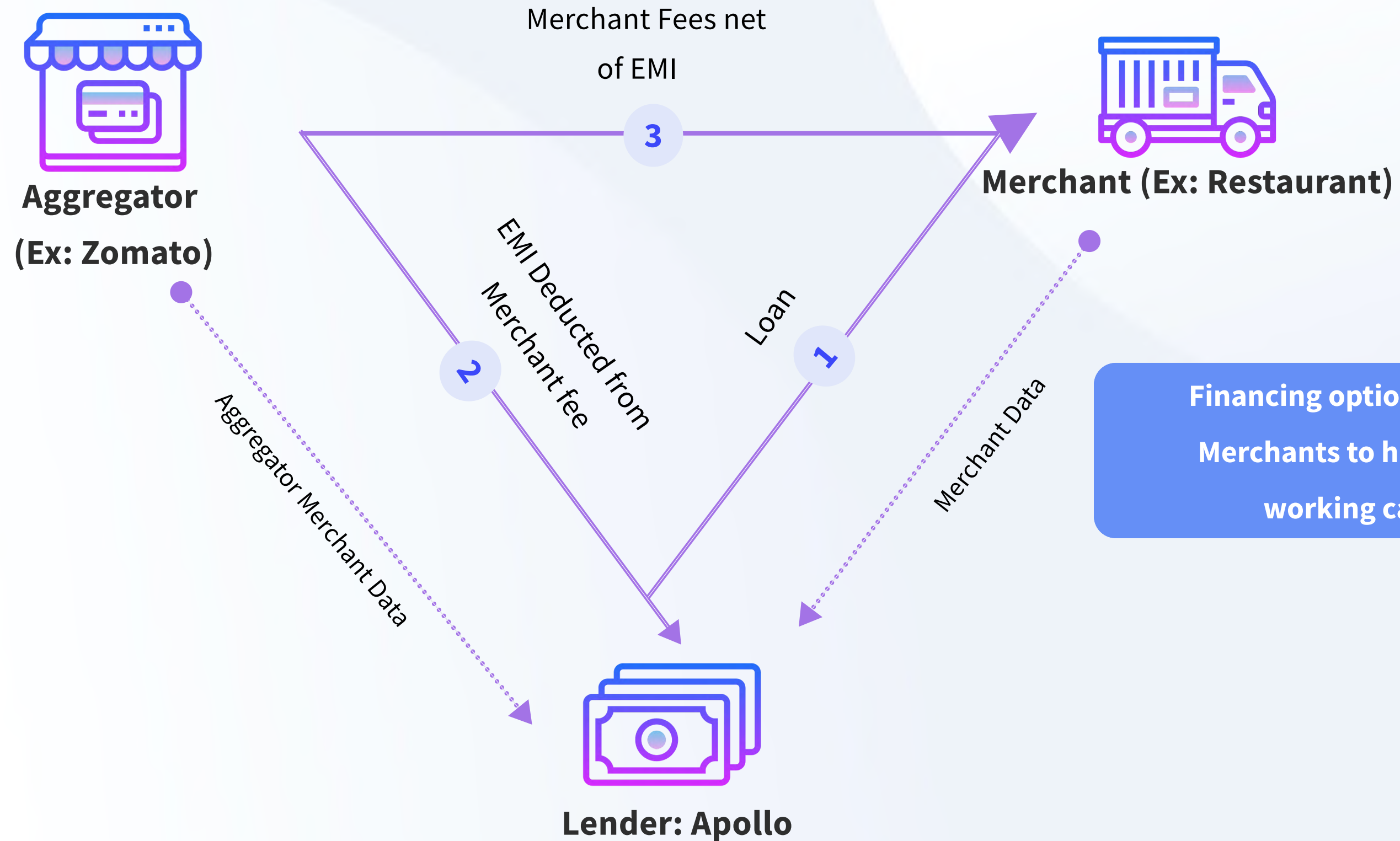
["Any company can offer financial services" - A16Z \(Click here\)](#)

[To learn more about Fintech 3.0 \(Click here\)](#)

# Aggregator flow of funds without infusion of credit

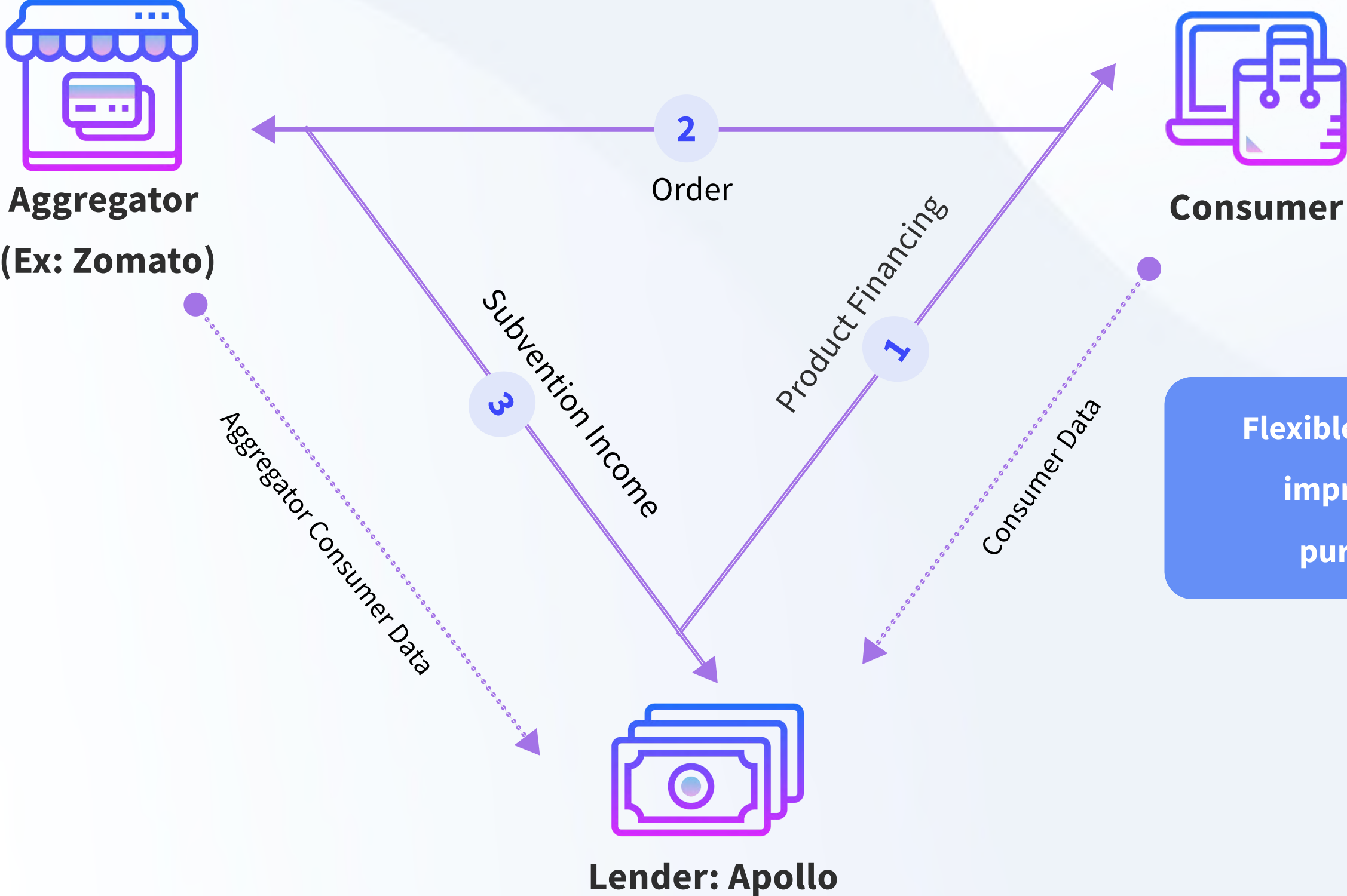


# Merchant Quantitative Easing for Faster Scaling



Financing options enables  
Merchants to have larger  
working capital

# Consumer Quantitative Easing for Platform Scaling



Flexible financing options  
improves consumer  
purchasing power

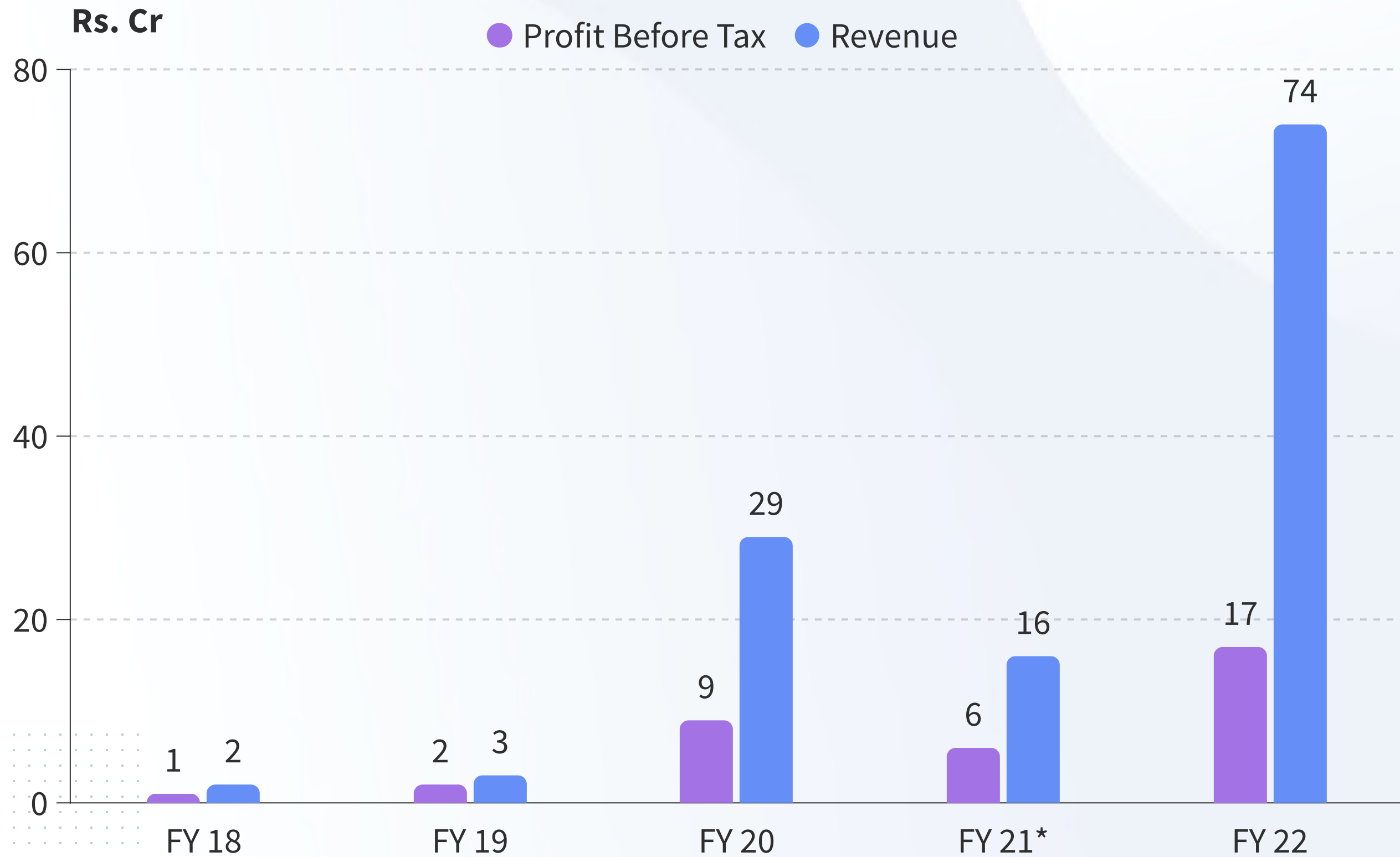
# Apollo's Story In Numbers Since 2018



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

# We are growing. Really fast!

*Growing profitably since 2018*



# Thank you



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ADDRESS

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New Link Rd, Veera Desai  
Industrial Estate, Andheri West,  
Mumbai, Maharashtra 400053

# Appendix



# Apollo Finvest's FY 2021-22 Results

Best Quarter & FY Ever!

**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

# Apollo Finvest's YTD Q3FY23 Results

## Key Metrics

**Rs. 39 Cr**

REVENUE (YTD Q3)

**Rs. 12 Cr**

PROFIT (YTD Q3)

**70.73%**

PROMOTER HOLDING

**Rs. 9 Cr**

REVENUE (Q3)

**Rs. 4 Cr**

PROFIT (Q3)

**30**

NO. OF EMPLOYEES

# 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*

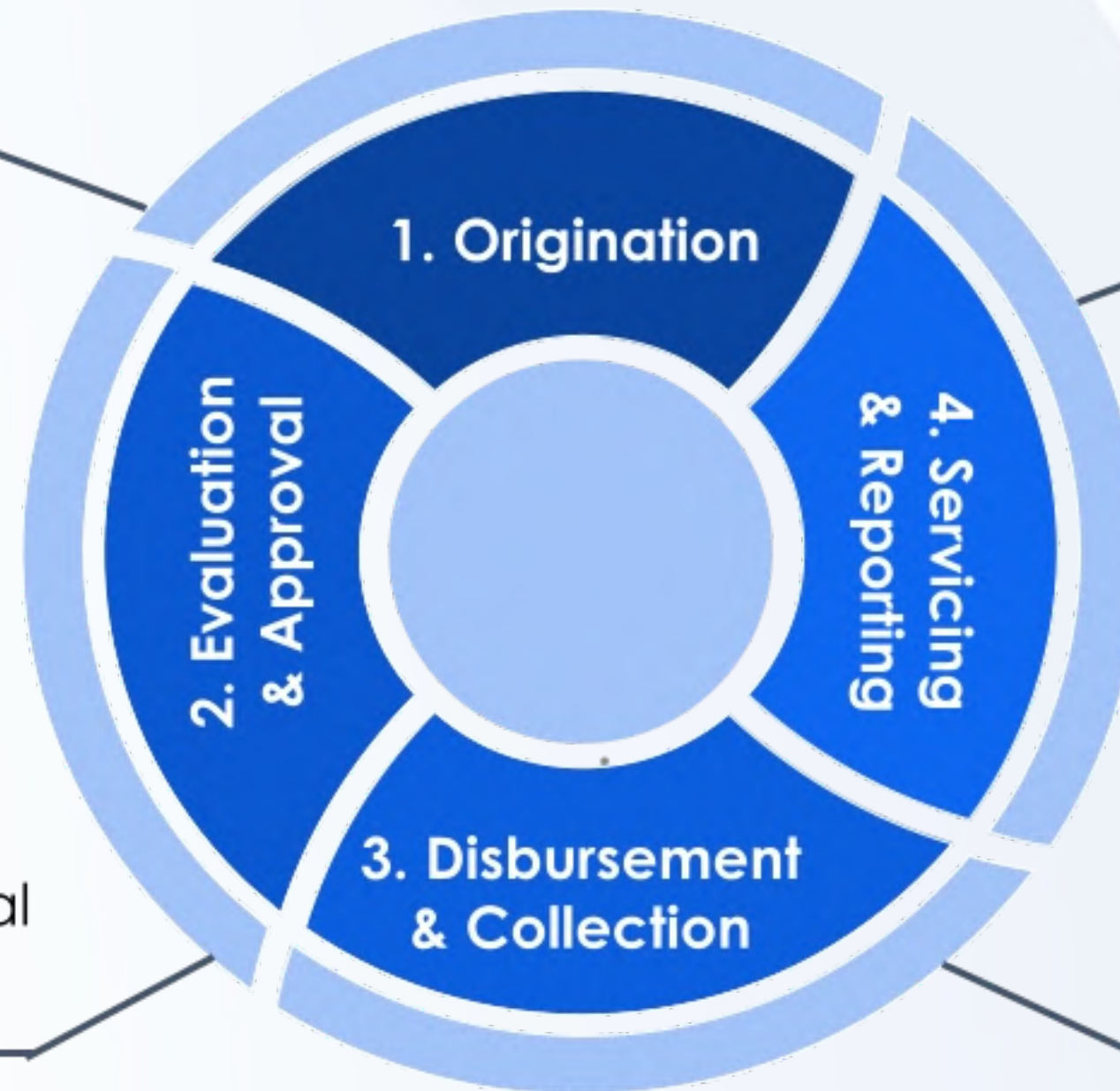
# Apollo's Infrastructure Offerings

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

- Lead Generation
- ✓ e-KYC Collection

- ✓ Digital LMS
- ✓ Reconciliation
- ✓ Reporting to Bureaus/Regulators
- ✓ cKYC APIs
- ✓ Asset Reconstruction

- ✓ Credit Policy Assessment
- ✓ Digital KYC Verification
- ✓ Access to Credit Bureaus
- ✓ Bank Statement Analysis
- ✓ Access to telco reports
- ✓ Fraud Detection
- ✓ Automated Loan Approval
- ✓ Loan Agreement



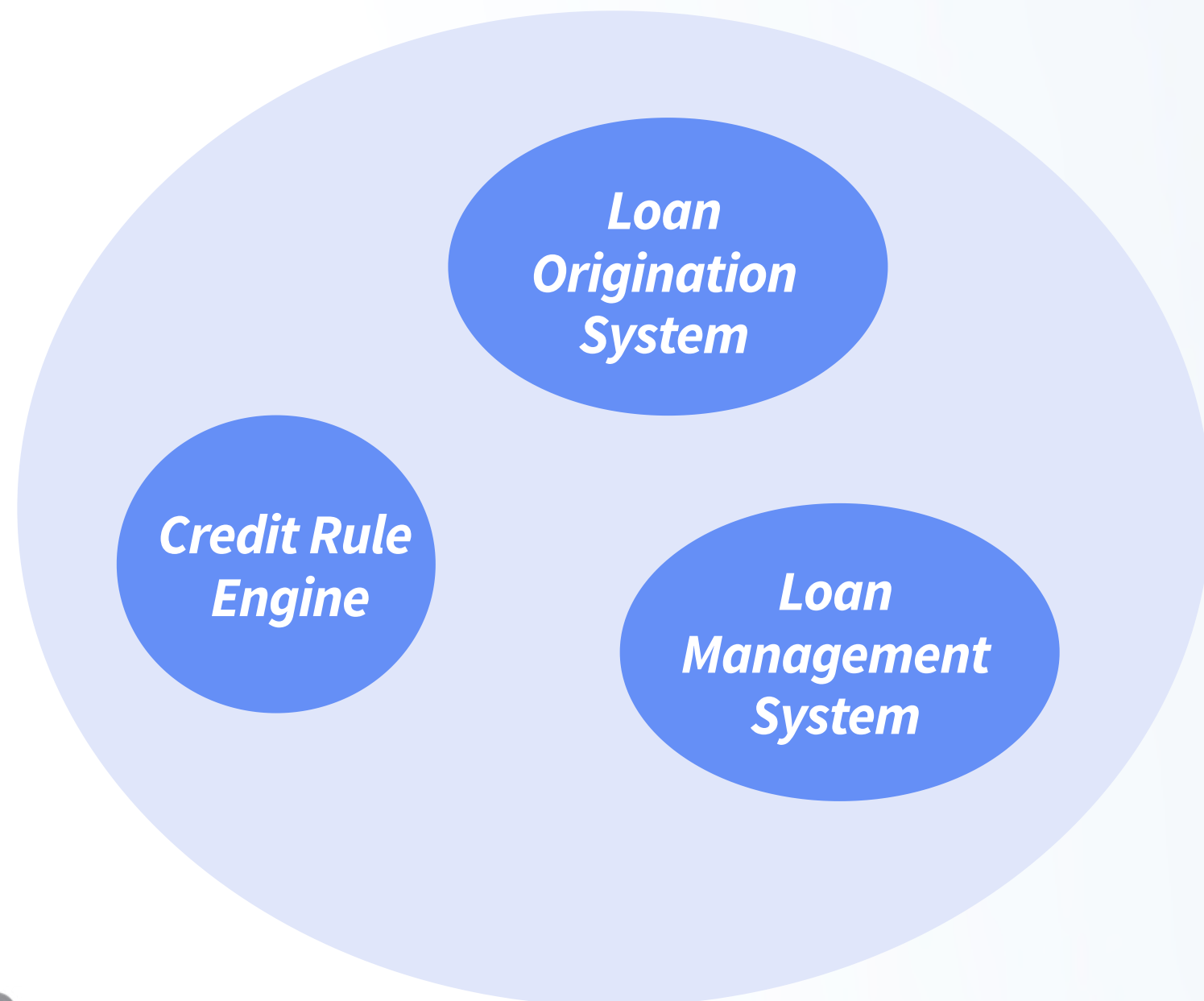
- ✓ 24 x 7 Loan Disbursement
- ✓ Automated Collection Process
- ✓ Bad Debt Collection

✓ Services offered by Apollo

# 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

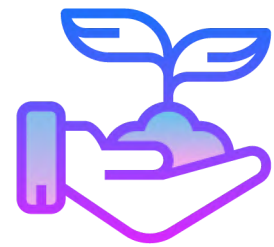




# Challenges faced by Fintechs

- 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...

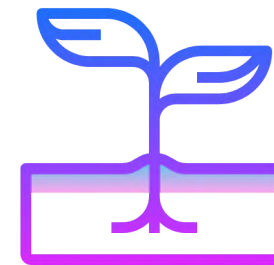
# Journey of a fintech with Apollo



## 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

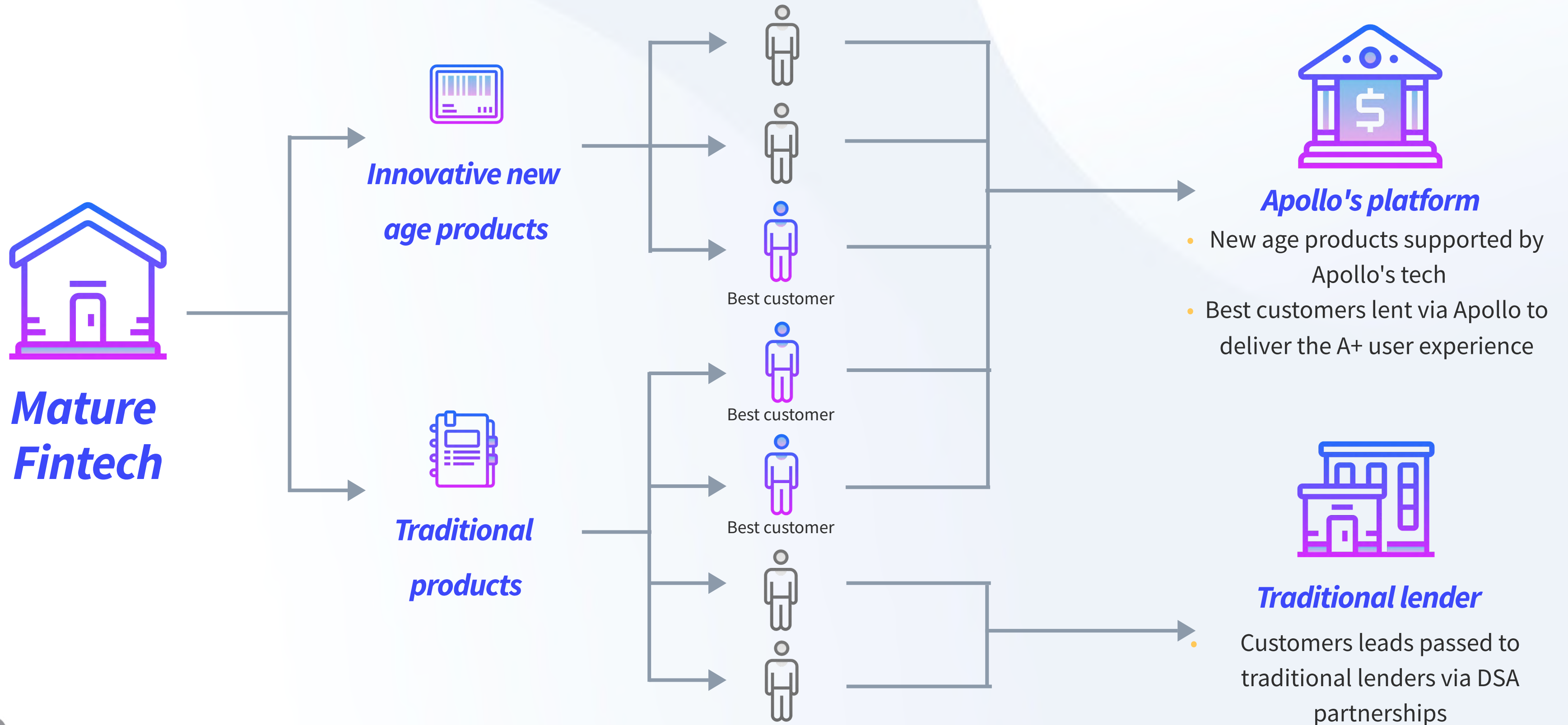


## SCALING PHASE

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.



NANHI KALI

- 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.