

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

CORPORATE OFFICE: 3RD FLOOR, KHIVRAJ COMPLEX - I, NO. 480, ANNA SALAI, NANDANAM,
CHENNAI – 600035; TAMILNADU

8th November, 2023

The Manager-Listing Compliance
Department of Corporate Services,
The BSE Limited,
Floor 25, P. J Towers, Dalal Street,
Mumbai-400001

Ref: ISIN: INE840I01014

Scrip Code: 538611

Sub: Outcome of Board Meeting held on 8th November, 2023

Dear Sir/Madam,

This is to intimate that the Board of Directors of the Company at its Meeting held on 8th November, 2023 at the registered office of the Company have inter alia:

1. Considered and approved the unaudited Financial results of the Company for the quarter and half year ended 30th September, 2023 (copy enclosed)
2. Independent Auditor's review report for the quarter ended 30th September, 2023 (copy enclosed)
3. Enclosed a statement of non-applicability of deviation (s) or variations under Regulation 32 of SEBI (LODR) Regulations, 2015 for the quarter ended 30th September, 2023

Further, we would like to inform that the financial results will be published in the newspapers pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The financial results are also available on the Company's website — www.realtouchfinance.com

The meeting commenced at 4.00 p.m. and concluded at 5.45 p.m

This intimation is under regulation 30, 33 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

For Real Touch Finance Limited

Priyanka Singh

**Priyanka Singh
Company Secretary**



REAL TOUCH FINANCE LIMITED
ARIHANT ENCLAVE 493B/57A G T ROAD(S) SHIBPUR HOWRAH 711102
PHONE:- 03326402042, E mail Id:- acaasm@rediffmail.com, Website:- www.realtouchfinance.com

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED ON 30TH SEPTEMBER 2023

Particulars	3 Months ended 30.09.2023	3 Months ended 30.06.2023	3 months ended 30.09.2022	Half Year ended 30.09.2023	Half Year ended 30.09.2022	Year Ended 31.03.2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited *
1.a Net Sales/ Income						
from Operations	443.82	430.52	303.86	874.34	303.86	927.62
b.Other operating Income	68.49	35.29	42.01	103.78	42.01	100.46
Total Income	512.31	465.81	345.87	978.12	345.87	1,028.08
2.Expenditure						
a. Increase/decrease in stock in trade and work in progress	-					-
b.Consumption of raw materials	-					-
c.Purchase of traded goods	-					-
d.Employees cost	67.24	57.11	26.97	124.35	26.97	97.30
e.Depreciation & amortization	4.99	6.07	3.33	11.06	3.33	6.34
f. Finance Cost	176.05	209.27	127.11	385.32	127.11	440.70
.Other expenditure	176.05	62.25	44.46	238.30	44.46	108.88
g.Total	424.33	334.70	201.87	759.03	201.87	653.22
3.Profit (+) / Loss (-) before tax	87.98	131.11	144.00	219.09	144.00	374.86
4. Tax expense (including deferred tax and net of MAT credit entitlement)	54.14	39.97	35.43	94.11	35.43	110.14
5.Net Profit (+) / Loss (-) after tax	33.84	91.14	108.57	124.98	108.57	264.72
6. Other Comprehensive Income						
a. Remeasurement of Expenses		-				-
b. Adjustments of actuarial gain/Losses	(0.05)	(0.02)	(3.17)	(0.03)	(3.17)	11.58
Total Other Comprehensive Income	(0.05)	(0.02)	(3.17)	(0.03)	(3.17)	11.58
7. Total Comprehensive Income	33.79	91.12	105.40	124.95	105.40	276.30
8.i Earning per Share(EPS)						
Basic and Diluted (not to be annualized)						
a. before extra ordinary items	0.27	0.72	0.86	0.98	0.86	2.09
b. after extra ordinary items	0.27	0.72	0.86	0.98	0.86	2.09
9. Paid up Equity share Capital						
- No. of shares	126.93	126.93	126.93	126.93	126.93	126.93
- Amount	1269.30	1269.30	1269.30	1269.30	1269.30	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 and Half Year ended 30.09.2023 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meetings held on 8.11.2023

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.

No Revaluation Reserve has been created by Company since Incorporation.

The Co. has issued Rs. 2.43 Crores Non Convertible Debentures (2430 Number @ Rs. 10,000/- each) redeemable in March 2025.

Ratio Disclosure:-

a Debt Equity Ratio	2.054451286
b Outstanding redeemable preference shares	N.A
c Capital redemption reserve	N.A
d Net Worth (Rs. In Lakhs)	4141.5
e Net Profit Margin (%)	12.78%
f Earning Per share	Point No. 8 a
g Total Debt to Total Assets	0.59
h Gross Non Performing Assets (%)	0.01

BY ORDER OF THE BOARD

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SRIDHARAN
 SRIDHARAN
 WHOLE TIME DIRECTOR
 DIN:-09460423

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DATE 08.11.2023
 PLACE Howrah

REAL TOUCH FINANCE LIMITED

Arihant Enclave, Ground Floor, 493B/57A G.T.Road(South) Shibpur Howrah-711102
Balance Sheet as at 30.09.2023

Rs. in Lakhs

Particulars	AS AT SEPTEMBER 30, 2023	AS AT MARCH 31, 2023
I. ASSETS		
Financial Assets		
(a) Cash and cash equivalents	304.00	164.34
(b) Trade Receivables	0.61	0.61
(c) Loans & Advances	13,598.44	12,643.43
(d) Investments	142.57	130.34
(e) Other Financial Assets	186.66	71.22
Total Non Current Assets	14,232.28	13,009.94
Non - Financial Assets		
(a) Current Tax Assets (Net)	172.56	42.36
(b) Plant Property and Equipment	54.22	60.28
(c) Other Non Financial Assets	5.05	9.45
Total Current Assets	231.83	112.09
TOTAL ASSETS	14,464.11	13,122.03
I. LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
(a) Payables		
(i) Trade Payables	-	-
(ii) Other Payables	-	-
(b) Debt Securities	243.00	243.00
© Borrowings	8,508.51	8,585.73
(d) Deposits	560.21	178.25
(b) Other Financial Liabilities	688.31	86.58
Non Financial Liabilities		
(a) Current Tax Laibilities (Net)	94.12	-
(b)Provisions	207.30	50.57
© Deferred Tax Liabilities	0.94	
© Other Non Financial Liabilities	20.22	55.60
EQUITY		
(a) Equity Share Capital	1,269.27	1,269.27
(b) Other Equity	2,872.23	2,653.03
Total Equity & Liabilities	14,464.11	13,122.03

FOR REAL TOUCH FINANCE LIMITED

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SRIDHARAN

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WHOLE TIME DIRECTOR

DIN:-09460423

REAL TOUCH FINANCE LIMITED

Arihant Enclave, Ground Floor, 493B/57A G.T.Road(South) Shibpur Howrah-711102

Cash Flow Statement for the Period 30.09.2023

Rs. In Lakhs

A	PARTICULARS	AMOUNT(Rs.)	Rs. In Lakhs	
			As at 30.09.2023	As at 30.09.2022
A	CASH FLOW FROM OPERATING ACTIVITIES			
	Net Profit Before Tax		219.09	144.00
	Adjustments for:			
	Provision for Standard Assets	157.79		24.52
	Depreciation	11.06		3.33
	Loss on sale of shares	-		
		-	168.85	-
	Operating Profit before Working Capital Changes		387.94	171.85
	Adjustments for:			
	Loans and Advances - Financial	(955.01)		(6,131.86)
	(Increase)/Decrease in Trade Receivable	-		0.45
	Increase/Decrease in Other Financial Assets	(115.44)		(131.33)
	Increase in Other Payables	-		6.40
	Increase in Current Tax Assets	(130.20)		(19.41)
	Decrease in non financial assets	4.40		0.03
	Non Financial Liabilities	566.35		7.72
	Increase/(Decrease) in deposits	381.96		
	Increase in Current Tax Liabilities	94.12		
	Cash generated from operations		(153.82)	-
	Income Tax paid		-	-
	Net Cash flow from Operating activities		234.12	(6,096.15)
B	CASH FLOW FROM INVESTING ACTIVITIES		-	-
	Purchase of Assets	(5.00)		(9.13)
	Sale of Investment			3.08
	Increase in Investment	(12.23)		(11.14)
	Net Cash used in Investing activities		(17.23)	(17.19)
C	CASH FLOW FROM FINANCING ACTIVITIES			
	Increase in borrowings	(77.22)		6,405.05
	Net Cash used in financing activities		(77.22)	6,405.05
	Net increase in cash & Cash Equivalents		139.67	291.71
	Opening Cash and Cash equivalents		164.34	46.19
	Closing Cash and Cash equivalents		304.01	337.90

For, REAL TOUCH FINANCE LIMITED

Place Kolkata

Dated: 08.11.2023

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WHOLE TIME DIRECTOR

DIN:-09460423

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Independent Auditor's Review Report on the Unaudited Standalone Financial Results for the Quarter and half year ended 30th September, 2023 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 and half year ended 30th September, 2023 (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 04.08.2023, 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.

For, P D Randar and Co.
Chartered Accountants

Place: Kolkata

Dated:- 2-11-2023



Kriti Agarwal
Kriti Agarwal

Partner

Membership No. 302753

Firm Registration No. 319295E

UDIN:-

23302753B62LLE6515

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

CORPORATE OFFICE: 3RD FLOOR, KHIVRAJ COMPLEX - I, NO. 480, ANNA SALAI, NANDANAM,
CHENNAI - 600035; TAMILNADU

8th November, 2023

The Secretary,
BSE Limited, Floor 25,
P. J Towers, DalalStreet,
Mumbai-400001

Dear Sir,

Ref: ISIN: INE840I01014)

Scrip Code: 538611

Sub: Non-applicability of statement of deviation(s) or variation(s) under Regulation 32 SEBI (LODR) Regulations, 2015 for the quarter ended 30th September, 2023.

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

Priyanka Singh

Priyanka Singh
Company Secretary

