



# 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

March 20, 2026

**Scrip Code: 538611 ISIN: INE840I01014**

**Sub: Outcome of the meeting of the Board of Directors held on Friday March 20, 2026.**

Dear Sir/Madam,

This is in continuation to our earlier intimation dated March 12, 2026, intimating our Board Meeting to be held on March 20, 2026, we wish to inform you that the Board of Directors of the Company has, at its meeting held on today i.e., March 20, 2026, *inter-alia*:

1. Considered and approved the proposal for issuance of unlisted, Secured, 9.5 % Redeemable Non-Convertible Debentures (NCDs) on a private placement basis, in one or more tranches. The details pursuant to the Listing Regulations read with Master Circular no.: O/49/14/14(7)2025-CFD-POD2/I/3762/2026 amended on 30th January 2026, issued by the Securities and Exchange Board of India are given in the enclosed (**Annexure-A**)
2. Approval for write-off of outstanding receivable amounting to ₹3.48 crore (Rupees Three Crore Forty-eight Lakhs only), which has been considered irrecoverable after due evaluation and assessment by the management and based on recommendations of the Audit Committee. The disclosure is enclosed in (**Annexure-B**) as per the provisions of Regulation 30 of the SEBI (LODR) Regulations, 2015.

The Meeting commenced at 12.30 P.M and concluded on 2.15 P.M

You are requested to take the above information on record.

Thanking you,  
Yours Sincerely,

**For Real Touch Finance Limited**

**Varsha Gupta**  
Company Secretary

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## Annexure-A

Details pursuant to the Listing Regulations read with Master Circular no. O/49/14/14(7)2025-CFD-POD2/1/3762/2026 amended on 30th January 2026, issued by the Securities and Exchange Board of India.

Serial No	Details	Particular	
1.	Type of Instruments	Unrated, Unlisted, Secured Redeemable, Non-Convertible Debentures (NCD)	
2.	Size of the Issue	<b>2,56,00,000</b> (Two crores and fifty- Six lakhs only)	
3.	Whether proposed to be listed	No	
4.	Tenure of the instrument	3 years from the date of allotment	
5.	coupon/interest offered	Coupon	9.50% per annum (Fixed)
		Schedule of payment of coupon/interest	Annual. Payable on or before 10th April of each year.
		Schedule of payment of principal	on the Redemption Date
6.	charge/security, if any, created over the assets	By way of hypothecation of book debts to maintain a security cover of at least 110%	
7.	special right/interest/privileges attached to the instrument and changes thereof	As may be specified in the terms of Issuance and offer letter.	
8.	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	NA	
9.	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	NA	
10.	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	NA	



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## Annexure-B

### Details of the event / disclosure required under Regulation 30:

Details	Particular
<b>Nature of Event</b>	Write-off of certain loan assets / receivables identified as irrecoverable after exhaustive recovery efforts.
<b>Date of Board Approval</b>	20th March 2026
<b>Brief Details of the Event</b>	The Board of Directors of the Company, at its meeting held on 20th March 2026, has approved the write-off of certain non-performing assets amounting to ₹3.48 crore (Rupees Three Crore Forty-Eight Lakhs only).
<b>Amount Involved</b>	Rs. 3.48 Crores
<b>Reason / Rationale</b>	The said receivables / loan assets were long outstanding and classified as non-performing in earlier periods. After assessment of recoverability and based on recommendation of the Audit Committee, the Board has approved their write-off in line with Company policy and applicable accounting / regulatory norms.
<b>Impact on the Financial of company</b>	This represents a one-time adjustment recognized upfront; therefore, its impact on the Company's overall profitability and net worth is expected to be contained. The Company continues to maintain adequate provisioning buffers and a comfortable capital position to absorb such losses. Accordingly, the write-off is not expected to have any material adverse impact on its capital adequacy or ongoing operations.
<b>Further Actions</b>	The Company shall continue to pursue recovery efforts through legal or other appropriate channels where feasible.
<b>Materiality</b>	The amount represents approximately 12.05% of the Company's total turnover of ₹28.89 crores (based on the last audited financials) and hence is considered a material event as per the Company's Materiality Policy and Regulation 30 of SEBI (LODR) Regulations, 2015.
<b>Regulatory Compliance</b>	Regulation 30 of SEBI (LODR) Regulations, 2015