



# REAL TOUCH FINANCE LIMITED

CIN: L01111WB1997PLC085164; PAN: AACCA2470P; GST: 19AACCA2470P1ZC;  
Registered Office: Arihant Enclave, Ground Floor, 493B/57A, G.T. Road (South), Sibpur, Howrah -711102, West Bengal

12<sup>th</sup> November, 2024

To

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai- 400001,  
Maharashtra, India

Dear Sir,

**Sub: Outcome of Board Meeting held on 12<sup>th</sup> November, 2024**

**Ref: Scrip Code: 538611/ISIN: INE840101014**

This is to intimate that the Board of Directors of the Company at its meeting held on 12<sup>th</sup> November, 2024 have inter alia:

1. Considered and approved the unaudited Standalone Financial Results of the Company for the quarter ended 30<sup>th</sup> September 2024 (copy enclosed)
2. Independent Auditor's Report for the Quarter ended 30<sup>th</sup> September 2024 (copy enclosed)
3. Enclosed a non-applicability of statement of deviation (s) or variations under Regulation 32 of SEBI (LODR) Regulations, 2015 for the quarter ended 30<sup>th</sup> September, 2024.
4. Considered and approved the appointment of Mrs. Varsha Gupta as the Company Secretary and Compliance Officer of the Company w.e.f., November 12, 2024

Details with respect to the above changes as required under Regulation 30 of Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoDI/P/CIR/2023/123 dated July 13, 2023 are provided in the Annexure 1 to this letter.

The meeting commenced at 3.30 P.M. and concluded at 7.00 P.M.

We request you to kindly take the information on record

Thanking you,

Yours Faithfully,

**For REAL TOUCH FINANCE LIMITED**

**GOPAL SRIDHARAN**  
**Whole-time director**  
**DIN: 09460423**



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## Annexure-1

**Required disclosures/details in respect of Change in the Key Managerial Personnel pursuant to Regulation 30 of the Listing Regulations read with SEBI Circular SEBI/HO/CFD/CFD-PoDI/P/CIR/2023/123 dated July 13, 2023**

Sr. No.	Particulars	Information of event
1	Reason For Change-Appointment/resignation	Appointment
2	Date of appointment and terms of Appointment	12.11.2024 Appointed Mrs. Varsha Gupta (A54311) as company secretary and compliance officer (Key Managerial Personnel)
3	Brief profile	Mrs. Varsha Gupta, aged about 33 years, is a Commerce graduate and an associate member of the Institute of Company Secretaries of India with 6 years post qualification experience in listed Company.  The Board thinks that Mrs. Varsha Gupta is an energetic and competent professional to address the role of Company Secretary in the Company.
4	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable

**REAL TOUCH FINANCE LIMITED**

[ CIN:L01111WB1997PLC085164 ]

Regd. Off: ARIHANT ENCLAVE 493B/57A G T ROAD(S) SHIBPUR HOWRAH 711102

PHONE: 033-26402042, E-mail Id: cs@realtouchfinance.com Website: www.realtouchfinance.com

**STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER /HALF YEAR ENDED 30TH SEPTEMBER, 2024**

(Amount in Lakhs)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	Un-audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited
	30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
<b>1 Revenue from Operations</b>						
Interest Income	614.21	581.57	443.82	1195.78	874.34	1775.57
Fee income	67.85	60.92	68.49	128.77	103.78	98.04
<b>Total revenue from operations</b>	<b>682.06</b>	<b>642.49</b>	<b>512.31</b>	<b>1324.55</b>	<b>978.12</b>	<b>1873.61</b>
<b>2 Other Income</b>	<b>3.10</b>	<b>1.00</b>	<b>0.00</b>	<b>4.10</b>	<b>0.00</b>	<b>14.66</b>
<b>3 Total Income (1+2)</b>	<b>685.16</b>	<b>643.49</b>	<b>512.31</b>	<b>1328.65</b>	<b>978.12</b>	<b>1888.27</b>
<b>4 Expenses:</b>						
Finance costs	340.95	335.39	176.05	676.34	385.32	936.02
commission Expenses	22.80	14.23	4.95	37.04	6.11	32.83
Employee Benefit Expense	84.78	85.48	67.24	170.26	124.35	280.27
Depreciation and amortisation expenses	6.83	6.36	4.99	13.20	11.06	26.13
Other expenses	52.98	56.99	43.95	109.96	77.30	172.51
Impairment on financial instruments	21.09	5.39	127.15	26.48	154.89	47.77
<b>Total Expenses (4)</b>	<b>529.43</b>	<b>503.84</b>	<b>424.33</b>	<b>1033.28</b>	<b>759.03</b>	<b>1495.53</b>
<b>5 Profit before tax (4-3)</b>	<b>155.73</b>	<b>139.65</b>	<b>87.98</b>	<b>295.37</b>	<b>219.09</b>	<b>392.74</b>
<b>6 Tax expenses:</b>						
a. Current tax	39.23	35.16	54.14	74.39	94.11	146.99
b. Tax for earlier Year	0.00	0.00	0.00	0.00	0.00	25.46
c. Deferred tax	0.00	0.00	0.00	0.00	0.00	-43.01
<b>Total Tax Expense (6)</b>	<b>39.23</b>	<b>35.16</b>	<b>54.14</b>	<b>74.39</b>	<b>94.11</b>	<b>129.44</b>
<b>7 Profit (Loss) for the period (5-6)</b>	<b>116.50</b>	<b>104.49</b>	<b>33.84</b>	<b>220.98</b>	<b>124.98</b>	<b>263.30</b>
<b>8 Other Comprehensive Income (OCI):</b>						
(a) Items that will not be reclassified to Profit or Loss						
Fair value gain on equity investments classified as FVTOCI	0.15	0.06	-0.05	0.21	-0.03	0.09
Tax impact on the above	0.00	0.00	0.00	0.00	0.00	-0.02
<b>Net other comprehensive income / (deficit) to be reclassified subsequently to profit or loss</b>	<b>0.15</b>	<b>0.06</b>	<b>-0.05</b>	<b>0.21</b>	<b>-0.03</b>	<b>0.07</b>
<b>9 Total Comprehensive Income and other comprehensive income for the period (7+8)</b>	<b>116.65</b>	<b>104.55</b>	<b>33.79</b>	<b>221.19</b>	<b>124.95</b>	<b>263.37</b>
<b>Paid up Equity Share Capital (Face value of Rs. 10 per share)</b>	<b>1269.27</b>	<b>1269.27</b>	<b>1269.27</b>	<b>1269.27</b>	<b>1269.27</b>	<b>1269.27</b>
<b>10 Earnings per equity share (Face value of Rs. 10 per share)</b>						
Basic (in Rs.)	0.92	0.82	0.27	1.74	0.98	2.07
Diluted (in Rs.)	0.92	0.82	0.27	1.74	0.98	2.07

- The above unaudited financial results (standalone) which are published in accordance with Regulation 33 of the SEBI (LODR) Regulations, 2015 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 12th November, 2024.
- The financial results are in accordance with the Indian Accounting Standards (Ind AS) as prescribed under section 133 of the Companies Act, 2013 read with amendment relevant rules issued there under.
- The above financial results have been subjected to limited review by the statutory auditors of the Company.
- Previous Figures have been regrouped/rearranged, where necessary.

**For Real Touch Finance Limited**

Date: 12th November, 2024  
Place: Howrah

**Gopal Sridharan**  
Wholetime Director  
DIN:09460423



**Real Touch Finance Limited**

[ CIN:L01111WB1997PLC085164 ]

Regd. Off: ARIHANT ENCLAVE 493B/57A G T ROAD(S) SHIBPUR HOWRAH 711102  
PHONE: 033-26402042, E-mail Id: cs@realtouchfinance.com Website: www.realtouchfinance.com**STATEMENT OF ASSETS & LIABILITIES**

Particulars	(Amount in Rupees)	
	30.09.2024 (Unaudited)	31.03.2024 (Audited)
<b>ASSETS</b>		
<b>Financial Assets:</b>		
Cash and cash equivalents	103.54	247.10
Bank balance other than cash and cash equivalents above	100.00	107.84
Receivables	0.58	3.89
Loans	19586.24	18777.39
Investments	1.04	0.84
Other financial assets	7.07	6.86
<b>Total financial Assets (A)</b>	<b>19798.47</b>	<b>19143.92</b>
<b>Non -Financial Assets:</b>		
Current Tax Asset (Net)	0.00	0.00
Deferred tax Assets (net)	42.04	42.04
property plant and Equipment	56.87	64.86
Other Non Financial Assets	0.00	0.25
<b>Total Non-financial Assets (B)</b>	<b>98.92</b>	<b>107.15</b>
<b>Total Assets (A+B)</b>	<b>19897.37</b>	<b>19251.07</b>
<b>EQUITY &amp; LIABILITIES</b>		
<b>Liabilities</b>		
<b>Financial Liabilities</b>		
(a) payables	0.00	0.00
Trade payables	0.00	0.00
i) Total outstanding dues of micro and small enterprises	0.00	0.00
ii) Total outstanding dues of creditors other than micro and small enterprises	15.63	43.29
(b) Debt Securities	243.00	243.00
(c) Borrowings (other than Debt Securities)	13754.84	13701.52
(d) other Financial Liabilities	1398.17	947.94
<b>Total financial liabilities (A)</b>	<b>15411.64</b>	<b>14935.75</b>
<b>Non -Financial Liabilities</b>		
(a) Provisions	6.79	6.79
(b) Current Tax liabilities	58.95	38.21
(c) Deferred Tax liabilities	0.00	0.00
(d) Other Non Financial liabilities	16.03	87.39
<b>Total non-financial liabilities (B)</b>	<b>81.78</b>	<b>132.39</b>
<b>Total Liabilities (C=A+B)</b>	<b>15493.41</b>	<b>15068.14</b>
<b>Equity</b>		
Equity Share capital	1269.27	1269.27
Other Equity	3134.70	2913.66
<b>Total Equity (D)</b>	<b>4403.97</b>	<b>4182.93</b>
<b>Total Equity and Liabilities (C+D)</b>	<b>19897.39</b>	<b>19251.07</b>

For and on behalf of Board of Directors  
For Real Touch Finance LimitedGopal Sridharan  
Wholetime Director  
DIN:09460423Place: Chennai  
Date: 12th November, 2024

<b>REAL TOUCH FINANCE LIMITED</b> [ CIN:L01111WB1997PLC085164 ] Regd. Off: ARIHANT ENCLAVE 493B/57A G T ROAD(S) SHIBPUR HOWRAH 711102 PHONE: 033-26402042, E-mail Id: cs@realtouchfinance.com Website: www.realtouchfinance.com		
Cash Flow Statement for the period ended September 30, 2024		
Particulars	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)
<b>A. Cash flow from Operating Activities</b>	295.579	
Profit before tax		219.09
Depreciation, amortisation and impairment	13.195	11.06
provision for Standard Assets		157.79
Finance costs		-
Profit on sale of Fixed Assets		-
Interest Income		-
<b>Operating profit before working capital changes</b>	<b>308.774</b>	<b>387.94</b>
<b>Movements in Working Capital:</b>		
Loans and Advances - Financial	-809.622	-955.01
(Increase)/Decrease in investments	-0.208	-
Decrease/(increase) in receivables	3.306	-
Decrease/(increase) in other financial assets	-0.202	-115.44
Decrease/(increase) in other current Tax assets		-130.20
Decrease/(increase) in non financial Assets	0.25	4.40
Decrease/(increase) in payables	-27.673	-
Decrease/(increase) in borrowings	53.329	
Decrease/(increase) in other financial liabilities	450.858	
Decrease/(increase) in other Non financial liabilities	-71.366	566.35
Decrease/(increase) in deposits		381.96
Decrease/(increase) in other Current Tax liabilities	20.748	94.12
<b>Cash generated from operations</b>	<b>-380.58</b>	<b>-153.82</b>
<b>Direct taxes paid (net of refunds)</b>	<b>-74.391</b>	<b>-</b>
<b>Net cash flows from/(used in) operating activities (A)</b>	<b>-146.197</b>	<b>234.12</b>
<b>B. Cash flow from Investing activities:</b>		
Purchase of Fixed Assets	-5.213	-5
Increase in Investment		-12.23
Interest Paid		-
<b>Net cash flows from/(used in) investing activities (B)</b>	<b>-5.213</b>	<b>-17.23</b>
<b>C. Cash flow from Financing activities:</b>		
Loans		-77.22
Interest paid		-
<b>Net cash flows from financing activities (C)</b>		<b>-77.22</b>
<b>Net increase/ (decrease) in cash and cash equivalents (A+B+C)</b>	<b>-151.41</b>	<b>139.67</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>354.949</b>	<b>164.34</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>203.539</b>	<b>304.01</b>
<p>For and on behalf of Board of Directors For Real Touch Finance Limited</p> <p>Gopal Sridharan Wholtime Director DIN:09460423</p> <p>Place: Howrah Date: 12th November, 2024</p>		





**INDEPENDENT AUDITOR'S REVIEW REPORT ON QUARTERLY AND YEAR TO DATE UNAUDITED  
STANDALONE FINANCIAL RESULTS OF M/S REAL TOUCH FINANCE LIMITED PURSUANT TO REGULATION  
33 OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**


To the Board of Directors  
Real Touch Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of **REAL TOUCH FINANCE LIMITED** ("the Company") for the quarter ended September 30, 2024 and for the period from April 01, 2024 to September 30, 2024 ("the statement") being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended.
2. This statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors, and has been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditors of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted and procedure performed as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

Place: Kolkata  
Date: 12<sup>TH</sup> November, 2024



For P D Randar and co.  
Chartered Accountants  
Firm Registration No.319295E

  
Shakti Ancharia- Partner  
Membership No: 301692  
UDIN:24301692 **BRFEAQ7079**



# REAL TOUCH FINANCE LIMITED

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12<sup>th</sup> November, 2024

To  
**BSE Limited**  
Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai- 400001,  
Maharashtra, India

Dear Sir,  
**Ref: Scrip Code: 538611/ISIN: INE840101014**

**Sub: Non-applicability of statement of deviation(s) or variation(s) under Regulation 32 SEBI (LODR) Regulations, 2015 for the quarter ended 30<sup>th</sup> September, 2024.**

Pursuant to the Regulation 32 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company hereby confirms that there has been no deviation(s) or variation(s) in the use of the public issue proceeds raised from the Initial Public Offer (IPO).

We further submit and state that the IPO proceeds has been utilized for the purpose(s) as stated in the prospectus. Hence, the Statement of deviation(s) or variation(s) is not applicable to the Company.

We request you to kindly take note of this information on your record.

Thanking you,

**Yours Faithfully,**  
**For REAL TOUCH FINANCE LIMITED**

**GOPAL SRIDHARAN**  
**Whole-time director**  
**DIN: 09460423**