

August 1, 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 Thursday, August 1, 2024

Time of commencement: 4:00 P.M.

Time of conclusion: 6:15 P.M.

Dear Sir/Madam,

This is in continuation to our earlier intimation under Regulation 29 of the SEBI Listing Regulations dated July 26, 2024 and pursuant to the provisions of Regulation 30 and 33 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 Thursday, August 1, 2024, has inter-alia:

1. Approved the quarterly financial statements of the Company for the 1st quarter ended 30th June 2024, along with the limited review report of M/s. P. D. Randar & Co., Statutory Auditors of the Company based on the recommendation of the Audit Committee pursuant to Regulation 33 of the SEBI LODR Regulations.
2. Considered the completion of tenure of Mr. Ujjawal Kumar Bothra (DIN: 08528545), Independent Director of the Company, whose term ends on 7th August 2024.
3. Appointed Mr. Muthusamy Ganeshkumar (DIN: 10727209) as an Additional Director (Independent Category) of the Company with effect from 1st August 2024.
4. Appointed M/s. Prakash Kochar & Co., Chartered Accountant as an Internal Auditor of the Company for the FY 2024-25.
5. Appointed M/s. S. Sandeep & Associates, Practising Company Secretaries as the Secretarial Auditor of the Company for the FY 2024-25.
6. Reconstituted the Audit Committee of the Company with effect from 1st August 2024
7. Reconstituted the Nomination and Remuneration Committee of the Company with effect from 1st August 2024
8. Reconstituted the Stakeholder Relationship Committee of the Company with effect from 1st August 2024
9. Considered the resignation of Mr. Manoj Kumar Jena, Company Secretary and Compliance Officer of the Company with effect from August 17, 2024.

10. Approved the maintenance of books of account and statutory registers at the Corporate Office at Khivraj Complex-1, 3rd Floor, No.480, Anna Salai, Nandanam, Chennai – 600035 which is other than the registered office of the Company.

The requisite details as required in terms of SEBI Circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, in the enclosed **Annexures A to E**.

Further, details of members of the committees mentioned in the point no. 6 to 8 above are mentioned in **Annexure F**.

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 ENDED JUNE 30, 2024

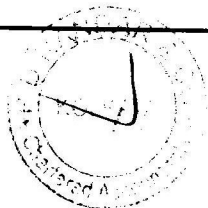
Particulars	Quarter ended June 30, 2024	Quarter ended March 31, 2024	Quarter ended June 30, 2023	Year ended March 31, 2024
	Unaudited	Audited	Unaudited	Audited
1.Revenue from Operations				
Interest Income	581.57	441.77	430.52	1,775.57
Fee income	60.92	(62.31)	35.29	98.04
Total revenue from Operations	642.49	379.46	465.81	1,873.61
2.Other Income	1.00	6.13	-	14.66
3.Total Income (1+2)	643.49	385.59	465.81	1,888.27
4.Expenses				
Finance Cost	335.39	331.55	209.27	936.02
Commission Expenses	14.23	18.90	1.17	32.83
Employee benefits expense	85.48	88.57	57.11	280.27
Depreciation and amortization expenses	6.36	8.36	6.07	26.13
Other expenses	56.99	76.69	61.08	172.51
Impairment on financial instruments	5.39	(174.86)	-	47.77
Total Expenses (4)	503.85	349.21	334.70	1,495.53
5.Profit before tax (4-3)	139.64	36.38	131.11	392.74
6. Tax expense				
(i) Current Tax	35.16	1.27	39.97	146.99
(ii) Tax for earlier years	-	25.46	-	25.46
(iii) Deferred tax	-	(43.01)	-	(43.01)
Total Tax expense (6)	35.16	(16.28)	39.97	129.44
7. Profit for the period (5-6)	104.48	52.66	91.14	263.30
8. Other comprehensive income				
(a) Items that will be reclassified to profit or loss				
Fair value gain on equity investments classified as FVTOCI	0.06	0.21	(0.02)	0.09
Tax Impact on Above ↴	-	(0.02)	0.00	(0.02)
Net other comprehensive income / (deficit) to be reclassified subsequently to profit and loss	0.06	0.19	-0.02	0.07
9.Total comprehensive income for the period (7+8)	104.54	52.85	91.12	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
10. Earning per equity share (EPS for the quarter are not annualised)				
Basic (in Rupees)	0.82	0.41	0.72	2.07
Diluted (in Rupees)	0.82	0.41	0.72	2.07

For and on behalf of the Board of Directors of
Real Touch Finance Limited



G. Sridharan

G. Sridharan
Whole-time Director
DIN: 09460423



Real Touch Finance Limited

Notes to unaudited Financial Results for the quarter ended June 30, 2024

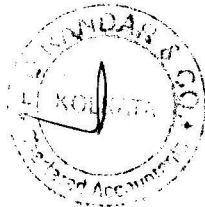
1. The above unaudited Financial Results and the notes of Real Touch Finance Limited (the "Company") have been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other accounting principles generally accepted in India. The financial results have been prepared in accordance with the recognition and measurement principles prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 (as amended) ("SEBI LODR").
2. The above Statement of unaudited standalone Financial Results along with the notes have been reviewed by the Audit Committee at their meeting held on August 1, 2024 and approved by the Board of Directors at their meeting held on August 1, 2024. The financial results for the quarter ended June 30, 2024 have been subjected to a limited review by M/s. P D Randar & Co., Chartered Accountants Statutory Auditors of the company.
3. Real Touch Finance Limited ("the Company") is engaged in the business of Non-Banking Financial Company and is registered with Reserve Bank of India ("RBI").
4. 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.
5. The comparatives for previous periods have been regrouped or reclassified wherever necessary to confirm the current period presentation.
6. These unaudited Financial Results are also available on the stock exchange websites www.bseindia.com and on our website www.realtouchfinance.com

For and on behalf of the Board of Directors of
Real Touch Finance Limited



G. Sridharan

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
REAL TOUCH FINANCE LIMITED**


1. We have reviewed the accompanying Statement of Standalone Unaudited Financial results of **M/S REAL TOUCH FINANCE LIMITED** (the "Company"), for the quarter ended on 30TH June 2024 (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:- 01.08.2024
PLACE: KOLKATA
UDIN:- 24301692BKFEAQ2103

Annexure – A

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

Sl. No.	Particulars	Details
1.	Reason for change viz. appointment, resignation, removal, death or otherwise	Appointment of Mr. Muthusamy Ganeshkumar
2.	Date of appointment/ cessation (as applicable) & term of appointment/ reappointment	Mr. Muthusamy Ganeshkumar is appointed for a period of five years with effect from 1 st August 2024
3.	Brief profile (in case of appointment)	<p>Mr. Muthusamy Ganeshkumar, aged about 50 years is a Master of Business Administration from the University of Madras, Chennai and having over 25 years rich experience in the field of Sales, Marketing and retail finances. He has held various leadership positions.</p> <p>The Board thinks that Mr. Muthusamy Ganeshkumar 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

Annexure – B

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

Sl. No.	Particulars	Details
1.	Reason for change viz. appointment, resignation, removal, death or otherwise	Completion of tenure of Mr. Ujjawal Kumar Bothra
2.	Date of appointment/ cessation (as applicable) & term of appointment/reappointment	Not Applicable
3.	Brief profile (in case of appointment)	Not Applicable
4.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable

Annexure – C

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

Sl. No.	Particulars	Details
1.	Reason for change viz. appointment, resignation, removal, death or otherwise	Appointment of M/s. Prakash Kochar & Co., Chartered Accountants as Internal Auditor of the Company
2.	Date of appointment/ cessation (as applicable) & term of appointment/reappointment	Appointment of M/s. Prakash Kochar & Co., Chartered Accountants as Internal Auditor of the Company commencing from the first quarter of FY 2024-25 until otherwise decided.
3.	Brief profile (in case of appointment)	M/s. Prakash Kochar & Co., Chartered Accountant having more than 35 years of expertise in the field of Audit & Assurance, Taxation services and Management consulting.
4.	Disclosure of relationships between directors (in case of appointment of a director)	Not Related

Annexure – D

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

Sl. No.	Particulars	Details
1.	Reason for change viz. appointment, resignation, removal, death or otherwise	Appointment of M/s. S. Sandeep & Associates, Practising Company Secretary as Secretarial Auditor of the Company
2.	Date of appointment/ cessation (as applicable) & term of appointment/reappointment	Appointment of M/s. S. Sandeep & Associates, Company Secretaries as Secretarial Auditor of the Company for the Financial Year 2024-25.
3.	Brief profile (in case of appointment)	M/s. S. Sandeep & Associates, Company Secretaries having more than 20 years of expertise in the field of Corporate Laws, SEBI Regulations, FEMA, Reserve Bank of India compliances (RBI).
4.	Disclosure of relationships between directors (in case of appointment of a director)	Not Related

Annexure – E

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

Sl. No.	Particulars	Details
1.	Reason for change viz. appointment, resignation, removal, death or otherwise	Mr. Manoj Kumar Jena has tendered his resignation from the position of Company Secretary and Compliance Officer (Key Managerial Personnel) of the Company, vide his letter dated July 29, 2024 due to personal reason.
2.	Date of appointment/ cessation (as applicable) & term of appointment/reappointment	He will be relieved from the services of the Company with effect from close of business hour on August 17, 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

Annexure – F

Details of members of the Committees:

a) Audit Committee:

Sl. No.	Name of the Members	Position	Category
1	Mr. Ratnesh Kumar Agrawal	Chairman	Non-Executive Independent Director
2	Mr. Muthusamy Ganeshkumar	Member	Non-Executive Independent Director
3	Mr. Gopal Sridharan	Member	Executive Director

b) Nomination and Remuneration Committee:

Sl. No.	Name of the Members	Position	Category
1	Mr. Ratnesh Kumar Agrawal	Chairman	Non-Executive Independent Director
2	Mr. Muthusamy Ganeshkumar	Member	Non-Executive Independent Director
3	Mr. Somnath Sarkar	Member	Non-Executive Independent Director

c) Stakeholders Relationship Committee:

Sl. No.	Name of the Members	Position	Category
1	Mr. Ratnesh Kumar Agrawal	Chairman	Non-Executive Independent Director
2	Mr. Muthusamy Ganeshkumar	Member	Non-Executive Independent Director
3	Mr. Gopal Sridharan	Member	Executive Director

July 29, 2024

To

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

Sub.: Resignation from the position of Company Secretary and Compliance Officer of Real Touch Finance Limited

Dear Sir,

I am writing to formally resign from the position as Company Secretary and Compliance Officer of the Company and all other Statutory or designated positions held in the Company due to personal reasons with effect from the close of business hour on August 17, 2024.

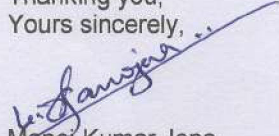
I have thoroughly enjoyed my time at the company and am grateful for the opportunities and experiences that I have gained during my tenure.

Further, I would like to thank the Board Members, Chief Financial Officer, Senior Management and colleagues of the Company for their support and co-operation extended to me during my tenure as a Company Secretary and Compliance Officer of the Company.

Please consider this letter as formal notice of my resignation as Company Secretary and acknowledge the same. I kindly request the Company to file the necessary forms with the Registrar of Companies, Ministry of Corporate Affairs and intimation to the Stock Exchange in accordance with regulatory requirements.

Thank you once again for giving me the opportunity to be a part of Real Touch Finance Limited.

Thanking you,
Yours sincerely,


Manoj Kumar Jena
Company Secretary
Membership No.A67684

Received
G.E.L
29/07/24