



# Real Touch Finance Limited

30th January, 2023

To,  
The Secretary, Listing Department,  
BSE Limited, Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai - 400 001,  
Maharashtra, India.

Dear Madam / Sir,

**Sub: Outcome of Board Meeting held on 30<sup>th</sup> January 2023**

**Ref: Symbol: RTFL; Scrip Code: 538611; ISIN: INE840I01014**

This has reference to our letter dated 21<sup>st</sup> January, 2023. the Board of Directors at its meeting held today i.e., 30<sup>th</sup> January, 2023, considered and approved the following matters:

1. Issue of debt securities in the form of Non-Convertible Debentures ('NCDs') within the limits approved by the members at their annual general meeting held on September 28, 2022, as per the terms and conditions as mentioned in Annexure.
2. Approval of unaudited financial results for the quarter ended 31<sup>st</sup> December, 2022 along with limited review report issued by the Statutory auditor of the Company.

The meeting started at 4.00 pm (IST) and concluded at 6.00 pm (IST).

This intimation is being submitted pursuant to Regulation 30 and 33 of the SEBI (Listing Obligation 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



**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, 1<sup>st</sup> Floor, Anna Salai, Chennai - 600 006

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



# Real Touch Finance Limited

**Annexure:**

**Details of terms and conditions of the Non-Convertible Debentures of Rs. 10,000/- each proposed to be issued under private placement are as follows:**

Type of securities	Unlisted Secured Non-Convertible Debentures
Type of issuance	Private Placement
Total numbers of securities proposed to be issued	2,430 NCDs of face value Rs. 10,000/- each
Size of the issue	Rs. 2,43,00,000/- (Rupees Two Crore and Forty Three Lakhs only)
Tenure of the instrument	3 years
Coupon/Interest offered	9% per annum
Charge/security, if any, created over the assets	The NCDs shall be secured by charge over all present and future assets of the issuer comprising of up to 1.10 times of book debts and all receivables from loans arising out of lending business of the issuer in accordance with the terms of the Deed of Hypothecation.



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER 2022

(Rs. In Lakhs)

Particulars	3 Months ended 31.12.2022	3 Months ended 30.09.2022	9 Months ended 31.12.2022	3 months ended 31.12.2021	Year Ended 31.03.2022	Year Ended 31.03.2021
	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Audited
<b>1.a Net Sales/Income</b>						
from Operations	295.26	212.89	599.12	66.60	236.06	226.77
b.Other operating Income	19.87	27.54	61.88	-	5.14	0.13
<b>Total Income</b>	<b>315.13</b>	<b>240.43</b>	<b>661.00</b>	<b>66.60</b>	<b>241.20</b>	<b>226.90</b>
<b>2.Expenditure</b>						
a. Increase/decrease in stock in trade and work in progress	-	-			-	-
b.Consumption of raw materials	-	-			-	-
c.Purchase of traded goods	-	-			-	-
d.Employees cost	26.73	15.06	53.70	4.24	23.51	21.08
e.Depreciation & amortization	(0.04)	2.72	3.29	-	0.14	-
f. Finance Cost	131.47	117.24	258.58	-	-	-
.Other expenditure	14.85	19.05	59.31	1.74	22.87	11.71
<b>g.Total</b>	<b>173.01</b>	<b>154.07</b>	<b>374.88</b>	<b>5.98</b>	<b>46.52</b>	<b>32.79</b>
<b>3.Profit (+) / Loss (-) before tax</b>	<b>142.12</b>	<b>86.36</b>	<b>286.12</b>	<b>60.62</b>	<b>194.68</b>	<b>194.11</b>
4. Tax expense (including deferred tax and net of MAT credit entitlement)	37.34	18.16	72.77	15.30	49.50	50.00
<b>5.Net Profit (+) / Loss (-) after tax</b>	<b>104.78</b>	<b>68.20</b>	<b>213.35</b>	<b>45.32</b>	<b>145.18</b>	<b>144.11</b>
6. Other Comprehensive Income						
a. Remeasurement of Expenses				3.54	-	-
b. Adjustments of actuarial gain/Losses	5.96	(0.23)	2.79	-	6.18	0.79
<b>Total Other Comprehensive Income</b>	<b>5.96</b>	<b>(0.23)</b>	<b>2.79</b>	<b>3.54</b>	<b>6.18</b>	<b>0.79</b>
<b>7. Total Comprehensive Income</b>	<b>110.74</b>	<b>67.97</b>	<b>216.14</b>	<b>48.86</b>	<b>151.36</b>	<b>144.90</b>
<b>8.i Earning per Share(EPS)</b>						
Basic and Diluted ( not to be annualized )						
a. before extra ordinary items	0.83	0.54	1.68	0.36	1.14	1.14
b. after extra ordinary items	0.83	0.54	1.68	0.36	1.14	1.14
<b>9. Paid up Equity share Capital</b>						
- No. of shares	126.93	126.93	126.93	126.93	126.93	126.93
- Amount	1269.30	1269.30	1269.30	1269.30	1269.27	1269.27

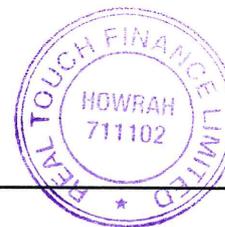
**NOTES TO THE STANDALONE FINANCIAL RESULTS**

- 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 31.12.2022 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meetings held on 30.01.2023
- These Statement is as per Regulations 33 of the SEBI (Listing Obligation and Disclosue 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.
- The Company has proposed to raise Rs. 2,43,00,000/- through issue of 9% Unlisted, Secured, Non-Convertible Debentures having face Value of Rs. 10,000/- each

DATE : 30.01.2023  
PLACE : Howrah

BY ORDER OF THE BOARD

  
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 31<sup>st</sup> December , 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 31<sup>st</sup> December 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 30.01.2023, 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.

Place: Kolkata  
Dated:- 30.01.2023



For, P D Randar and Co.  
Chartered Accountants

Shakti Anchalia  
Partner

Membership No. 301692

Firm Registration No. 319295E

UDIN:-23301692B4XHC#2795