

February 14, 2024

**BSE Limited**

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

**Scrip Code: 538611      ISIN: INE840I01014****Ref: Disclosures under Reg. 30 and 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 (SEBI Listing Regulations)****Sub: Outcome of the meeting of the Board of Directors held on Wednesday, February 14, 2024**

Time of Commencement: 3:30 P.M.

Time of Conclusion: 5:00 P.M.

Dear Sir/Madam,

This is in continuation to our earlier intimation dated February 7, 2024. In terms of Regulation 30 read with Para A of Part A of Schedule III to the SEBI Listing Regulations, we wish to inform you that the Board of Directors of the Company has, at its meeting held on today i.e., February 14, 2024, *inter-alia*:

1. Considered and approved the Unaudited Financial Results of the Company for the Quarter and Nine months ended December 31, 2023, along with the Limited Review Report thereon based on the recommendation of the Audit Committee pursuant to Regulation 33 of the SEBI Listing Regulations.
2. Considered and approved the appointment of Mr. Ratnesh Kumar Agrawal (DIN: 08477121) as Additional Director (Category: Non Executive-Independent) with effect from February 14, 2024.
3. Considered and approved the appointment of Mrs. Padmini Ceruseri Srikanth (DIN: 10495231) as Additional Director (Category: Non Executive-Non Independent) with effect from February 14, 2024.
4. Considered and took note of the resignation of Mrs. Sweta Ghorawat (DIN: 08801208), Director of the Company with effect from February 14, 2024.
5. Considered and took note of opening of Branch office of the Company at;
  - a) Villupuram Branch at No.34, Old Gingee Road, Villupuram – 605602, Tamil Nadu; and
  - b) Tiruvannamalai Branch at No.7, 1<sup>st</sup> Floor, Mariyamman Kovil 10<sup>th</sup> Street, Manalurpet Main Road, Tiruvannamalai – 606606, Tamil Nadu.

The copies of the aforesaid Financial Results along with the Limited Review Report thereon, are enclosed herewith.

Further, please note that aforesaid financial results will also be available on the Company's website at [www.realtouchfinance.com](http://www.realtouchfinance.com)



# 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

Further, the detailed disclosures for Item No.2 to 4 as required under Regulation 30 of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, is enclosed as Annexure I.

You are requested to take the above information on record.

Thanking you,  
Yours Sincerely,

**For Real Touch Finance Limited**

**Manoj Kumar Jena**

Company Secretary and Compliance Officer  
ACS 67684

# REAL TOUCH FINANCE LIMITED

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

## UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023

Amount in Rs. Lakhs						
Particulars	Quarter Ended			Nine months Ended		Year Ended
	31.12.2023	30.09.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>1. Income</b>						
Net Sales/Income from Operations	459.46	443.82	295.26	1,333.80	599.12	927.62
Other operating Income	65.10	68.49	19.87	168.88	61.88	100.46
<b>Total Income</b>	<b>524.56</b>	<b>512.31</b>	<b>315.13</b>	<b>1,502.68</b>	<b>661.00</b>	<b>1,028.08</b>
<b>2. Expenditure</b>						
Increase/decrease in stock in trade and work in progress	-	-	-	-	-	-
Consumption of raw materials	-	-	-	-	-	-
Purchase of traded goods	-	-	-	-	-	-
Employees cost	67.35	67.24	26.73	191.70	53.70	97.30
Depreciation & amortization	6.71	4.99	(0.04)	17.77	3.29	6.34
Finance Cost	219.15	176.05	131.47	604.47	258.58	440.70
Other expenditure	94.08	176.05	14.85	332.38	59.31	108.88
<b>Total</b>	<b>387.29</b>	<b>424.33</b>	<b>173.01</b>	<b>1,146.32</b>	<b>374.88</b>	<b>653.22</b>
<b>3.Profit (+)/ Loss (-) before tax</b>	<b>137.26</b>	<b>87.98</b>	<b>142.12</b>	<b>356.36</b>	<b>286.12</b>	<b>374.86</b>
<b>4. Tax expense (including deferred tax and net of MAT credit entitlement)</b>	<b>51.61</b>	<b>54.14</b>	<b>37.34</b>	<b>145.72</b>	<b>72.77</b>	<b>110.14</b>
<b>5.Net Profit (+)/ Loss (-) after tax</b>	<b>85.66</b>	<b>33.84</b>	<b>104.78</b>	<b>210.65</b>	<b>213.35</b>	<b>264.72</b>
<b>6. Other Comprehensive Income</b>						
Remeasurement of Expenses	-	-	-	-	-	-
Adjustments of actuarial gain/Losses	(0.05)	(0.05)	5.96	(0.12)	2.79	11.58
Total Other Comprehensive Income	(0.05)	(0.05)	5.96	(0.12)	2.79	11.58
<b>7. Total Comprehensive Income</b>	<b>85.61</b>	<b>33.79</b>	<b>110.74</b>	<b>210.52</b>	<b>216.14</b>	<b>276.30</b>
<b>8. Earning per Share(EPS)</b>						
<b>Basic and Diluted (not to be annualized)</b>						
Before extra ordinary items	0.67	0.27	0.83	1.66	1.68	2.09
After extra ordinary items	0.67	0.27	0.83	1.66	1.68	2.09
<b>9. Paid up Equity share Capital</b>						
- No. of shares	126.93	126.93	126.93	126.93	126.93	126.93
- Amount	1,269.30	1,269.30	1,269.30	1,269.30	1,269.30	1,269.30

### NOTES TO THE 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 nine months ended December 31, 2023 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on February 14, 2024.
- These statements is as per Regulations 33 of the SEBI (Listing Obligation and Disclosure requirements) Regulation, 2015.
- The Company is engaged in NBFC activities.
- Previous Years Figures has been rearranged or regrouped wherever necessary.
- Ratio Disclosures:
 

Debt Equity Ratio:	2.25
Outstanding redeemable preference shares:	N.A.
Capital redemption reserve (Amount in Rs."00"):	N.A.
Net Worth (Amount in Rs. Lakhs):	4130.18
Net Profit Margin (%):	14.02%
Earning Per share:	Point No.8
Total Debt to Total Assets:	0.62
Gross Non Performing Assets (%):	0.035

For Real Touch Finance Limited

Date: February 14, 2024  
Place: Howrah

G. Sridharan  
Whole-time Director  
DIN: 09460423



**INDEPENDENT AUDITOR'S REVIEW REPORT ON QUARTERLY AND YEAR TO DATE UNAUDITED  
STANDALONE FINANCIAL RESULTS PURSUANT TO REGULATION 33 OF THE SEBI (LISTING  
OBLIGATION AND DISCLOSURE REQUIREMENTS) REGULATIONS 2015 AS AMENDED**

**TO  
THE BOARD OF DIRECTORS  
REALTOUCH FINANCE LIMITED**

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial results of **M/S REALTOUCH FINANCE LIMITED** (the "Company"), for the quarter and Nine Months ended on 31<sup>st</sup> December 2023 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI ( Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

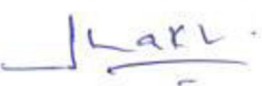
2. This statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion 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 Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 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.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, 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



  
SHAKTI ANCHALIA  
PARTNER  
MEMBERSHIP NO 301692  
FRN 319295E

DATE:- 14.02.2024  
PLACE: KOLKATA  
UDIN:- 24301692BKFDXR4105

## Disclosure under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

### Item No.2: Appointment of Mr. Ratnesh Kumar Agrawal (DIN: 08477121)

No.	Particulars	Description
1	Reason for change	Appointment
2	Date of appointment	February 14, 2024
3	Brief profile (in case of appointment)	<p>Mr. Ratnesh Kumar Agrawal, aged about 66 years is a Master of Commerce from the University of Rajasthan, Jaipur and having rich experience in the field of business strategy, finance and accounts, taxation with more than three decades. He has worked mostly across Automobile Industries, Manufacturing industries and has held various leadership positions.</p> <p>The Board thinks that Mr. Agrawal shall be competent professional to continue as Independent Director of the Company.</p>
4	Disclosure of relationships between directors (in case of appointment of a director)	Not Related

### Item No.3: Appointment of Mrs. Padmini Ceruseri Srikanth (DIN: 10495231)

No.	Particulars	Description
1	Reason for change	Appointment
2	Date of appointment	February 14, 2024
3	Brief profile (in case of appointment)	<p>Mrs. Padmini Ceruseri Srikanth, aged about 58 years is a Master of Commerce from Madurai Kamaraj University and an Intermediate qualified Chartered Accountant from the Institute of Chartered Accountant India. She is a seasoned professional with more than three decades of rich experience in the field of finance, accounts, indirect taxation and statutory compliance.</p> <p>Mrs. Padmini has led various teams across multiple industries and was associated with dynamic businesses and held various leadership positions.</p> <p>The Board thinks that Mrs. Padmini is a dynamic and competent professional to be on board of the Company.</p>
4	Disclosure of relationships between directors (in case of appointment of a director)	Not Related

**Item No.4: Resignation of Mrs. Sweta Ghorawat (DIN: 08801208)**

Sl. No.	Particulars	Description
1	Reason for change	Resignation
2	Date of cessation	February 13, 2024 (The Board noted her resignation on 14 <sup>th</sup> February, 2024)
3	Brief profile (in case of appointment)	Not applicable
4	Disclosure of relationships between directors (in case of appointment of a director)	Not applicable



Date: 13<sup>th</sup> February, 2024

To

The Board of Directors,  
Real Touch Finance Limited  
Anihant Enclave, Ground Floor,  
493B/57A, G.T Road (South),  
Shibpur, Howrah – 711102 West Bengal, India

Sub: Letter of resignation from the position Director of the Company

Dear Sir/Madam,

I hereby tender my resignation from the position of Director (Category: Non Executive Non Independent) of the Company with effect from the closure of business hours on February 13, 2024 due to personal reason.

I further confirm that there is no other material reason other than as mentioned above for my stepping down from the position of Director of the Company.

Further, I request you to complete the necessary formalities to remove my name as Director of the Company from the records of Registrar of Companies or any other place where my name is registered as Director of the Company and file necessary e-forms with Registrar of Companies, Kolkata and intimate such other authority (ies) as may be required.

Further, I would like to convey my gratitude and appreciation to all the Directors and staff members for their support extended during the period of my association with the Company.

Please acknowledge the receipt of the same.

Thanking you,  
Yours Sincerely,

*Sweta Ghorawat*

Sweta Ghorawat  
Director  
DIN: 08801208

February 14, 2024

**BSE Limited**

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

**Scrip Code: 538611    ISIN: INE840I01014**

**Sub: Non-applicability of statement of deviation(s) or variation(s) under Regulation 32 Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended December 31, 2023**

Dear Sir,

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.

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.

You are requested to take the above information on record.

Thanking you,  
Yours faithfully,

**For Real Touch Finance Limited**

**Manoj Kumar Jena**

Company Secretary and Compliance Officer  
ACS 67684