



REAL TOUCH FINANCE LIMITED

CIN: L01111WB1997PLC085164

Registered Office: Arihant Enclave, Ground Floor, 493B/57A, G.T. Road (South), Sibpur, Howrah -711102, West Bengal

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

May 30, 2025

Scrip Code: 538611 ISIN: INE840I01014

Ref: Disclosures under Regulation 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 Friday, May 30, 2025 and submission of Audited Financial Results for the quarter and year ended March 31, 2025

Dear Sir/Madam,

In furtherance of our intimation dated May 23, 2025 and pursuant to the provisions of Regulation 30 read with Para A of Part A of Schedule III to the SEBI Listing Regulations, the Board of Directors of the Company at its meeting held on Friday, May 30, 2025, has inter-alia, the following:

- 1) Audited financial results of the Company for the quarter and financial year ended March 31, 2025, along with the Audit Report submitted by Statutory Auditors of the Company.
- 2) Disclosure of Related Party Transactions pursuant to Regulation 23(9) of SEBI LODR, 2015.
- 3) Declaration on the audit report with unmodified opinion in accordance with Regulation 33(3)(d) of SEBI LODR Regulations.
- 4) Appointment of M/s. Prakash Kochar & Co, Chartered accountants as internal auditor of the Company for the Financial Year 2025-2026.
- 5) Revision of Remuneration of Mr. Gopal Sridharan (DIN: 09460423), Whole time director of the company, with effect from 1st April 2025, subject to approval of shareholders at the upcoming General Meeting.

Please note that the Board meeting commenced at 3.30 P.M. and concluded at 5:45 P.M.

You are requested to take the above information on record.

Thanking you,
Yours Sincerely,

For Real Touch Finance Limited

Varsha
Gupta

Digitally signed by
Varsha Gupta
Date: 2025.05.30
17:46:17 +05'30'

Varsha Gupta
Company Secretary and Compliance Officer

INDEPENDENT AUDITOR'S REPORT

The Board of Directors
M/s Real Touch Finance Limited

Report on the Audit of the Standalone Financial Results

Opinion

We have audited the accompanying standalone financial result of M/s Real Touch Finance Limited ('the Company'), for the quarter and year ended March 31, 2025 (hereinafter referred to as the 'the standalone financial results'), attached herewith, being submitted by the Company pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended from time to time (hereinafter referred to as 'the Listing Regulation'). The standalone financial result have been initialed by us for the purpose of identification.

In our opinion and to the best of our information and according to the explanations given to us, these standalone financial result;

- a) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- b) give true and fair view in conformity with recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind As) and other accounting principles generally accepted in India, of net profit for the year ended March 31, 2025 and other comprehensive income and other financial information of the Company for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing (hereinafter referred to as 'SAs') notified under section 143(10) of the Companies Act, 2013 as amended from time to time (hereinafter referred to as 'the Act'). Our responsibilities under those SAs are further described in the "Auditors' Responsibilities for the Audit of the standalone Financial Results" section of our report. We are independent of the Company in accordance with the code of Ethics issued by the Institute of Chartered Accountants of India (hereinafter referred to as 'the ICAI') together with the ethical requirements that are relevant to our audit of the standalone financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion on the standalone financial results.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Results

These standalone financial results have been prepared on the basis of the standalone financial statements. The Company's Board of Directors are responsible for the preparation and presentation of these standalone financial results that give a true and fair view of the net profit for the year ended March 31, 2025 and other comprehensive income and other financial information of the Company in accordance with recognition and measurement principles laid down in Ind AS notified under section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.

This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results, that give a true and fair view and are free from material misstatement, whether due to fraud or error.



In preparation the standalone financial results, the Board of Directors are responsible for assessing the ability of the Company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the financial reporting process of the Company.

Auditors, Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these standalone financial results.

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing an opinion through a separate report on the complete set of standalone financial statements on whether the company has adequate internal financial controls with reference to standalone financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management and the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance of the Company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



Other Matters

- a) These standalone financial results include the figures for the quarter ended 31st March, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter ended 31st December of the relevant financial year, which were subject to limited review by the statutory auditors as required under the Listing Regulations.

Our opinion is not modified in respect of above matters.

For P D RANDAR AND CO
Chartered Accountants



Shakti Anchalia
Partner
Membership No 301692
FRN 319295E
UDIN:- 25301692BMKXBF1279
Place:- Kolkata
Date:- 30.05.2025

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STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

(Amount in Rs. Lakhs)

Particulars	Quarter ended March 31, 2025	Quarter ended December 31, 2024	Quarter ended March 31, 2024	Year ended March 31, 2025	Year ended March 31, 2024
	Audited	Audited	Audited	Audited	Audited
Revenue from operations					
Interest income	710.12	673.29	441.77	2,579.19	1,775.57
Fee income	72.89	85.83	(62.31)	287.49	98.04
Total revenue from operations (A)	783.01	759.12	379.46	2,866.68	1,873.61
Other income (B)	9.95	6.54	6.13	20.59	14.66
Total Income (C=A+B)	792.96	765.66	385.59	2,887.27	1,888.27
Expenses					
Finance costs	372.75	370.98	331.55	1,420.08	936.02
Commission expenses	29.78	19.80	18.90	86.61	32.83
Employee benefits expenses	181.37	86.88	88.57	438.51	280.27
Depreciation and amortisation expense	9.19	7.09	8.36	29.48	26.13
Other expenses	120.21	53.41	76.69	283.57	172.51
Impairment on financial instruments	22.97	13.08	(174.86)	62.54	47.77
Total Expenses (D)	736.27	551.24	349.21	2,320.79	1,495.53
Profit before tax (E=C-D)	56.69	214.42	36.38	566.48	392.74
Tax expense					
Current tax	25.64	54.00	1.27	154.03	146.99
Tax for earlier years	-	(11.47)	25.46	(11.47)	25.46
Deferred Tax	(37.10)	-	(43.01)	(37.10)	(43.01)
Total tax expenses (F)	(11.46)	42.53	(16.28)	105.46	129.44
Profit for the period / year (G=E-F)	68.15	171.89	52.66	461.02	263.30
Other comprehensive income					
Items that will be reclassified to profit or loss					
Fair value gain on equity investments classified as FVTOCI	(0.38)	0.16	0.21	(0.01)	0.09
Remeasurement benefits of the defined benefit plans	1.55	-	-	1.55	-
Tax impact on the above	(0.39)	-	(0.02)	(0.39)	(0.02)
Net other comprehensive income / (deficit) to be reclassified subsequently to profit or loss	0.78	0.16	0.19	1.15	0.07
Total comprehensive income	68.93	172.05	52.85	462.17	263.37
Paid-up Equity Share Capital (Face Value of Rs. 10 per share)	1,269.27	1,269.27	1,269.27	1,269.27	1,269.27
Reserves (Other Equity)	-	-	-	3,436.07	2,913.66
Earnings per equity share (Face Value of Rs. 10 per share)					
a. Basic (in rupees)	0.54	1.36	0.42	3.64	2.07
b. Diluted (in rupees)	0.53	1.36	0.42	3.57	2.07

1. The above 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 30th May 2025

2. The financial results are in accordance with the Indian Accounting Standard (Ind AS) as prescribed under section 133 of the Companies Act, 2013, read with amendment relevant rules issued thereunder

3. The above financial results have been subjected to limited review by the statutory auditors of the company.

4. Previous Figures have been regrouped / arranged, where necessary



REAL TOUCH FINANCE LIMITED

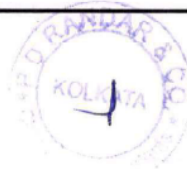
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STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31, 2025 - Annexure 1

Particulars	(Amount in Rs. Lakhs)	
	As at March 31, 2025	As at March 31, 2024
ASSETS		
Financial Assets		
(a) Cash and cash equivalents	145.86	247.10
(b) Bank balance other than cash and cash equivalents above	110.62	107.84
(c) Receivables	0.61	3.89
(d) Loans	22,558.74	18,777.39
(e) Investments	0.82	0.84
(f) Other Financial Assets	6.47	6.86
Total financial assets (A)	22,823.11	19,143.92
Non - Financial Assets		
(a) Income Tax Assets (Net)	-	-
(b) Deferred Tax Assets (Net)	78.75	42.04
(c) Property plant and Equipment	31.86	22.51
(d) Other Intangible Assets	29.01	42.35
(e) Other Non Financial Assets	0.04	0.25
Total non-financial assets (B)	139.66	107.15
TOTAL ASSETS (A+B)	22,962.77	19,251.07
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
(a) Payables		
Trade Payables		
Total outstanding dues of micro and small enterprises	-	-
Total outstanding dues of creditors other then micro and small enterprises	45.18	43.29
(b) Debt Securities	2,443.00	243.00
(c) Borrowings (other than Debt Securities)	14,008.00	13,701.52
(d) Other Financial Liabilities	1,575.15	947.94
Total financial liabilities (A)	18,071.33	14,935.75
Non Financial Liabilities		
(a) Provisions	11.34	6.79
(b) Current tax liabilities (Net)	58.89	38.21
(c) Deferred Tax liabilities (Net)	-	-
(d) Other Non Financial Liabilities	115.87	87.39
Total non-financial liabilities (B)	186.10	132.39
Total liabilities (C=A+B)	18,257.43	15,068.14
EQUITY		
(a) Equity Share Capital	1,269.27	1,269.27
(b) Other Equity	3,436.07	2,913.66
Total equity (D)	4,705.34	4,182.93
Total Equity & Liabilities (C+D)	22,962.77	19,251.07



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STATEMENT OF CASH FLOWS FOR THE YEAR ENDED MARCH 31, 2025 (Annexure-2)

(Amount in Rs. Lakhs)

PARTICULARS	For the year ended	For the year ended
	March 31, 2025	March 31, 2024
A CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax	566.48	392.74
<u>Adjustments for:</u>		
Depreciation and Amortisation	29.48	26.13
(Profit) / Loss on sale of shares	-	-
Interest on CCDs	-	(0.01)
Liabilities no longer required written back	-	(7.15)
Interest on Fixed Deposits	(27.80)	(8.15)
Impairment loss allowance	62.54	47.77
ESQP expense	60.39	-
Operating profit before working capital / other changes	691.10	451.33
<u>Changes in operating assets and liabilities:</u>		
Adjustments for (increase) / decrease in operating assets		
Trade receivables	3.28	(3.28)
Loans	(3,843.89)	(6,177.99)
Other financial assets	0.39	(1.76)
Other non-financial assets	0.21	4.15
Adjustments for increase / (decrease) in operating liabilities		
Trade payables	1.89	39.45
Provisions	4.55	6.79
Other financial liabilities	627.21	769.69
Other non-financial liabilities	28.48	31.82
Cash Flow from / (used in) operations	(2,486.78)	(4,879.80)
Income Tax paid	(120.49)	(91.88)
Net Cash Flow from / (used in) operating activities	(2,607.28)	(4,971.68)
B CASH FLOW FROM INVESTING ACTIVITIES		
Proceeds from sale of / (investment in) current investment	0.02	141.79
Capital expenditure towards tangible and intangible assets	(25.49)	(30.71)
Interest Income received	25.02	3.65
Net cash flow from / (used in) investing activities	(0.45)	114.73
C CASH FLOW FROM FINANCING ACTIVITIES		
Long term borrowings availed	5,477.06	17,349.04
Long term borrowings repaid	(5,170.58)	(12,306.00)
Debt securities availed	2,200.00	-
Net cash flow from / (used in) financing activities	2,506.48	5,043.04
Net Increase / (Decrease) in cash and cash equivalents (A + B + C)	(101.24)	186.09
Cash and cash equivalents at the beginning of the year	247.10	61.01
Cash and cash equivalents at the end of the year	145.86	247.10



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NOTES TO THE STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

- 1 Real Touch Finance Limited (the "Company") is a Non-Systemically Important Non-Deposit taking Non-Banking Finance Company (NBFC-ND-SI) registered with the Reserve Bank of India (the "RBI"). The financial results of the Company have been prepared in accordance with the recognition and measurement principles as laid down in the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. Any application guidance / clarification / directions issued by the RBI are implemented as and when they are issued / become applicable.
- 2 The above financial results for the year ended 31 March 2025 have been audited and for the quarter ended 31 March 2025 have been reviewed by statutory auditors of the Company and recommended by the Audit Committee of the Company and approved by the Board of Directors at their meeting held on 30 May 2025. The statutory auditors of the Company have expressed an unmodified opinion. The figures for the quarter ended 31 March 2025 and 31 March 2024 are the balancing figures between the audited figures in respect of the financial year ended 31 March 2025 and 31 March 2024 and published year to date figures for nine months ended 31 December 2024 respectively, which were subjected to limited review by the statutory auditors.
- 3 The Company is primarily in the business of financing and accordingly there are no separate reportable segments in accordance with Ind AS 108 on "Operating Segments" in respect of the Company. The Company operates in a single geographical segment i.e India.
- 4 The financial results are also available on the stock exchange websites www.bseindia.com and www.nseindia.com and on our website <https://www.realtouchfinance.com/>.
- 5 Previous year/period figures have been reclassified to conform to the current period classification/presentation.
- 6 The Statement of Assets and Liabilities as at March 31, 2025 and the Statement of Cash Flows are provided as Annexure 1 and 2 to this Statement.



For Real Touch Finance Limited

G Sridharan

Whole Time Director

DIN: 09460423

Place: Chennai

Date: May 30, 2025

Disclosure in compliance with regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015 for the Year ended March 31, 2025

Particulars	As at March 31, 2025	As at March 31, 2024
1. Debt Equity Ratio (Debt Securities + Borrowings (other than Debt Securities))/Net Worth i.e (Equity share capital+ Other Equity)	3.50	3.33
2. Total Debt to Total Assets	0.72	0.72
3. Net Worth	4705.34	4182.93
4. Outstanding redeemable Preference shares	NIL	NIL
5. Security over unlisted on Convertible Debentures	1:1	1:1



													Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.										
Sr. No.	Details of the party (listed entity/subsidiary) entering into the transaction	Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction as ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments					Details of the loans, inter-corporate deposits, advances or investments				
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary	Nature (loan/ advance/ inter-corporate deposit/ investment)								Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-use)	Notes	Opening balance	Closing balance	Nature of indebtedness (loan/ issue of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Secured/ unsecured
Total value of transaction during the reporting period																							
1	REAL TOUCH FINANCE LIMITED	KHIVRAI MOTORS PVT LTD	Group Company	Any other transaction	Loan Repayment	-	-	-	7.00	-	4,985.00	4,992.00	-	-	-	-	Inter-corporate Loan	10.50	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
2	REAL TOUCH FINANCE LIMITED	KHIVRAI MOTORS PVT LTD	Group Company	Any other transaction	Interest Paid	-	-	-	210.62	294.08	-	-	-	-	-	-	Inter-corporate Loan	10.50	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
3	REAL TOUCH FINANCE LIMITED	KHIVRAI MOTORS PVT LTD	Group Company	Any other transaction	Optionally convertible debentures	-	-	-	-	2,200.00	2,200.00	-	-	-	-	-	Optionally convertible debentures	11.00	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
4	REAL TOUCH FINANCE LIMITED	KHIVRAI MOTORS PVT LTD	Group Company	Any other transaction	Interest Paid	-	-	-	120.67	62.32	-	-	-	-	-	-	Optionally convertible debentures	11.00	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
5	REAL TOUCH FINANCE LIMITED	KHIVRAI MOTORS PVT LTD	Group Company	Any other transaction	Rent Paid	-	-	-	5.43	-	-	-	-	-	-	-	-	-	-	-	-	Rent Expenses	
6	REAL TOUCH FINANCE LIMITED	KHIVRAI AUTOMOBILES AND INFRASTRUCTURE PVT LTD	Group Company	Any other transaction	Loan Repayment	-	-	-	-	850.00	850.00	-	-	-	-	-	Inter-corporate Loan	10.00	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
7	REAL TOUCH FINANCE LIMITED	KHIVRAI AUTOMOBILES AND INFRASTRUCTURE PVT LTD	Group Company	Any other transaction	Interest Paid	-	-	-	42.38	42.62	-	-	-	-	-	-	Inter-corporate Loan	10.00	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
8	REAL TOUCH FINANCE LIMITED	KHIVRAI AUTOMOBILES AND INFRASTRUCTURE PVT LTD	Group Company	Any other transaction	Maintenance Expenses Paid	-	-	-	0.74	-	-	-	-	-	-	-	-	-	-	-	-	Maintenance Expenses	
9	REAL TOUCH FINANCE LIMITED	CASTLE TRADERS LTD	Group Company	Any other transaction	Loan Repayment	-	-	-	-	110.00	110.00	-	-	-	-	-	Inter-corporate Loan	10.00	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
10	REAL TOUCH FINANCE LIMITED	CASTLE TRADERS LTD	Group Company	Any other transaction	Interest Paid	-	-	-	1.51	5.52	-	-	-	-	-	-	Inter-corporate Loan	10.00	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
11	REAL TOUCH FINANCE LIMITED	OLYMPIA TECHPARK CHENNAI PRIVATE LTD	Group Company	Any other transaction	Loan Repayment	-	-	-	-	500.00	-	500.00	-	-	-	-	Inter-corporate Loan	10.00	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
12	REAL TOUCH FINANCE LIMITED	OLYMPIA TECHPARK CHENNAI PRIVATE LTD	Group Company	Any other transaction	Interest Paid	-	-	-	0.55	13.01	-	-	-	-	-	-	Inter-corporate Loan	10.00	3 years	Unsecured	For onward lending to eligible borrowers	NIL	
13	REAL TOUCH FINANCE LIMITED	KHIVRAIKAMAL MOTORS PVT LTD	Group Company	Any other transaction	Interest received	-	-	-	54.30	-	-	-	-	-	-	-	Loan Given	-	-	-	-	NIL	
14	REAL TOUCH FINANCE LIMITED	KHIVRAIKAMAL MOTORS PVT LTD	Group Company	Any other transaction	Loan Repayment Received	-	-	-	451.35	750.00	298.65	-	-	-	-	-	Loan Given	-	-	-	-	NIL	
15	REAL TOUCH FINANCE LIMITED	VARSHA GUPTA	Company Secretary	Any other transaction	Remuneration	-	-	-	3.80	-	-	-	-	-	-	-	-	-	-	-	-	Remuneration	
16	REAL TOUCH FINANCE LIMITED	ANANDA KUMAR	CFD	Any other transaction	Remuneration	-	-	-	5.34	-	-	-	-	-	-	-	-	-	-	-	-	Remuneration	
17	REAL TOUCH FINANCE LIMITED	G. SRIDHARAN	Whole Time Director	Any other transaction	Remuneration	-	-	-	14.20	-	-	-	-	-	-	-	-	-	-	-	-	Remuneration	
18	REAL TOUCH FINANCE LIMITED	LIJWAL KUMAR BOTHRA	Director	Any other transaction	Sitting fee	-	-	-	0.05	-	-	-	-	-	-	-	-	-	-	-	-	Sitting fee	
19	REAL TOUCH FINANCE LIMITED	RATNESH KUMAR AGRAWAL	Director	Any other transaction	Sitting fee	-	-	-	0.55	-	-	-	-	-	-	-	-	-	-	-	-	Sitting fee	
20	REAL TOUCH FINANCE LIMITED	SOMNATH SAKHAR	Director	Any other transaction	Sitting fee	-	-	-	0.30	-	-	-	-	-	-	-	-	-	-	-	-	Sitting fee	
21	REAL TOUCH FINANCE LIMITED	PADMINI CERUSERI SRKANTH	Director	Any other transaction	Sitting fee	-	-	-	0.20	-	-	-	-	-	-	-	-	-	-	-	-	Sitting fee	
22	REAL TOUCH FINANCE LIMITED	SAMPATH KUMAR S	Director	Any other transaction	Sitting fee	-	-	-	0.25	-	-	-	-	-	-	-	-	-	-	-	-	Sitting fee	
23	REAL TOUCH FINANCE LIMITED	MUTHUSAMY GANESHKUMAR	Director	Any other transaction	Sitting fee	-	-	-	0.50	-	-	-	-	-	-	-	-	-	-	-	-	Sitting fee	

As approved by the Audit Committee & Board from time to time within the limits prescribed under Companies Act, 2013





REAL TOUCH FINANCE LIMITED

CIN: L01111WB1997PLC085164

Registered Office: Arihant Enclave, Ground Floor, 493B/57A, G.T. Road (South), Sibpur, Howrah -711102, West Bengal

May 30, 2025

To

BSE Limited

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

Scrip Code: 538611 ISIN: INE840I01014

Sub: Declaration pursuant to Regulation 33(3)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance with the provisions of Regulation 33(3)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, we hereby declare that M/s. P. D. Randar & Co., Chartered Accountants, (Firm Registration No.319295E) Statutory Auditors of the Company have issued an Audit Report with unmodified opinion on the annual financial results of the Company for the year ended March 31, 2025.

We request you to kindly take the same on record.

For Real Touch Finance Limited


A. Anandakumar
Chief Financial Officer

Disclosure under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015

(1)	Reason for change - appointment	Appointment of M/s. Prakash Kochar & Co, Chartered accountant as the internal auditor of the company for the financial year 2025-26.
(2)	Date of appointment (as applicable) and term of appointment	The Board at its meeting held on May 30, 2025 appointed M/s. Prakash Kochar & Co, Chartered accountant as an Internal auditor Auditor of the Company for the Financial Year 2025-26
(3)	Brief profile (in case of appointment)	M/S. Prakash Kochar & Co. is a Chartered Accountancy firm with over two decades of experience, providing internal audit, financial advisory, management consulting, and taxation services. The firm has expertise in internal controls, with a focus on compliance and corporate governance.
(4)	Disclosure of relationships between Directors (in case of appointment as a Director)	NIL