



Apollo Finvest (India) Limited

**34th Annual Report
2019-2020**

BOARD OF DIRECTORS:

MR. MIKHIL R. INNANI
Managing Director

MR. AKASH VALIA
Independent Director

DR. KRUTI KHEMANI
Independent Director

MR. PARITOSH RAM KHATRY
Independent Director

MS. DIKSHA NANGIA
Whole Time Director

KEY MANAGERIAL PERSONNEL

MS. DIKSHA NANGIA
Chief Financial Officer

MS. KSHAMA WAZKAR
Company Secretary and Compliance Officer
(upto 08th July, 2019)

MS. URVI RATHOD
Company Secretary and Compliance Officer
(Effective from 08th July, 2019)

AUDITORS:

GMJ & CO.
Chartered Accountants
3rd & 4th Floor, B-Wing,
Vaastu Darshan, Azad Road,
Above Central Bank of India,
Andheri (East),
Mumbai - 400 069

BANKERS:

IDBI BANK LIMITED

HDFC BANK LIMITED

YES BANK

REGISTRAR SHARE & TRANSFER AGENTS:

LINK INTIME INDIA PVT LTD.
C-101, 247 Park, L.B.S. Road,
Vikhroli (West), Mumbai- 400083
TEL: 022-49186270/ 491

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REGISTERED OFFICE:

Unit No. 803, Morya Blue Moon, 8th Floor,
Veera Desai Industrial Estate, New Link Road,
Opp. Laxmi Industrial Estate, Andheri (West), Mumbai- 4000 53
Contact – 022-62231667
Email: info@apollofinvest.com
apollofininvestrel@gmail.com
Website: www.apollofinvest.com

INFORMATION FOR SHAREHOLDERS
34th ANNUAL GENERAL MEETING

DATE :	Thursday, 03 rd December, 2020
TIME :	11:30 A.M.
MODE :	Through Video Conferencing (VC)
DATE OF BOOK CLOSURE:	27 th November, 2020 to 03 rd December 2020

CHAIRMAN'S LETTER

Dear Shareholders,

I wish to start this letter with your Company's journey in the lending business. In February 2020, we completed 2 years of building the Apollo Finvest platform. In around December 2017, my entrepreneurial itch was acting up. Hotstar was getting acquired by Disney and I felt my journey there was coming to an end. To be honest, I always wanted to go back to building my own company at some point. Fintech was the talk of the town and the thesis made sense. A huge population without access to financial services and a big tailwind with the government promoting the usage of UPI and digital payments.

Before entering any space, I do like to ask myself the following question: What is the unfair advantage that my company could potentially have in the space. Straight of the bat, we had access to 3 things

- A public-listed NBFC efficiently managed by my co-founder, Diksha, who had a solid lending background with HDFC
- My technology background
- Decent capital base to take this off the ground

The big question was: What role should we play in the ecosystem? Most fintech companies we came across were in the lending space. At this point, we began doing 2 things

1. A pilot of providing unsecured loans. The goal here was to get our hands dirty and learn the nuts and bolts of lending. We did this in 2 spaces
 - Unsecured personal loans
 - Loans for customers buying goods and services at the point of sale. This is what the industry calls subvention loans
2. I started speaking to as many fintech lending founders I could connect with. I was relentless and reached out through LinkedIn messages, emailing their customer support and getting introductions through common connections. The goal was to learn from their experiences and understand what's working and what's not

Insights

It took us almost 7 months into doing the above 2 things to have the following insights

1. We had no unfair advantage when it came to doing direct lending
2. At least 20 other fintechs were offering the same products to customers like us. I found no reason why we would be able to do a better job.
3. Financial services as a whole was going to be huge. Every company where any kind of transaction is taking place would, over the next 10 years, build a financial service vertical. The reasons were apparent:
 - They had better access to proprietary data and cash flows of the borrower. Other lenders could not have that
 - It would encourage participants to grow their business on the platform. A win-win scenario made possible by powering their growth through capital
 - It would build another powerful channel of revenue for the company
 - It would inspire loyalty within their existing workforce and attract more folks to build a robust supply-side pool
 - They could provide a user experience which is far more superior than traditional lenders
 - There would be multiple digital lenders in the industry of all shapes and sizes focused on different verticals
- 4) The demand for credit was insatiable
- 5) The industries biggest pain point was the infrastructure
- 5a) Lack of tech-first NBFC's to partner with

- Traditional lenders were not interested in partnering with fintechs in a meaningful way. The opportunity was just not enticing enough for them
- Even if they agreed to partner there was absolutely no flexibility to build innovative products and the technology integration took 6–8 months

5b) The whole industry was building the same tools again and again because there were no solid and affordable white-labelled technology solutions that they could use

The infrastructure point stayed with me. Unless this was solved, it was very difficult for cutting edge and innovative fintechs to be built. At this point, we asked ourselves whether we wanted to be one of the many digital lenders or build a platform that powered the next generation of fintechs. Being a technologist, the answer was clear to me. Many people could do lending better than us but when it came to building a highly scalable world-class technology platform, I backed myself to do a great job at it. We immediately stopped any direct lending of our own. We did not want to compete with digital lenders.

Our mission became clear: Build the ‘AWS of Lending’. Our mantra was simple: Enable any company to begin offering digital loans in under 48 hours.

Building plug and play API's

The journey began to build the ‘AWS of Lending’.

This required modularising and breaking down every aspect of digital lending into easily accessible API's. This included

- Customer acquisition tools
- Consumer-facing app
- Plug and Play NBFC API's
- Credit underwriting API's
- Credit bureau rule engine
- Alternate data from smartphones
- Alternate data from external data points
- Fraud Check API's
- Digital KYC API's
- Compliance and Regulatory checks
- Digital Loan agreements
- Credit Insurance API's
- Loan Management System
- All existing LMS systems are built for traditional lenders and are unfortunately priced as such. Unaffordable and overkill for fintechs
- And Honestly, their user experience sucks. It's overly complicated and bloated with non-essential features
- Disbursement API's
- Credit bureau Reporting
- Collection API's
- Loan Securitisation
- Asset reconstruction i.e. selling your bad loans
- Capital to grow your business as you scale

The above pretty much describes the Operating System of Digital Lending.

Over the long horizon of time, our goal is to build all these offerings such that they were easily accessible through a plug and play API on the Apollo Platform.

We are doing this through a combination of both internal and external products all integrated together seamlessly on the Apollo platform. Our goal is not to reinvent the wheel but make it all work smoothly together on a single platform so that fintechs don't have to struggle with multiple integration partners and figuring out what is best in class. Apollo is a curated platform containing both internal and external products that have been tested thoroughly by us at scale.

Working with 30+ fintechs in the country gives us a unique position in the value chain. Every week there's something new being built on our platform by our fintech partners who are always pushing the envelope on what's possible. Our scale coupled with a constant feedback loop from fintech's helps us iterate faster and build a robust platform.

What's next?

As we keep building the Apollo Infrastructure, it will get more and more easier to launch digital lending verticals for a company. The barriers to entry will drop. Just like AWS has made it possible to launch internet apps in a matter of hours. This will open the flood gates to innovation. This infrastructure is not only useful for new-age fintechs but also existing traditional lenders whose DNA is not technology. They are stuck with frustrating software built 20 years in the past giving them little to no flexibility. Our plug and play stack will allow them to be far more nimble and open to new age products and customer experiences. Apollo will be the platform to build the future of digital lending not only for cutting edge internet companies but also for traditional lenders.

It's been a crazy time to be in the digital lending space over the last few months. The Yes bank debacle, COVID 19 virus and the RBI moratorium have hit the industry hard. The repayments are likely to be poor during these times. This will end up wiping out probably 25%-30% of the digital lenders today. The First loss guarantee clauses will kick in which will render many of them insolvent. As one of our fintech's founder said the other day, lending is not for the fainthearted. Traditional lenders post this are going to be even more reluctant to work with Fintechs and probably focused on solving their internal issues. It's not all bad news though. If a digital lender can somehow survive this time, there is a large opportunity at the end of the tunnel with a huge demand and significantly lower competition. It's all about reaching the other side. Stay strong!

With my best wishes. And my prayers that you and your family stay safe.

Yours sincerely,

Sd/-
Mikhil Innani
Chairman

NOTICE TO THE 34TH ANNUAL GENERAL MEETING

Notice is hereby given that the 34th Annual General Meeting of **Apollo Finvest (India) Limited** will be held on **Thursday, December 3, 2020 at 11.30 A.M.** through Video Conferencing('VC')

ORDINARY BUSINESS:

1. To receive, consider and adopt the Audited Balance Sheet as at 31st March, 2020, the Statement of Profit and Loss Account and the Cash Flow Statement along with the notes and Schedules for the year ended on that date together with the Report of Directors' and Auditors' thereon.

"RESOLVED THAT the audited financial statements including the Audited Balance Sheet as at 31st March, 2020, the Statement of Profit and Loss Account and the Cash Flow Statement along with the notes and Schedules for the year ended on that date and the reports of the Board of Directors and Auditors thereon laid before this meeting, be and are hereby considered and adopted."

SPECIAL BUSINESS:

2. **APPOINTMENT OF MS. DIKSHA NANGIA AS A WHOLE TIME DIRECTOR OF THE COMPANY:**

To consider and, if thought fit, to pass the following resolution as a **Special Resolution**;

"RESOLVED THAT pursuant to the provisions of Sections 196, 197, 198, and other applicable provisions, if any, of the Companies Act, 2013 read with Schedule V thereto and Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 (including any statutory modification or enactment thereof), the approval of members be and is hereby accorded to appoint Ms. Diksha Nangia (DIN:07380935), Chief Financial Officer as the Whole Time Director of the Company for a term of five consecutive years beginning from 23rd January, 2020 to 23rd January, 2025.

RESOLVED FURTHER THAT any of the Director or Company Secretary of the Company be and are hereby severally authorized as the case maybe, on behalf of the Company, to digitally sign necessary e-forms and do all such acts, deeds and things which are necessary and incidental in order to give effect to this resolution."

3. **REVISION IN REMUNERATION OF MS. DIKSHA NANGIA AS A WHOLE TIME DIRECTOR:**

To consider and if thought fit, to pass, with or without modification(s), the following resolution as a **Special Resolution**:

"RESOLVED THAT pursuant to the provisions of Section 197(1) and 198 of the Companies Act, 2013 (the "Companies Act") read with Section II, Part II of Schedule V of the Companies Act, 2013, Regulation 17(6)(e) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Articles of Association of the Company and based on the recommendations of the Nomination and Remuneration Committee, the approval of the members of the Company be and is hereby accorded for the remuneration to be paid to Ms. Diksha Nangia as a Whole Time Director of the Company during the period from 1st February, 2020 to 23rd January, 2023 on such terms, conditions and remuneration as mentioned hereunder:

I. Remuneration:

Salary: Such amount as may be decided by Board for the payment of remuneration on monthly basis, but subject to the maximum upper limit including perquisites given below shall not exceed Rs. 5,00,000/- per month.

II. Perquisite:

- i. Leave Travel Allowance for Ms. Diksha Nangia and her family once in a year in accordance with Company Policy.
- ii. Ms. Diksha Nangia is entitled for Reimbursement of all medical expenses incurred (including premium on Medical Insurance, Hospitalisation, Nursing Home, Nursing, Dental and Optical treatment expenses) for Ms. Diksha Nangia subject to a ceiling of one-month salary in a year or three months in a block of three years.
- iii. Contributions to Provident Fund, Superannuation Fund, Annuity Fund. The said contributions will not be included in the computation of ceiling on perquisites to the extent these either single or put together are not taxable under the Income-Tax Act.
- iv. Use of car & telephone at her residence for business purposes of the Company.

III. Ms. Diksha Nangia shall be subject to retirement by rotation during her tenure as the Whole Time Director of the Company.

IV. Termination: The above contract of employment can be terminated by either side by giving three months' notice in writing.

RESOLVED FURTHER THAT the Board of Directors and the Nomination and Remuneration Committee be and are hereby severally authorized to revise, amend, alter and vary the terms of appointment and remuneration of Ms. Diksha Nangia so as to not exceed the limits specified in Schedule V to the Companies Act, 2013, as may be agreed to by the Board of Directors and Ms. Diksha Nangia, any further reference to the shareholders as to maximum limit to be decided in general meeting and subject to the Articles of Association of the Company.

RESOLVED FURTHER THAT where in any financial year, during the tenure of Ms. Diksha Nangia as a Whole Time Director, the Company has no profits or its profits are inadequate, the Company will pay remuneration by way of salary, perquisites and allowances as decided by the Board of Director, subject to the limits and conditions prescribed under Schedule V of the Companies Act, 2013, as may be amended from time to time.

RESOLVED FURTHER THAT any of the Director or Company Secretary of the Company be and are hereby severally authorized as the case maybe, on behalf of the Company, to digitally sign necessary e-forms and do all such acts, deeds and things which are necessary and incidental in order to give effect to this resolution."

4. To consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**:

"RESOLVED THAT Mr. Akash Valia (DIN-07358796), who was appointed by the Board of Directors as an Additional Director of the Company with effect from January 30, 2020 and who holds office up to the date of this Annual General Meeting of the Company in terms of Section 161(1) of the Companies Act, 2013 ("Act") and Articles of Association of the Company but who is eligible for appointment and in respect of whom the Company has received a notice in writing from a Member under Section 160(1) of the Act proposing his candidature for the office of Director of the Company, be and is hereby appointed as Director of the Company.

RESOLVED FURTHER THAT pursuant to the provisions of Sections 149, 152 and other applicable provisions, if any, of the Act, the Companies (Appointment and Qualifications of Directors) Rules, 2014, read with Schedule IV to the Act and Regulation 16 and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), as amended from time to time, the appointment of Mr. Akash Valia (DIN-07358796), who meets the criteria for independence as provided in Section 149(6) of the Act along with the rules framed thereunder, and Regulation 16(1)(b) of Listing Regulations and who has submitted a declaration to that effect, be and is hereby approved as an Independent Director of the Company, not liable to retire by rotation, for a term of 5(Five) consecutive years commencing from January 30th, 2020 to January 30th, 2025.

RESOLVED FURTHER THAT any Director and/or the Company Secretary of the Company be and is hereby authorised to do all acts, deeds and things including fillings and take steps as may be deemed necessary, proper or expedient to give effect to this resolution and matters incidental thereto."

**By Order of the Board of Directors,
Apollo Finvest (India) Limited**

**Date: 5th November, 2020
Place: Mumbai**

**Sd/-
Mikhail R. Innani
Managing Director
DIN: 02710749**

NOTES:

1. In view of the massive outbreak of the COVID-19 pandemic, social distancing is a norm to be followed and pursuant to the Circular No. 14/2020 dated 8th April, 2020, Circular No.17/2020 dated 13th April, 2020 issued by the Ministry of Corporate Affairs followed by Circular No. 20/2020 dated 5th May, 2020, and Circular No. SEBI/HO/CFD/ CMD1/ CIR /P/ 2020/79 dated 12th May, 2020 issued by the Securities and Exchange Board of India ("SEBI Circular") and in compliance with the provisions of the Act and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), physical attendance of the members to the AGM venue is not required and Annual General Meeting (AGM) be held through Video Conferencing (VC) or Other Audio Visual means (OAVM). Hence, the forthcoming 34th AGM of the Company scheduled on Thursday, 3rd December, 2020 held through VC/OAVM. Hence, the members can attend and participate in the ensuing AGM through VC/OAVM.

2. Pursuant to the Circular No. 14/2020 dated 8th April, 2020, read with MCA General Circular No. 20/2020 dated 5th May, 2020, the facility to appoint proxy to attend and cast vote for the members is not available for this 34th AGM. However, the Body Corporates are entitled to appoint authorised representatives to attend AGM through VC/OAVM and participate and cast their votes through e-voting. Accordingly, in terms of the MCA circulars and the SEBI circular, the proxy form, attendance slip and route map of AGM are not annexed to this Notice.
3. The members can join the 34th AGM in the VC/OAVM mode 30 minutes before and after the scheduled time of the commencement of the meeting by following the procedure mentioned in the Notice of AGM. The facility of participation at the 34th AGM through VC/OAVM will be made available for 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairman of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.
4. The attendance of the members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.
5. In line with the Ministry of Corporate Affairs (MCA) Circular No. 17/2020 dated 13th April, 2020, the Notice calling the 34th AGM has been uploaded on the website of the Company at www.apollofinvest.com. The Notice can also be accessed from the website of the BSE Limited at www.bseindia.com and on the website of CDSL (agency for providing the Remote e-Voting facility) at www.evotingindia.com
6. Corporate Members intending to send their authorized representative to attend the Meeting are requested to submit a duly certified copy of the Board Resolution/ Power of Attorney/other valid authority, authorising their representative to attend and vote along with specimen signature of Authorised representative(s) by e-mail to info@apollofinvest.com before the commencement of the meeting.
7. In case of joint holders attending the AGM, the member whose name appears as the first holder in the order of names as per Register of Member will be entitled to vote, provided the votes are not already cast by remote e-voting.
8. All documents referred to in the accompanying Notice are open for inspection by the members at the registered office of the company during the business hours on all working days except Saturday and Sunday up to the date of the 34th Annual General Meeting.
9. The Register of Members and the Share Transfer Books of the Company will remain closed from Friday, 27th November 2020 to Thursday, 3rd December, 2020 (both days inclusive).
10. Members desirous of seeking any information concerning the Accounts of the Company are requested to address their queries in writing to the Company at least seven days before the date of the meeting so that the requested information can be made available at the time of the meeting.
11. Members who would like to express their views/ask question during the AGM may register themselves as a speaker by sending their request, mentioning their name, Demat account no./Folio No., email id, mobile number at info@apollofinvest.com between 26th November, 2020 at 9:00 a.m. to 1st December, 2020 at 5:00 p.m. The shareholders who do not want to speak during the AGM but have queries may send their queries mentioning their name, Demat account no./Folio No., email ID, mobile number to info@apollofinvest.com. These queries will be suitably replied to by the company by email
12. Those shareholders who have registered themselves as a speaker will only be allowed to express their views/ask questions during the meeting for a maximum time of 3(three) minutes each, once the floor is open for shareholder queries. The company reserves the right to restrict the number of speaker and number of questions depending on the availability of time for the AGM.
13. In accordance with MCA Circulars dated 8th April, 2020 and 13th April, 2020 and SEBI Circular dated 12th May, 2020 due to COVID-19 pandemic, the Notice of 34th AGM along with the Annual Report for 2019-2020 inter alia indicating the process and manner of remote e-voting and voting through Video Conferencing is being sent only through electronic mode to those members whose e-mail addresses are registered with the Company's Registrar & Share Transfer Agents, System Support Services ("RTA") / Depositories. Members may note that the Notice of the AGM along with the Annual Report 2019-2020 is also available for download on the website of the Company at www.apollofinvest.com and on the websites of the BSE Limited at www.bseindia.com.
14. For receiving all communication (including Notice and Annual Report) from the Company electronically:
 - (a) Members holding shares in physical mode and who have not registered/ updated their email addresses with the Company/ RTA are requested to register/ update the same by writing to the Company/ RTA with details of their folio

number and attaching a self-attested copy of the PAN Card at info@apollofinvest.com or to the Company's RTA at rnt.helpdesk@linkintime.co.in

(b) Members holding shares in dematerialised mode are requested to register/ update their email addresses with the relevant Depositories

15. Members will be able to attend the meeting through VC/ OAVM or view the live webcast by logging on to the e-voting website of CDSL at www.evotingindia.com by using their e-voting login credentials. On this page, click on the link Shareholders / Members, the Video Conferencing/ webcast link would be available.
16. During During Financial Year 2019-2020, the Securities and Exchange Board of India ('SEBI') and the Ministry of Corporate Affairs ('MCA') has mandated that existing Members of the Company who hold securities in physical form and intend to transfer their securities after 1st April, 2019, can do so only in dematerialized form. Further, SEBI has vide Circular No. SEBI/HO/MIRSD/RTAMB/CIR/P/2020/166 dated 7th September 2020 have extended the deadline for re-lodgement of transfer lodged prior to deadline of 1st April, 2019 and rejected/returned due to deficiency in the documents to 31st March, 2021 Therefore, Members holding shares in physical form are requested to consider converting their shareholding to dematerialized form to eliminate all risks associated with physical shares for ease of portfolio management as well as for ease of transfer, if required. Shareholders can write to the Company at info@apollofinvest.com or contact the Registrars and Transfer Agent – M/s. Linkintime India Pvt Ltd at rnt.helpdesk@linkintime.co.in and 022-49186000 for assistance in this regard.
17. The Securities and Exchange Board of India (SEBI) has mandated the submission of Permanent Account Number (PAN) by every participant in securities market. Members holding shares in electronic form are, therefore, requested to submit their PAN to the Depository Participants with whom they maintain their demat accounts. Members holding shares in physical form should submit their PAN to the Registrar /Company.
18. The shares of the company are listed on BSE Limited.
19. In view of Circular issued by the SEBI for appointing common agency the Company has appointed M/s. Link Intime India Private Limited as Registrar & Transfer Agent. Members are therefore requested to send their grievances for early disposal at the address given below:

Link Intime India Private Limited
 C-101,247 Park, L.B.S. Road,
 Vikhroli (West), Mumbai- 400083
 TEL: 022-49186270/ 49186260
 E-mail:- rnt.helpdesk@linkintime.co.in
20. Members holding shares in physical form are requested to notify immediately any change in their address with PIN CODE to the Registrar and Transfer Agent of the company at the address given above and in case their shares are held in Demat, this information should be passed on directly to their respective Depository Participants and not to the company.
21. To prevent fraudulent transactions, members are advised to exercise due diligence and notify the Company of any change in their address or demise of any member as soon as possible. Members are also advised not to leave their demat account(s) dormant for long. Periodic statement of holdings should be obtained from the depository participant(s) and holdings should be verified.

PROCESS FOR MEMBERS OPTING FOR E-VOTING

Pursuant to the provisions of Section 108 of the Companies Act, 2013, Rule 20 and Rule 21 of Companies (Management and Administration) Rules, 2014, the Company is pleased to provide members facility to exercise their right to vote at the Annual General Meeting (AGM) by electronic means and the business may be transacted through e-voting services provided by Central Depository Services (India) Limited (CDSL).

THE PROCEDURE/INSTRUCTIONS FOR E-VOTING ARE AS UNDER:-

The instructions for shareholders voting electronically are as under:

- i. The voting period begins on 30th November 2020 at 09.00 A. M. and ends on 2nd December 2020 at 05.00 P.M. During this period shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the cutoff date (record date) of 26th November, 2020 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.
- ii. The shareholders should log on to the e-voting website www.evotingindia.com.
- iii. Click on "Shareholders" module.
- iv. Now Enter your User ID
 - a) For CDSL: 16 digits beneficiary ID,
 - b) For NSDL: 8 Character DP ID followed by 8 Digits Client ID,

- c) Members holding shares in Physical Form should enter Folio number registered with the Company OR

Alternatively, if you are registered for CDSL's **EASI/EASIEST** e-services, you can log-in at <https://www.cdslindia.com> from **Login - Myeasi** using your login credentials. Once you successfully log-in to CDSL's **EASI/EASIEST** e-services, click on **e-Voting** option and proceed directly to cast your vote electronically.

- v. Next enter the Image Verification as displayed and Click on Login.
vi. If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier voting of any Company, then your existing password is to be used.
vii. If you are a first time user follow the steps given below:

	For Shareholders holding shares in Demat Form and Physical Form
PAN	Enter your 10 digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) <ul style="list-style-type: none"> Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.
Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login. <ul style="list-style-type: none"> If both the details are not recorded with the depository or company please enter the member id / folio number in the Dividend Bank details field as mentioned in instruction (v).

- viii. After entering these details appropriately, click on "SUBMIT" tab.
ix. Members holding shares in physical form will then directly reach the Company selection screen. However, members holding shares in demat form will now reach 'Password Creation' menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other Company on which they are eligible to vote, provided that Company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
x. For Members holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.
xi. Click on the EVSN for the relevant <Apollo Finvest (India) Limited> on which you choose to vote.
xii. On voting page, you against option On the will see "RESOLUTION DESCRIPTION" and the same the "YES/NO" for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.
xiii. Click on the "RESOLUTIONS FILE LINK" if you wish to view the entire Resolution details.
xiv. After selecting the resolution you have decided to vote on, click on "SUBMIT". A confirmation box will be displayed. If you wish to confirm your vote, click on "OK", else to change your vote, click on "CANCEL" and accordingly modify your vote
xv. Once you "CONFIRM" your vote on the resolution, you will not be allowed to modify your vote.
xvi. You can also take a print of the votes cast by clicking on "Click here to print" option on the Voting page.
xvii. If a demat account holder has forgotten the changed password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system
xviii. **Shareholders can also cast their vote using CDSL's mobile app m-Voting available for android based mobiles. The m-Voting app can be downloaded from Google Play Store. Apple and Windows phone users can download the app from the App Store and the Windows Phone Store respectively. Please follow the instructions as prompted by the mobile app while voting on your mobile.**
xix. Note for Non Individual shareholders and Custodians
a. Non Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and custodians are required to log on to www.evotingindia.com and register themselves as Corporate and custodians respectively.
b. They should submit a scanned copy of the Registration Form bearing the stamp and sign of the entity to helpdesk.evoting@cdslindia.com.
c. After receiving the login details they have to create a compliance user using the admin login and password. The Compliance user would be able to link the account(s) which they wish to vote on.
d. The list of accounts should be mailed to helpdesk.evoting@cdslindia.com and on approval of the accounts they would be able to cast their vote.
e. They should upload a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, in PDF format in the system for the scrutinizer to verify the same.