



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

January 30, 2025

BSE Limited

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

Scrip Code: 538611 ISIN: INE840I01014

Sub: Outcome of the meeting of the Board of Directors held on Thursday 30, 2025- Unaudited Financial Results of the company for the Quarter and Nine months ended December 31, 2025

Dear Sir/Madam,

This is in continuation to our earlier intimation dated January 23, 2025, intimating our Board Meeting to be held on January 30, 2025, we wish to inform you that the Board of Directors of the Company has, at its meeting held on today i.e., January 30, 2025, *inter-alia*:

1. Considered and approved the Unaudited Financial Results of the Company for the Quarter and Nine months ended December 31, 2024, 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. The company has proposed to enter into co-lending (CLM) arrangement with various RBI registered NBFC.

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

The Meeting commenced at 3.30 P.M and concluded on 4.30 P.M

You are requested to take the above information on record.

Thanking you,
Yours Sincerely,

For Real Touch Finance Limited

Varsha
Gupta
Varsha Gupta
Company Secretary

Digitally signed by
Varsha Gupta
Date: 2025.01.30
16:32:05 +05'30'



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STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

(Amount in Lakhs)

| Particulars | Quarter Ended | | | Nine Months Ended | | Year Ended |
|---|----------------|----------------|----------------|-------------------|----------------|----------------|
| | Un-audited | Un-audited | Un-audited | Un-audited | Un-audited | Audited |
| | 31.12.2024 | 30.09.2024 | 31.12.2023 | 31.12.2024 | 31.12.2023 | 31.03.2024 |
| 1 Revenue from Operations | | | | | | |
| Interest Income | 673.29 | 614.21 | 459.46 | 1869.07 | 1333.80 | 1775.57 |
| Dividend income | 0.01 | - | - | 0.01 | - | - |
| Fee income | 85.83 | 67.85 | 60.10 | 214.60 | 163.88 | 98.04 |
| Total revenue from operations | 759.13 | 682.06 | 519.56 | 2083.68 | 1497.68 | 1873.61 |
| 2 Other Income | 6.53 | 3.10 | 5.00 | 10.63 | 5.00 | 14.66 |
| 3 Total Income (1+2) | 765.66 | 685.16 | 524.56 | 2094.31 | 1502.68 | 1888.27 |
| 4 Expenses: | | | | | | |
| Finance costs | 370.98 | 340.95 | 219.15 | 1047.33 | 604.47 | 936.02 |
| commission Expenses | 19.80 | 22.80 | 7.82 | 56.83 | 13.93 | 32.83 |
| Employee Benefit Expense | 86.88 | 84.78 | 67.35 | 257.14 | 191.70 | 280.27 |
| Depreciation and amortisation expenses | 7.09 | 6.83 | 6.71 | 20.29 | 17.77 | 26.13 |
| Other expenses | 53.41 | 52.98 | 18.52 | 163.36 | 95.70 | 172.51 |
| Impairment on financial instruments | 13.08 | 21.09 | 67.74 | 39.57 | 222.75 | 47.77 |
| Total Expenses (4) | 551.24 | 529.43 | 387.29 | 1584.52 | 1146.32 | 1495.53 |
| 5 Profit before tax (4-3) | 214.42 | 155.73 | 137.27 | 509.79 | 356.36 | 392.74 |
| 6 Tax expenses: | | | | | | |
| a. Current tax | 54.00 | 39.23 | 51.61 | 128.39 | 145.72 | 146.99 |
| b. Tax for earlier Year | (11.47) | 0.00 | 0.00 | (11.47) | 0.00 | 25.46 |
| c. Deferred tax | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (43.01) |
| Total Tax Expense (6) | 42.53 | 39.23 | 51.61 | 116.93 | 145.72 | 129.44 |
| 7 Profit (Loss) for the period (5-6) | 171.89 | 116.50 | 85.66 | 392.87 | 210.64 | 263.30 |
| 8 Other Comprehensive Income (OCI): | | | | | | |
| (a) Items that will not be reclassified to Profit or Loss | | | | | | |
| Fair value gain on equity investments classified as FVTOCI | 0.16 | 0.15 | (0.05) | 0.37 | (0.12) | 0.09 |
| Tax impact on the above | 0.00 | 0.00 | 0.00 | 0.00 | - | (0.02) |
| Net other comprehensive income / (deficit) to be reclassified subsequently to profit or loss | 0.16 | 0.15 | (0.05) | 0.37 | (0.12) | 0.07 |
| 9 Total Comprehensive Income and other comprehensive income for the period (7+8) | 172.05 | 116.65 | 85.61 | 393.24 | 210.52 | 263.37 |
| 10 Paid up Equity Share Capital (Face value of Rs. 10 per share) | 1269.27 | 1269.27 | 1269.27 | 1269.27 | 1269.27 | 1269.27 |
| Earnings per equity share (Face value of Rs. 10 per share) | | | | | | |
| Basic (in Rs.) | 1.36 | 0.92 | 0.67 | 3.10 | 1.66 | 2.07 |
| Diluted (in Rs.) | 1.36 | 0.92 | 0.67 | 3.10 | 1.66 | 2.07 |

- The above unaudited 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 January, 2025.
- The financial results are in accordance with the Indian Accounting Standards (Ind AS) as prescribed under section 133 of the Companies Act, 2013 read with amendment relevant rules issued there under.
- The above financial results have been subjected to limited review by the statutory auditors of the Company.
- Previous Figures have been regrouped/rearranged, where necessary.

Date: 30th January 2025
Place: Howrah



For Real Touch Finance Limited

G. S. R.
Gopal Sridharan
Wholetime Director
DIN:09460423





**INDEPENDENT AUDITOR'S REVIEW REPORT ON QUARTERLY AND YEAR TO DATE UNAUDITED
STANDALONE FINANCIAL RESULTS OF M/S REAL TOUCH FINANCE LIMITED PURSUANT TO REGULATION
33 OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**

To the Board of Directors
Real Touch Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of **REAL TOUCH FINANCE LIMITED** ("the Company") for the quarter ended December 31, 2024 and for the period from April 01, 2024 to December 31, 2024 ("the statement") being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended.
2. This statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors, and has been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting as prescribed under section 133 of the Companies Act, 2013 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 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 Auditors 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 is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted and procedure performed 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 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
Date: 30.01.2025



For P D Randar and co.
Chartered Accountants
Firm Registration No.319295E

Shakti Ancharia- Partner
Membership No: 301692
UDIN:25301692BMKWYY6373