

To,

August 4, 2025

**BSE Limited**

Phiroze Jeejeebhoy Towers

Dalal Street, Mumbai - 400001

Maharashtra, India

**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, August 4, 2025**

Dear Sir/Madam,

In furtherance of our intimation dated July 30, 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 Monday, August 4, 2025, has inter-alia, the following:

- 1) Considered and approved the quarterly financial statements of the Company for the 1<sup>st</sup> quarter ended 30<sup>th</sup> June 2025, along with the limited review report.
- 2) Took on records, the Resignation of M/s P. D Randar & co., Chartered Accountants (Firm No-319295E), as the statutory Auditor of the company with effect from close of Business hours from 30<sup>th</sup> July 2025.
- 3) To consider and approve the appointment of M/s. G.S. Chung & Associates, Chartered Accountants (FRN: 008884C), as the Statutory Auditors of the Company to fill the casual vacancy caused by the resignation of M/s. P.D. Randar & Co., Chartered Accountants (FRN: 319295E), and to hold office for a period of 3 (three) financial years from FY 2025-2026 to FY 2027-2028, subject to the approval of shareholders (Annexure-A).
- 4) Considered and approved the appointment of Secretarial auditor M/s. S Satheesh Kumar & Associates Company Secretaries, (Peer review certificate no- S2021TN786700) as the Secretarial auditor of the Company for 5 years from FY 2025-2026 to FY 2029-2030, subject to the approval of shareholders. (Annexure-B).
- 5) Approval of convening the 40<sup>TH</sup> Annual General Meeting (AGM) of the Company scheduled to be held on Thursday, September 25, 2025, through Video Conferencing (VC)/Other Audio Visual Means (OAVM) in compliance with General circular(s) issued by the Ministry of Corporate Affairs and Securities and Exchange Board of India.
- 6) Approval of the draft Notice of the 40<sup>th</sup> Annual General Meeting (AGM).
- 7) Considered and approved the Directors Report of the Company for the financial year ended 31<sup>st</sup> March 2025.
- 8) Approved the reappointment of Mrs. Padmini Ceruseri Srikanth, (DIN:10495231) Non-executive non independent director of the company liable to retire by rotation at the ensuing 40th Annual General Meeting (AGM) and, being eligible, offers herself for re-appointment.



# REAL TOUCH FINANCE LIMITED

CIN: L01111WB1997PLC085164

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

The Board recommended her re-appointment for the approval of the shareholders at the AGM.

The requisite details as required in terms of SEBI/HO/CFD/CFD-PoD-2/P/CIR/2025/25 dated 25<sup>th</sup> February, 2025 in the enclosed **Annexures A and B**.

Please note that the Board meeting commenced at 3.30 P.M. and concluded at 5:00 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: 2025.08.04  
17:02:44 +05'30'

**Varsha Gupta**

Company Secretary and Compliance Officer

**INDEPENDENT AUDITOR'S REVIEW REPORT ON QUARTERLY 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 June 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: Kolkata  
Date: 04.08.2025



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

  
Shakti Anchalia- Partner  
Membership No: 301692  
UDIN:25301692BMKXCC5934



REAL TOUCH FINANCE LIMITED				
CIN: L01111WB1997PLC085164				
Regd. Office: 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 Financial Results for the quarter and year ended June 30, 2025				
(Amount in Rs. Lakhs)				
Particulars	Quarter ended June 30, 2025 Unaudited	Quarter ended March 31, 2025 Audited	Quarter ended June 30, 2024 Unaudited	Year ended March 31, 2025 Audited
<b>Revenue from operations</b>				
Interest income	739.96	710.12	581.57	2,579.19
Fee income	77.90	72.89	60.92	287.49
<b>Total revenue from operations (A)</b>	<b>817.86</b>	<b>783.01</b>	<b>642.49</b>	<b>2,866.68</b>
Other income (B)	5.66	9.95	1.00	20.59
<b>Total Income (C=A+B)</b>	<b>823.52</b>	<b>792.96</b>	<b>643.49</b>	<b>2,887.27</b>
<b>Expenses</b>				
Finance costs	406.86	372.75	335.39	1,420.08
Commission expenses	3.55	29.78	14.23	86.61
Employee benefits expenses	116.57	181.37	85.48	438.51
Depreciation and amortisation expense	5.46	9.19	6.36	29.48
Other expenses	94.71	120.21	56.99	283.57
Impairment on financial instruments	16.43	22.97	5.39	62.54
<b>Total Expenses (D)</b>	<b>643.59</b>	<b>736.27</b>	<b>503.85</b>	<b>2,320.79</b>
<b>Profit before tax (E=C-D)</b>	<b>179.93</b>	<b>56.69</b>	<b>139.64</b>	<b>566.48</b>
<b>Tax expense</b>				
Current tax	51.47	25.64	35.16	154.03
Tax for earlier years		-	-	(11.47)
Deferred Tax	(5.91)	(37.10)	-	(37.10)
<b>Total tax expenses (F)</b>	<b>45.56</b>	<b>(11.46)</b>	<b>35.16</b>	<b>105.46</b>
<b>Profit for the period / year (G=E-F)</b>	<b>134.37</b>	<b>68.15</b>	<b>104.48</b>	<b>461.02</b>
<b>Other comprehensive income</b>				
<b>Items that will be reclassified to profit or loss</b>				
Fair value gain on equity investments classified as FVTOCI	0.16	(0.38)	0.06	(0.01)
Remeasurement benefits of the defined benefit plans	0.00	1.55		1.55
Tax impact on the above	(0.04)	(0.39)	-	(0.39)
<b>Net other comprehensive income / (deficit) to be reclassified subsequently to profit or loss</b>	<b>0.12</b>	<b>0.78</b>	<b>0.06</b>	<b>1.15</b>
<b>Total comprehensive income</b>	<b>134.49</b>	<b>68.93</b>	<b>104.54</b>	<b>462.17</b>
Paid-up Equity Share Capital (Face Value of Rs. 10 per share)	1269.27	1,269.27	1,269.27	1,269.27
Reserves (Other Equity)	-	-	-	3,436.07
<b>Earnings per equity share (Face Value of Rs. 10 per share)</b>				
a. Basic (in rupees)	1.06	0.54	0.82	3.64
b. Diluted (in rupees)	1.04	0.53	0.82	3.57

For and Behalf of the Board of Directors  
Real Touch Finance Limited



*G. S. R.*

Gopal Sridharan  
Whole Time Director  
DIN NO: 09460423

Real Touch Finance Limited

Notes to unaudited Financial Results for the quarter ended June 30, 2025

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 4, 2025 and approved by the Board of Directors at their meeting held on August 4, 2025. The financial results for the quarter ended June 30, 2025 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](http://www.bseindia.com) and on our website [www.realtouchfinance.com](http://www.realtouchfinance.com)

For and Behalf of Board of Directors  
Real Touch Finance Limited



A handwritten signature in blue ink, appearing to read "G. Sridharan".

Gopal Sridharan  
Whole Time Director  
DIN: 09460423

## Annexure –A

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

Serial No	Particulars	Details
(1)	Name of the Company	Real Touch Finance Limited
(2)	Name of the Auditor	M/s. G.S. Chugh & Associates, Chartered accountant
(3)	Reason for change – appointment	Appointment of M/s. G.S. Chugh & Associates, Chartered accountant as Statutory auditor of the company for 3 years from FY 2025-2026 to FY 2027-2028 to fill the casual vacancy caused by the resignation of M/s. P.D. Randar & Co., Chartered Accountants (FRN: 319295E).
(4)	Date of appointment (as applicable) and term of appointment	The Board at its meeting held on August 4, 2025 appointed M/s. G.S. Chugh & Associates, Chartered accountant as Statutory auditor of the company for 3 years from FY 2025-2026 to FY 2027-2028 subject to approval of Shareholders in the Forthcoming General Meeting.
(5)	Brief profile (in case of appointment)	M/s. G.S. Chugh & Associates, established in 1998, is a Chartered Accountancy firm comprising experienced Chartered Accountants, Company Secretaries, Ex-bankers, and Tax Consultants. The firm operates across 13 locations in India with its Head Office at Saharanpur and branches in major cities including Chennai, Gurugram, Hyderabad, Vishakhapatnam, Ernakulam, Mumbai, Kolkata, Udaipur, Pune, Bengaluru, Gorakhpur, Nagpur, and Ahmedabad. The firm offers a wide range of professional services including Audit and Assurance, Taxation (Direct & Indirect), Financial Reporting, Management Consultancy, Accounting, Bookkeeping, Company Law Advisory, and regulatory compliance support. It has extensive experience in handling statutory audits for corporate clients.
(6)	Disclosure of relationships between Directors (in case of appointment as a Director)	NOT APPLICABLE

**Annexure- B****Disclosure under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015**

Serial No	Particulars	Details
(1)	Name of the Company	Real Touch Finance Limited
(2)	Name of the Auditor	M/s. S Satheesh Kumar & Associates Company Secretaries
(3)	Reason for change – appointment	Appointment of M/s. S Satheesh Kumar & Associates Company Secretaries, as the Secretarial auditor of the Company for 5 years from FY 2025-2026 to FY 2029-2030.
(4)	Date of appointment (as applicable) and term of appointment	The Board at its meeting held on August 4, 2025 appointed M/s. S Satheesh Kumar & Associates Company Secretaries, as the Secretarial auditor of the Company for 5 years from FY 2025-2026 to FY 2029-2030 Subject to approval of Shareholders in the Forthcoming General Meeting.
(5)	Brief profile (in case of appointment)	M/s. S Satheesh Kumar & Associates have over 15 years of rich experience in various industries and have handled several assignments related to Secretarial Audit, Restructuring, Valuation, Takeover, Mergers & Amalgamations. They also Have good exposure to Compliance Audit and Compliance Management System, Legal due diligence, drafting and vetting of various legal agreements.
(6)	Disclosure of relationships between Directors (in case of appointment as a Director)	NOT APPLICABLE