

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

CORPORATE OFFICE: 4TH FLOOR, SUITE -D, DOOR NO. 617, BHARAT KUMAR BHAVAN, ANNA SALAI,
CHENNAI, TAMIL NADU-600006

Date: 14/11/2022

To,
BSE Limited,
P J Towers,
Dalal Street, Fort
Mumbai- 400001

Ref: Scrip Code: 538611.

Sub: Outcome of Board Meeting

Dear Sir/Madam,

Pursuant to Regulation 30 and 33 of SEBI (Listing Obligation and Disclosure requirements) Regulation 2015, we are pleased to inform you that Board of Directors at its meeting held on today i.e Monday, 14th Day of November, 2022 at 16:00 P.M. and concluded on 17:00 PM have considered and approve the following:-

The Board has approved and taken on record the unaudited financial results for the quarter & half year ended on 30th September 2022 along with limited review report issued by the Statutory Auditor of the Company.

Please acknowledge the receipt of the above.

Thanking You,

Yours faithfully

For, Real Touch Finance Limited,

Priyanka Singh

Priyanka Singh
Company Secretary



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022

Particulars	(Rs. in Lakhs)				
	3 Months ended 30.09.2022	3 Months ended 30.06.2022	3 months ended 30.09.2021	Year Ended 31.03.2022	Year Ended 31.03.2021
	Unaudited	Unaudited	Unaudited	Audited *	Audited*
1.a Net Sales/Income from Operations					
b.Other operating Income	212.89	90.97	67.49	236.06	226.77
Total Income	27.54	14.47	0.01	5.14	0.13
2.Expenditure	240.43	105.44	67.50	241.20	226.90
a. Increase/decrease in stock in trade and work in progress					
b.Consumption of raw materials				-	-
c.Purchase of traded goods				-	-
d.Employees cost				-	-
e.Depreciation & amortization	15.06	11.91	4.24	23.51	21.08
f. Finance Cost	2.72	0.61	-	0.14	-
.Other expenditure	117.24	9.87	-	-	-
g.Total	19.05	25.41	1.03	22.87	11.71
3.Profit (+)/ Loss (-) before tax	154.07	47.80	5.27	46.52	32.79
4. Tax expense (including deferred tax and net of MAT credit entitlement)	86.36	57.64	62.23	194.68	194.11
5.Net Profit (+)/ Loss (-) after tax	18.16	17.27	15.72	49.50	50.00
6. Other Comprehensive Income	68.20	40.37	46.51	145.18	144.11
a. Remeasurement of Expenses					
b. Adjustments of actuarial gain/Losses			(0.27)	-	-
Total Other Comprehensive Income	(0.23)	(2.94)	-	6.18	0.79
7. Total Comprehensive Income	(0.23)	(2.94)	(0.27)	6.18	0.79
8.i Earning per Share(EPS)	67.97	37.43	46.24	151.36	144.90
Basic and Diluted (not to be annualized)					
a. before extra ordinary items	0.54	0.32	0.37	1.14	1.14
b. after extra ordinary items	0.54	0.32	0.37	1.14	1.14
9. Paid up Equity share Capital					
- No. of shares	126.93	126.93	126.93	126.93	126.93
- Amount	1269.30	1269.30	1269.30	1269.27	1269.27

NOTES TO THE STANDALONE FINANCIAL RESULTS

- The Financial statements of the company have been prepared in accordance with Indian Accounting Standards notified under the companies (Indian Accounting Standards) Rules 2015 as amended by the companies (Indian Accounting Standards) (Amendment) Rules, 2016.
- The above Unaudited Financial Results for the quarter ended 30.09.2022 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meetings held on 14.11.2022
- These Statement is as per Regulations 33 of the SEBI (Listing Obligation and Disclosure requirements) Regulation 2015.
- The Company is engaged in the Business of Non Banking Finance Company.
- Previous Years Figures has been rearranged or regrouped wherever necessary.

DATE 14.11.2022
PLACE Howrah

BY ORDER OF THE BOARD

G. S. R.
SRIDHARAN
WHOLE TIME DIRECTOR
DIN:-09460423





Real Touch Finance Limited

Particulars	Rs in lakhs	
	AS AT MARCH 30 SEPTEMBER 2022	AS AT MARCH 31, 2022
I. ASSETS		
Financial Assets		
(a) Cash and cash equivalents	337.90	46.19
(b) Trade Receivables	-	0.45
(c) Loans & Advances	9,582.00	3,450.14
(d) Investments	143.73	138.85
(e) Other Financial Assets	131.38	0.05
Total Non Current Assets	10,195.01	3,635.68
Non - Financial Assets		
(a) Current Tax Assets (Net)	40.69	21.28
(b) Plant Property and Equipment	9.16	3.36
(c) Other Non Financial Assets	26.52	26.55
Total Current Assets	76.37	51.19
TOTAL ASSETS	10,271.38	3,686.87
I. LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
(a) Payables		
(i) Trade Payables	6.40	-
(ii) Other Payables	-	-
(b) Borrowings	6,425.06	20.01
Non Financial Liabilities		
(a) Current Tax Liabilities (Net)	41.71	6.27
(b) Provisions	38.33	13.81
(c) Other Non Financial Liabilities	8.50	0.78
EQUITY		
(a) Equity Share Capital	1,269.27	1,269.27
(b) Other Equity	2,482.11	2,376.73
Total Equity & Liabilities	10,271.38	3,686.87

FOR REAL TOUCH FINANCE LIMITED



G. S. R.

SRIDHARAN
WHOLE TIME DIRECTOR
DIN:-09460423

Registered Address: Arihant Enclave, Ground Floor, 493B / 57A, G T Road (South), Shibpur, Howrah - 711 102

Branch Address: Bharath Kumar Bhavan, Old No. 617, New No. 418, 1st Floor, Anna Salai, Chennai - 600 006

Email-Id: care@realtouchfinance.com Website: www.realtouchfinance.com

	PARTICULARS	AMOUNT(Rs.)	As at 30.09.2022
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit Before Tax		144.00
	Adjustments for:		
	Provision for Standard Assets	24.52	
	Depreciation	3.33	
	Loss on sale of shares	-	
		-	27.85
	Operating Profit before Working Capital Changes		171.85
	Adjustments for:		
	Loans and Advances - Financial	(6,131.86)	
	(Increase)/Decrease in Trade Receivable	0.45	
	Increase/Decrease in Other Financial Assets	(131.33)	
	Increase in Other Payables	6.40	
	Increase in Current Tax Assets	(19.41)	
	Decrease in non financial assets	0.03	
	Non Financial Liabilities	7.72	
	Cash generated from operations		(6,268.00)
	Income Tax paid		-
	Net Cash flow from Operating activities		(6,096.15)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of Assets	(9.13)	
	Sale of Investments	3.08	
	Increase in Investment	(11.14)	
	Net Cash used in Investing activities		(17.19)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Increase in borrowings	6,405.05	
	Net Cash used in financing activities		6,405.05
	Net increase in cash & Cash Equivalents		291.71
	Opening Cash and Cash equivalents		46.19
	Closing Cash and Cash equivalents		337.90
For, REAL TOUCH FINANCE LIMITED			
	Place Kolkata		
	Dated: 14.11.2022		
		 SRIVIDHARAN WHOLE TIME DIRECTOR DIN:-09460423	
			



Independent Auditor's Review Report on the Unaudited Standalone Financial Results for the Quarter and Year to date ended 30th September, 2022 of M/s Real Touch Finance Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended

To,
The Board of Directors,
Real Touch Finance Limited

We have reviewed the accompanying statement of unaudited financial results of **M/S Real Touch Finance Limited** for the quarter ended 30th September, 2022 (the "statement") being submitted by the company pursuant to the requirements of Regulation 33 of the SEBI (Listing obligation and Disclosure requirements) Regulation, 2015 (as amended), read with SEBI Circular No. CIR/CFD/CMD1/80/2019 dated July 19, 2019.

The statement which is the responsibility of the Company's Management and approved by the Board of Directors in its Meeting held on 14.11.2022, has been prepared in accordance with recognition and measurement principles laid down in India Accounting Standard 34 "Interim Financial Reporting" as prescribed under Section 133 of the Companies Act, 2013 ("the Act") 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 view.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor 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 of interim financial information consist of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other reviews procedures. A review is substantially less in scope than an audit conducted in accordance with standards of Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Based on our review conducted 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 prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder 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
Dated:- 14/11/2022



For, P D Randar and Co.
Chartered Accountants

Shakti Anchalia
Partner

Membership No. 301692

Firm Registration No. 319295E

UDIN:-22301692BDA.BXT2244