APOLLO FINVEST (INDIA) LTD.

CIN: L51900MH1985PLC036991
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February 23, 2026

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

BSE Scrip Code: 512437

Sub: Updated 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,

We refer to our letter dated February 10, 2026, wherein the Company had informed stock exchanges about investor presentation on performance review of the Company for the quarter ended December 31, 2025.

It has come to our attention that there were typographical errors in Slide No. 4 of the Investor presentation with respect portfolio percentage for 30 PAR, 90 PAR and GNPA percentage numbers. A copy of the revised Presentation is enclosed herewith. We confirm that there are no changes in other financial numbers reported in the investor presentation for the quarter ended December 31, 2025.

We regret the typographical errors and have taken necessary steps to prevent their recurrence in the future.

Pursuant to Regulation 30 of SEBI Listing Regulations, enclosed herewith the Investor Presentation on Un-audited Financial Results for the quarter ended December 31, 2025 of Apollo Finvest (India) Limited.

We request you to kindly take the same on record.

Thanking You,
For Apollo Finvest (India) Limited

MIKHIL RAMESH INNANI
Digitally signed by MIKHIL RAMESH INNANI
Date: 2026.02.23 14:23:18 +05'30'

Mikhil Innani
Managing Director & CEO
DIN: 02710749
Place: Mumbai
Encl: *a/a*

APOLLO FINVEST

Digital-First Publicly-Listed NBFC

Financials

Q3 26 Results

Key Metrics

Rs. 4.70 Cr
Total Income
Continued top-line expansion

Rs. 0.17 Cr
Income per Employee
Lean team structure delivering high revenue efficiency

Rs. 2.84 Cr
Profit Before Tax
Sustained profitability since inception

32.71%
PBT Growth Y/Y
Accelerating profitability on a year-on-year basis

17.87%
ROE Growth Y/Y
Stronger returns on equity reflecting capital discipline

38.94%
Net Profit Margin
Robust margins supported by disciplined cost management

*Numbers have been rounded off for presentation purposes

Apollo's Portfolio Quality

2.24%
30 PAR
Early delinquencies remain tightly controlled, well below the industry average of 8.8%.

2.07%
90 PAR
Portfolio performance consistently outperforms the industry average of 3.95%.

2.07%
GNPA
Reflects strong portfolio health, above the industry GNPA of 2.85%.

97.14%
Collection Efficiency
Robust collections, comfortably above the industry benchmark of 91%.

724
Average Bureau Score
Borrower mix reflects a prime, credit-aware customer segment.

Rs. 18,000
Average Income
Stable borrower income underpins consistent repayment behaviour & lower portfolio volatility.

*Industry averages are indicative and based on internal evaluation and publicly-available industry data.

Strategic Priorities

Partnerships Powering Retail Growth

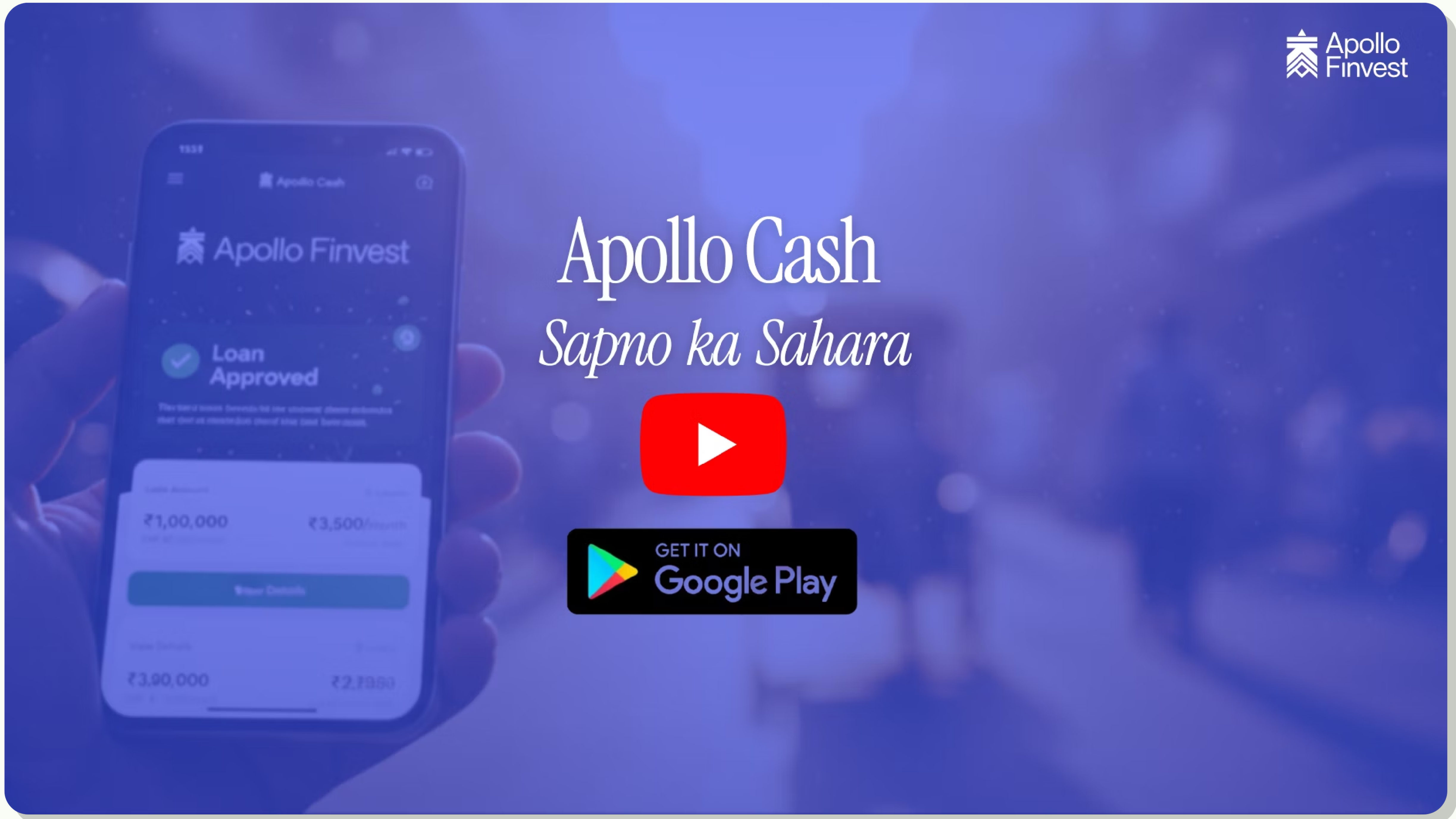
Scaling with **proven partners**, selectively adding high-quality fintechs with **strong governance & seasoned portfolios**.

moneyview
weRize Financial services for small city India
branch
snapmint
mPokket
true
IN PRIME InPrime Finserv
lendingplate best way to borrow
फटाकPAY
vivifi
Pocketly
airpay
NIRA
niyogin

Retail book saw ***189% Q/Q growth*** in Q3 FY26

Apollo Cash: Building the Future of Digital Lending

Data-Driven. **Digital**-Native. Built to **Scale**. Driving Financial **Inclusion**.



Strong early adoption with ***35,000+ organic downloads*** at launch.

Super Sonic: Building a Smarter, Safer Lending Engine

Advancing **underwriting**, **pricing**, and **fraud** prevention through data-first systems.

Account Aggregator–Led Underwriting

- Shifted from static bank PDFs to real-time, consent-based income data.
- **₹30+ crore** already disbursed via AA-led underwriting.

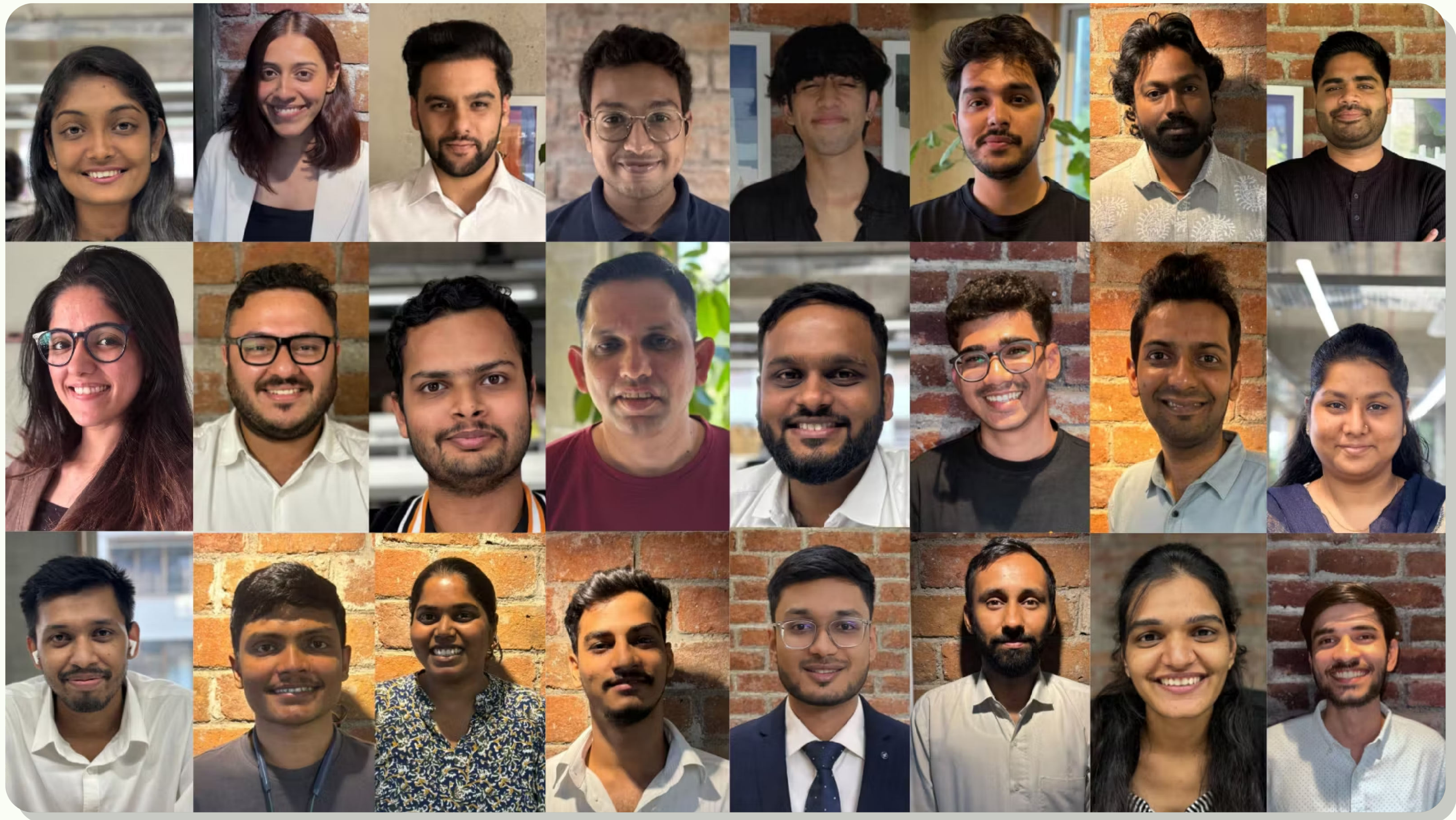
360° Risk-Based Pricing

- Pricing driven by income and **alternate data**, not just bureau scores.
- Signals include **device data, SMS** & transaction patterns, app usage, and telco indicators.

Fraud Prevention, Built-In

- Real-time fraud screening using IP, **device finger-printing,** and geolocation
- Blacklisted pincodes and staged identities blocked pre-disbursal.

Team Built for Scaled Execution



All new hires bring deep lending experience, with ***backgrounds across leading fintechs***.

Built critical depth across ***data science, collections, finance,*** & ***tech*** to support the next phase of scaled execution.

FLEXILOANS caspian branch ftcash faster than cash ADITYA BIRLA CAPITAL LenDen club

Questions

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