

Form of Acceptance-cum-Acknowledgement



THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION
(Please send this form with encloses to Link Intime India Pvt. Ltd.)

From:

Name		
Address:		
Tel. No.	Fax No.	Email

RESIDENT NON-RESIDENT

To,
M/s. Link Intime India Private Limited
C 101, 247 Park , L B S Marg,
Vikhroli West,
Mumbai 400 083

Dear Sir/Madam,

Sub: Buy-Back of secured redeemable non-convertible debentures ("Debentures") issued by L&T Finance Limited [formerly known as Family Credit Limited] ("Company") by way of offer to the public in accordance with the Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 ("SEBI Regulations")
I/We refer to the Master Letter of Offer and the Price Sheet for Buy-Back of Debentures
I/We, the undersigned, have read the Master Letter of Offer and the Price Sheet, understood its contents and unconditionally accepted the terms and conditions as mentioned therein.

For Debentures held in physical form

I/We, hold the following Debentures in physical form and accept the offer for Buyback and enclose the original Debenture certificate(s) and duly signed transfer deed(s) in respect of my/our Debentures as detailed below:

Sr. No.	Folio No.	Certificate No.	Distinctive Nos.		No. of Debentures
			From	To	
Total					

Please attach additional sheets of paper and authenticate the same if the space is insufficient.

For Debentures held in demat form

I/We, hold the Debentures in demat form, accept the offer for the Buyback and enclose a photocopy of the Delivery Instructions duly acknowledged by my / our DP in respect of my / our Debentures as detailed below:

DP Name	DP ID	Client ID	Name of Beneficiary	No. of Debentures

Debenture Holders having their beneficiary account with CDSL will have to use inter-depository slip for the purpose of crediting their Debentures in favour of the Special Depository Account with NSDL.

Enclosures (Please tick as appropriate, if applicable)

- Duly attested Power of Attorney, if any person apart from the Debenture Holder, has signed the acceptance form or transfer deed(s).
- Corporate authorization in case of Companies along with Board Resolution and Specimen Signatures of Authorised Signatories Duly attested Death Certificate and Succession Certificate (in case of single Debenture Holder) in case the original Debenture Holder has expired.
- Others (please specify):

I/We confirm that the Debentures issued by the Company, which are being tendered herewith by me/us under the Offer, are free from liens, charges and encumbrances of any kind whatsoever.

I/We also note and understand that the Company will pay the purchase consideration only after verification of the documents and signatures.

I/We authorise the Company to accept the Debentures so offered which it may decide to accept in terms of the Master Letter of Offer and the Price Sheet and I/we further authorize the Company to return to me/us, Debenture certificate(s) in respect of which the offer is not found valid/not accepted. The Permanent Account No. (PAN) allotted under the Income Tax Act, 1961 is as under

	1 st Debenture Holder	2 nd Debenture Holder	3 rd Debenture Holder
PAN			

Bank details for holders of debentures in physical form (not required for demat holders)

So as to avoid fraudulent encashment in transit, Debenture Holders(s) holding Debentures in physical form should provide details of bank account of the first/sole Debenture Holder and the consideration cheque or demand draft will be drawn accordingly. For the Debentures that are tendered in electronic form, the bank account details obtained from the beneficiary position download to be provided by the depositories will be considered and the consideration payment will be issued with the said bank particulars

Acknowledgement Slip (Please tear here)



L&T Finance – Buy-Back Sr. No. _____

(to be filled in by the Debenture Holder) (Subject to verification)

Received from Mr./Ms./M/s. _____

Address: _____

Physical Debentures: Folio No. _____ Demat Debentures: DP ID _____ Client D _____

Form of Acceptance along with (Tick whichever is applicable)

Physical Debenture: No. of Debentures _____; No. of certificates enclosed _____

Demat Debentures: Copy of delivery instruction for _____ number of Debentures

Signature of Official _____ Date of Receipt _____

(stamp of Registrar)

Sr. No.	Particulars Required	Details
I	Bank Name	
II	Complete Address of the Bank	
III	Account Type (CA/SB/NRE/NRO/Others) – Please Mention	
IV	Account No.	
V	9 Digit MICR Code	
VI	IFSC Code (for RTGS/NEFT transfers)	

For FII Debenture Holders:

I / We, confirm that the Debentures issued by the Company are held by me / us on (select whichever is applicable):
Investment / Capital Account

Trade Account

In case the Debentures are held on trade account, kindly enclose a certificate stating that you are a tax resident of your country of residence / incorporation and that you do not have a permanent establishment in India in terms of the DTAA entered into between India and your country of residence.

Where the tax is to be deducted on account of long-term capital gains, the Debenture Holders should submit a certificate from a Chartered Accountant (along with proof such as demat account statement) certifying that the Debentures have been held for more than one year. In order to claim the benefit of computation of tax liability on the net capital gains, the Debenture Holder should obtain a tax clearance certificate from the assessing officer certifying the net income chargeable to capital gains tax. Alternatively, the Debenture Holders can submit a certificate from a Chartered Accountant certifying the net income that will be chargeable to capital gains. In the absence of the above tax would be deducted on the entire consideration paid to the Debenture Holders.

Yours faithfully,
Signed and Delivered,

	Full name(s) of the holder	Signature(s)
First / Sole Holder		
Joint Holder 1		
Joint Holder 2		
Joint Holder 3		

Note: In case of joint holdings, all Debenture Holders must sign. In case of body corporate, the company seal should be affixed

Place _____ Date _____

INSTRUCTIONS

1. In the case of dematerialised debentures, the debenture holders are advised to ensure that their debentures are credited in favour of the Company's demat account.
2. Debenture Holders should enclose the following:
 - a. For Debentures held in demat form:

Beneficial owners should enclose-Form of Acceptance-cum-Acknowledgement ("Form of Acceptance") duly completed and signed in accordance with the instructions contained therein, as per the records of the Depository Participant ('DP').

Photocopy of the delivery instruction in "Off-market" mode or counterfoil of the delivery instruction in "Off-market" mode, duly acknowledged by the DP as per the instruction in the Master Letter of Offer.

In case of non-receipt of the aforesaid documents, but receipt of the Debentures in the demat account of the Company, the Company may deem the Buyback Offer to have been accepted by the Debenture Holder.

For each delivery instruction, the beneficial owner should submit separate Form of Acceptance.
 - b. For Debentures held in physical form:

Registered Debenture Holders should enclose-Form of Acceptance duly completed and signed in accordance with the instructions contained therein, by all Debenture Holders whose names appear on the Debenture certificates.

Original Debenture certificate(s)

Valid transfer deed(s) duly signed as transferors by all registered Debenture Holders (in case of joint holdings) in the same order and as per specimen signatures registered with L&T Finance Limited and duly witnessed at the appropriate place. A blank transfer deed is enclosed along with the Master Letter of Offer.

Please do not fill in any other details in the transfer deed except name, signature and witness. Verification and Attestation, where required, (thumb impressions, signature difference, etc.) should be done by a magistrate, notary public or special executive magistrate or a similar authority holding a Public Office and authorized to use the seal of his office. If the Registrar to the Offer does not receive the documents listed above but receives the original Debenture certificates and valid transfer deed from a registered Debenture Holder, then the Offer will be deemed to have been accepted by such Debenture Holders
3. Debenture Holders having their beneficiary account in CDSL have to use "INTER DEPOSITORY DELIVERY INSTRUCTION SLIP" for the purpose of crediting their Debentures in favour of the Special Depository Account with NSDL. The Form of Acceptance along with enclosure should be sent only to the Registrar to the Offer so as to reach the Registrar of the Offer on all days (excluding Saturdays, Sundays and Bank holidays in Mumbai) during the business hours i.e. (Monday to Friday from 10.00 am to 1.00 pm and from 2.00 pm to 5.00 pm.). All queries pertaining to this Offer may be directed to the Registrar to the Offer.

FOR DETAILED PROCEDURE FOR TENDERING THE DEBENTURES IN THE OFFER REFER TO THE MASTER LETTER OF OFFER



All future correspondence, if any, should be addressed to the Registrars to the Offer at the following address:

M/s. Link Intime India Private Limited
C 101, 247 Park , L B S Marg, Vikhroli West, Mumbai 400 083
Contact Person: Mr. Dinesh Yadav,
Tel No: +91 22 49186000, Fax No: +91 22 49186060
Email:ltfinbuyback@linkintime.co.in
Website : www.linkintime.co.in