



# NEO SPECIAL CREDIT OPPORTUNITIES FUND - 2

**EARN HIGH RETURNS WITH SAFETY**

## HOW DOES THE FUND ACHIEVE 22-24% IRR?

### We Solve a Special Situation for the Promotor

Our capital creates a **win-win situation** for the promotor. We provide essential capital to companies unable to secure traditional financing.



### Significantly Higher Incremental Return



The incremental returns that the promotor makes on our capital is far greater, for him to have the **willingness** and the **ability** to pay us higher returns

### Capitalizing on India's Growing Private Credit Market

Private credit in India presents a significant opportunity, projected to become an **INR 2,00,000 Cr annual opportunity** by 2027.



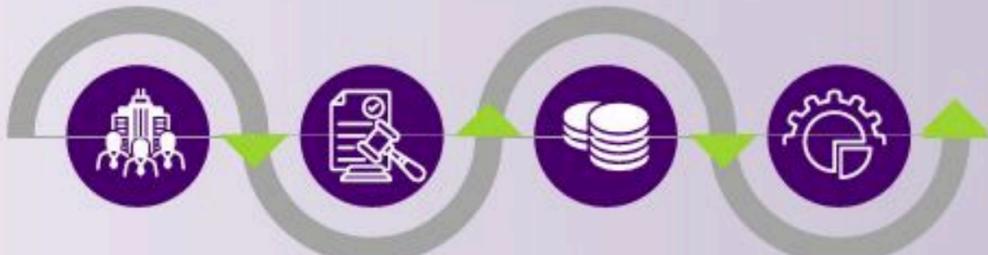
## WHERE DOES SAFETY COME FROM?

 <b>Positive Cash flows</b> We Invest only in <b>EBITDA positive</b> companies with <b>Debt/EBITDA ratio &lt; 4:1</b>	 <b>Minimum 2x Collateral</b> <b>Hard assets</b> such as plant, machinery and factory taken as collateral	 <b>Regular Pay outs</b> Regular <b>Interest + Principal</b> payouts crystalize returns
 <b>Traditional Industries</b> Lending to time-tested companies helps <b>reduce portfolio volatility.</b>	 <b>Senior / Sole Lender</b> <b>Escrow Control</b> over cash flows and a sole/senior lender position	 <b>Strong Counterparty</b> Partner with counterparties having a <b>credible repayment history</b>

### Investments Backed by Strong Due-Diligence

Promotor Due Diligence

Financial Due Diligence



Legal Due Diligence

Technical Due Diligence