

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

November 10, 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 Monday, November 10, 2025

Dear Sir/Madam,

In furtherance of our intimation dated November 4, 2025 and pursuant to the provisions of Regulation 30 read with Part A of Schedule III to the SEBI Listing Regulations, the Board of Directors of the Company at its meeting held on Monday, November 10, 2025, has inter-alia, the following:

- 1) Considered and approved the unaudited financial results of the Company for the quarter and Half year ended 30th September 2025, along with the limited review report. (Copy Enclosed)
- 2) Approval for write-off of outstanding receivable amounting to ₹2.22 crore (Rupees Two Crore Twenty-Two Lakh 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-A) as per the provisions of Regulation 30 of the SEBI (LODR) Regulations, 2015.

Please note that the Board meeting commenced at 3.30 P.M. and concluded at 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
Company Secretary and Compliance Officer



M/s G.S.CHUGH & ASSOCIATES
CHARTERED ACCOUNTANTS (PEER REVIEW FIRM)

HO:-BEHIND PNB CIVIL LINES,
SOPHIA MARKET, COURT ROAD,
SAHARANPUR, (U.P)-247001
Mobile : 98371-27750,
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Email : gschughca@gmail.com
gsa.nextlevel@gmail.com

INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT ON QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2025 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 September 30, 2025 and for the period from April 01, 2025 to September 30, 2025 ("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: Saharanpur
Date: 10th November 2025



For G.S Chugh & Associates
Chartered Accountant
FRN: 008884C

G.S. Chugh
(Managing Partner)
MRN: 078464
UDIN: 25078464BMJGJA5674

BRANCH OFFICES: 1. CHENNAI 2. AHMEDABAD (GUJRAT) 3. VISHAKHAPATNAM (A.P)
4. HYDERABAD (TELANGANA) 5. MUMBAI (MAHARASHTRA) 6. ERNAKULAM (KERALA)
7. NEW DELHI (DELHI) 8. GORAKHPUR (U.P) 9. BEGALURU (KARNATAKA)
10. PUNE (MAHARASHTRA) 11. UDAIPUR (RAJASTHAN)

REAL TOUCH FINANCE LIMITED							
[CIN:L01111WB1997PLC085164]							
Regd. Off: ARIHANT ENCLAVE 493B/57A G T ROAD(S) SHIBPUR HOWRAH 711102							
PHONE: 033-26402042, E-mail Id: cs@realtouchfinance.com Website: www.realtouchfinance.com							
STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER /HALF YEAR ENDED 30TH SEPTEMBER, 2025							
(Amount in Lakhs)							
Particulars		Quarter Ended			Half Year Ended		Year Ended
		Un-audited 30.09.2025	Un-audited 30.06.2025	Un-audited 30.09.2024	Un-audited 30.09.2025	Un-audited 30.09.2024	Audited 31.03.2025
I	Income:						
	Revenue from Operations	793.74	739.96	614.21	1533.85	1195.78	2579.19
	Fee income	73.01	77.90	67.85	150.92	128.77	287.49
	Other Income	249.25	5.66	3.10	254.75	4.10	20.59
	Total Income	1116.00	823.52	685.16	1939.52	1328.65	2887.27
II	Expenses:						
	Finance costs	399.50	406.86	340.95	806.36	676.34	1420.08
	commission Expenses	26.71	3.55	22.80	30.27	37.04	86.61
	Employee Benefit Expense	82.13	116.57	84.78	198.71	170.26	438.51
	Depreciation and amortisation expenses	6.29	5.46	6.83	11.76	13.20	29.48
	Other expenses	73.49	94.71	52.98	168.20	109.96	283.57
	Impairment on financial instruments	257.88	16.43	21.09	274.31	26.48	62.54
	Total Expenses	846.01	643.59	529.43	1489.60	1033.28	2320.79
III	Profit before exceptional and extraordinary items and tax	269.99	179.93	155.73	449.92	295.37	566.48
	Exceptional items		0.00	0.00	0.00	0.00	0.00
	Profit before extraordinary items and tax	269.99	179.93	155.73	449.92	295.37	566.48
	Extraordinary Items						
	Profit before tax	269.99	179.93	155.73	449.92	295.37	566.48
IV	Tax expenses:						
	a. Current tax	67.95	51.51	39.23	119.46	74.39	142.56
	b. MAT Credit						
	c. Deferred tax		-5.91		-5.91		-37.1
	Total Tax Expense	67.95	45.60	39.23	113.55	74.39	105.46
V	Profit (Loss) for the period	202.04	134.33	116.50	336.37	220.98	461.02
	Other Comprehensive Income (OCI):	0.09	0.12	0.15	0.21	0.21	1.15
	A(1) Items that will not be reclassified to Profit or Loss						1.55
	A(2) Income Tax relating to Items that will not be reclassified to Profit or Loss						-0.39
	B(1) Items that will be reclassified to Profit or Loss	0.12	0.16	0.15	0.28	0.21	-0.01
	B(2) Income Tax relating to Items that will be reclassified to Profit or Loss	-0.03	-0.04		-0.07		0.00
VII	Total Comprehensive Income and other comprehensive income for the period	202.13	134.45	116.65	336.58	221.19	462.17
VIII	Paid up Equity Share Capital (Face value of Rs. 10 per share)	1269.27	1269.27	1269.27	1269.27	1269.27	1269.27
IX	Earnings per equity share (Face value of Rs. 10 per share)						
	Basic (in Rs.)	1.59	1.06	0.92	2.65	1.74	3.64
	Diluted (in Rs.)	1.57	1.04	0.92	2.61	1.74	3.57
1	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 10th November, 2025.						
2	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.						
3	The above financial results have been subjected to limited review by the statutory auditors of the Company.						
4	Previous Figures have been regrouped/rearranged, where necessary.						
Date: 10th November, 2025 Place: Chennai				For Real Touch Finance Limited  Gopal Sridharan Wholetime Director DIN:09460423			
							

Real Touch Finance Limited [CIN:L01111WB1997PLC085164] Regd. Off: ARIHANT ENCLAVE 493B/57A G T ROAD(S) SHIBPUR HOWRAH 711102 PHONE: 033-26402042, E-mail Id: cs@realtouchfinance.com Website: www.realtouchfinance.com		
STATEMENT OF ASSETS & LIABILITIES		
	(Amount in Lakhs)	
Particulars	30.09.2025 (Unaudited)	31.03.2025 (Audited)
ASSETS		
Financial Assets:		
Cash and cash equivalents	135.93	145.86
Bank balance other than cash and cash equivalents above	309.27	110.62
Receivables	0.61	0.61
Loans	20356.68	22558.74
Investments	1.11	0.82
Other financial assets	4.80	6.47
Total financial Assets	20808.39	22823.12
Non -Financial Assets:		
Current Tax Asset (Net)		
Deferred tax Assets (net)	84.67	78.75
Property plant and Equipment	41.74	31.86
Other Intangible Asset	23.87	29.01
Other Non Financial Assets		0.04
Total Non-financial Assets	150.28	139.66
Total Assets (A+B)	20958.67	22962.78
EQUITY & LIABILITIES		
Equity		
Equity Share capital	1269.27	1269.27
Other Equity	3797.43	3436.07
Total Equity	5066.70	4705.34
Liabilities		
Financial Liabilities		
payables		
Trade payables		
i) Total outstanding dues of micro and small enterprises		
ii) Total outstanding dues of creditors other than micro and small enterprises	12.95	45.18
Debt Securities	2443.00	2443.00
Borrowings (other than Debt Securities)	12155.28	14008.00
other Financial Liabilities	1162.52	1575.15
Total financial liabilities (A)	15773.74	18071.34
Non -Financial Liabilities		
Provisions	3.91	11.34
Current Tax liabilities	97.90	58.89
Deffered Tax liabilities		
Other Non Financial liabilities	16.42	115.87
Total non-financial liabilities	118.23	186.09
Total Liabilities	15891.97	18257.43
Total Equity and Liabilities	20958.67	22962.77
For and on behalf of Board of Directors For Real Touch Finance Limited		
 Gopal Sridharan Wholetime Director DIN:09460423		
Place: Chennai Date: 10th November, 2025		

REAL TOUCH FINANCE LIMITED [CIN:L01111WB1997PLC085164] Regd. Off: ARIHANT ENCLAVE 493B/57A G T ROAD(S) SHIBPUR HOWRAH 711102 PHONE: 033-26402042, E-mail Id: cs@realtouchfinance.com Website: www.realtouchfinance.com		
Cash Flow Statement for the period ended September 30, 2025		
(Amount in Lakhs)		
Particulars	30.09.2025 (Unaudited)	30.09.2024 (Unaudited)
A. Cash flow from Operating Activities		
Profit before tax	449.92	295.37
Depreciation, amortisation and impairment	11.76	13.20
Provision for ESOP reserve	24.73	-
Operating profit before working capital changes	486.41	308.56
Movements in Working Capital:		
Increase/ Decrease in Investments		
(Increase)/Decrease in Receivables	-	3.31
(Increase)/Decrease in Loans	2,202.06	(809.62)
(Increase)/Decrease in Other Financial Assets	1.67	(0.20)
(Increase)/Decrease in Other Financial Assets (Non financial)	0.04	0.25
Increase/(Decrease) in trade Payables	(32.24)	(27.67)
Increase/(Decrease) in borrowings	(1,852.72)	53.33
Increase/(Decrease) in other financial Liabilities	(412.63)	450.86
Increase/(Decrease) in other Non financial Liabilities	(99.45)	(71.37)
Increase/(Decrease) in Current Tax Liabilities	(7.43)	20.75
Cash generated from operations	(200.70)	(380.37)
Direct taxes paid (net of refunds)	(80.48)	(74.39)
Net cash flows from/(used in) operating activities (A)	205.23	(146.20)
B. Cash flow from Investing activities:		
Purchase of Fixed Assets	(16.51)	(5.21)
Increase in Investment		
Interest Paid		
Net cash flows from/(used in) investing activities (B)	(16.51)	(5.21)
C. Cash flow from Financing activities:		
Loans		
Interest paid		
Net cash flows from financing activities (C)		
Net increase/ (decrease) in cash and cash equivalents (A+B+C)	188.72	(151.41)
Cash and cash equivalents at the beginning of the period	256.48	354.95
Cash and cash equivalents at the end of the period	445.20	203.54
Net cash provided by (used in) operating activities includes:		
Interest received		
Interest paid		
Dividend received		
Components of cash and cash equivalents at the end of the period:		
i) Cash on hand		
ii) Cheques on hand		
iii) Balances with banks (of the nature of cash and cash equivalents)	445.20	203.54
iv) Bank deposit with original maturity less than three months		-
Total	445.20	203.54
For and on behalf of Board of Directors For Real Touch Finance Limited  Gopal Sridharan Wholtime Director DIN:09460423   Place: Chennai Date: 10th November, 2025		

Annexure-1

Details of the event / disclosure required under Regulation 30:

Details	Particular
Nature of Event	Write-off of certain loan assets / receivables identified as irrecoverable after exhaustive recovery efforts.
Date of Board Approval	10 th November 2025
Brief Details of the Event	The Board of Directors of the Company, at its meeting held on 10 th November 2025, has approved the write-off of certain non-performing assets amounting to ₹2.22 crore (Rupees Two Crore Twenty-Two Lakhs only).
Amount Involved	Rs. 2.22 Crores
Reason / Rationale	The said receivables / loan assets were long outstanding and classified as non-performing / doubtful 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.
Impact on the Financial of company	The write-off will not have any additional material impact on the financial position or operations of the Company as adequate provisions were already made.
Further Actions	The Company shall continue to pursue recovery efforts through legal or other appropriate channels where feasible.
Materiality	The amount represents approximately 7.68 % 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.
Regulatory Compliance	Regulation 30 of SEBI (LODR) Regulations, 2015