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 – 4]00001
Maharashtra, India

November 12 , 2026

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 Thursday, November 12, 2026

Dear Sir/Madam,

In furtherance of our intimation dated November 4, 2026 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 Thursday, November 12, 2026, 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 2026, along with the limited review report. (Copy Enclosed)

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

Digitally signed by VARSHA GUPTA
DN: c=IN, o=PERSONAL, title=4535, 2.5.4.20=a096150d2344e82bd1744b749401 55e8bf8c9 c0c6e36ff8b8f97015348b2398b, postalCode=711101, st=West Bengal, serialNumber=1c662b7e0bd6d5187 4a601a9415c4 6d3084f1265b7e80b31 0ab2d5d2 1b9ad4853, cn=VARSHA GUPTA
Date: 2026.11.12 16:05:17 +05'30'

Varsha Gupta
Company Secretary and Compliance Officer

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

HO:-BEHIND PNB CIVIL LINES,
SOPHIA MARKET, COURT ROAD,
SAHARANPUR, (U.P)-247001
Mobile : 98371-27750,
Office : 93597-59000
Email :gschughca@gmail.com
gsa.nextlevel@gmail.com

INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT ON THE UNAUDITED STANDALONE FINANCIAL RESULTS OF M/S REAL TOUCH FINANCE LIMITED FOR QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2026 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 30th September,2026 and for the period from 1st April,2026 to 30th September,2026 ("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 (the "Act"), 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 has not been prepared in accordance with applicable Indian accounting standards and other recognized accounting practices and policies, and has not disclosed the

M/s G.S.CHUGH & ASSOCIATES
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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, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of Income Recognition, Asset Classification, Provisioning and other related matter, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Act.

Place: Saharanpur
Date: 12th November 2026

FOR G.S. CHUGH & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN:- 008884C

CA GURPREET SINGH CHUGH
(Managing Partner)
M. No:- 078464

UDIN: 26078464BTSLKW1220

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: https://realtouchfinance.com

STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER /HALF YEAR ENDED 30TH SEPTEMBER, 2026

(Amount in Lakhs)

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Un-audited 30.09.2026	Un-audited 30.06.2026	Un-audited 30.09.2025	Un-audited 30.09.2026	Un-audited 30.09.2025	Audited 31.03.2026
I	**Income:**						
	Revenue from Operations						
	Interest Income	868.73	794.57	793.74	1663.30	1533.85	3113.77
	Income from direct assignment	9.50		230.00	9.50	230.00	514.5
	Fee income	61.06	68.60	73.01	129.66	150.92	289.12
	Total Revenue from Operations	**939.29**	**863.18**	**1096.75**	**1802.46**	**1914.77**	**3917.39**
	Other Income	27.48	1.12	19.25	28.57	24.75	127.46
	Total Income	**966.77**	**864.29**	**1116.00**	**1831.03**	**1939.52**	**4044.85**
II	**Expenses:**						
	Finance costs	592.15	585.23	399.50	1,177.39	806.36	1991.39
	Commission Expenses	1.92	2.36	26.71	4.27	30.27	48.18
	Employee Benefit Expense	58.09	59.88	82.13	117.97	198.71	360.37
	Depreciation and amortisation expenses	4.32	4.28	6.29	8.60	11.76	25.07
	Other expenses	69.44	58.62	73.49	128.06	168.20	347.09
	Impairment on financial instruments	-14.12	14.68	257.88	0.57	274.31	504.64
	Total Expenses	**711.81**	**725.06**	**846.01**	**1,436.87**	**1489.60**	**3276.74**
III	**Profit before exceptional and extraordinary items and tax**	**254.96**	**139.23**	**269.99**	**394.17**	**449.92**	**768.11**
	Exceptional items						
	Profit before extraordinary items and tax						
	Extraordinary Items						
	Profit before tax	**254.96**	**139.23**	**269.99**	**394.17**	**449.92**	**768.11**
IV	**Tax expenses:**						
	a. Current tax	64.17	35.05	67.95	99.21	119.46	218.45
	b. MAT Credit						
	c. Deferred tax	8.27	-11.49		-3.23	-5.91	30.41
	Total Tax Expense	**72.44**	**23.55**	**67.95**	**95.98**	**113.55**	**248.86**
V	**Profit (Loss) for the period**	**182.52**	**115.68**	**202.04**	**298.19**	**336.37**	**519.26**
	Other Comprehensive Income (OCI):	**-0.05**	**0.02**	**0.09**	**-0.03**	**0.21**	**2.23**
	A(1) Items that will not be reclassified to Profit or Loss						
	A(2) Income Tax relating to Items that will not be reclassified to Profit or Loss						
	B(1) Items that will be reclassified to Profit or Loss	-0.06	0.02	0.12	-0.04	0.28	2.97
	B(2) Income Tax relating to Items that will be reclassified to Profit or Loss	0.02	-0.01	-0.03	0.01	-0.07	-0.75
VII	**Total Comprehensive Income and other comprehensive income for the period**	**182.47**	**115.70**	**202.13**	**298.16**	**336.58**	**521.49**
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.)	1.44	0.91	1.59	2.35	2.65	4.09
	Diluted (in Rs.)	1.44	0.91	1.57	2.35	2.61	4.08

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 12th November, 2026.
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 relavant 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.

For Real Touch Finance Limited

Date: 12th November, 2026
Place: Chennai

Angalappan Anandakumar
Managing Director
DIN:09045884

REAL TOUCH FINANCE LIMITED CHENNAI 600 035

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Cash Flow Statement for the period ended September 30, 2026

(Amount in Lakhs)

	Particulars	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)
A.	**Cash flow from Operating Activities**		
	Profit before tax	394.17	449.92
	Depreciation, amortisation and impairment	8.60	11.76
	Non-Operating Income	(25.92)	
	Provision for ESOP reserve		24.73
	Impairment on financial instruments	0.57	
	Operating profit before working capital changes	**377.42**	**486.41**
	Movements in Working Capital:		
	(Increase)/Decrease in Investments		
	(Increase)/Decrease in Receivables	0.01	-
	(Increase)/Decrease in Loans	549.96	2,202.06
	(Increase)/Decrease in Other Financial Assets	4.81	1.67
	(Increase)/Decrease in Other Financial Assets (Non financial)	0.08	0.04
	Increase/(Decrease) in trade Payables	(65.24)	(32.24)
	Increase/(Decrease) in borrowings	-	-
	Increase/(Decrease) in other financial Liabilities	(238.24)	(412.63)
	Increase/(Decrease) in other Non financial Liabilities	(173.18)	(99.45)
	Increase/(Decrease) in Current Tax Liabilties		(7.43)
	Cash generated from operations	**455.62**	**1,652.03**
	Direct taxes paid (net of refunds)	**(102.88)**	**(80.48)**
	Net cash flows from/(used in) operating activities (A)	**352.74**	**2,057.95**
B.	**Cash flow from Investing activities:**		
	Purchase of Fixed Assets		(16.51)
	Increase/(Decrease) in Investment	(389.32)	
	Interest Received	25.92	
	Net cash flows from/(used in) investing activities (B)	**(363.40)**	**(16.51)**
C.	**Cash flow from Financing activities:**		
	Loans	78.02	(1,852.72)
	Interest paid		
	Net cash flows from financing activities (C)	**78.02**	**(1,852.72)**
	Net increase/ (decrease) in cash and cash equivalents (A+B+C)	67.37	188.72
	Cash and cash equivalents at the beginning of the period	15.80	256.48
	Cash and cash equivalents at the end of the period	**83.17**	**445.20**
	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)	83.17	445.20
	iv) Bank deposit with original maturity less than three months		
	Total	**83.17**	**445.20**

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

REAL TOUCH FINANCE LIMITED CHENNAI 600 035

Angalappan Anandakumar
Managing Director
DIN: 09045884

Place: Chennai
Date: 12th November, 2026

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[CIN:L01111WB1997PLC085164]

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STATEMENT OF ASSETS & LIABILITIES

(Amount in Lakhs)

Particulars	30.09.2026 (Unaudited)	31.03.2026 (Audited)
ASSETS		
Financial Assets:		
Cash and cash equivalents	83.17	15.80
Bank balance other than cash and cash equivalents above	709.68	320.36
Receivables	0.00	0.01
Loans	18654.94	19207.36
Investments	12501.37	12501.41
Other financial assets	0.07	4.89
Total financial Assets	**31949.23**	**32049.83**
Non -Financial Assets:		
Current Tax Asset (Net)		
Deferred tax Assets (net)	50.83	47.60
Property plant and Equipment	44.35	52.96
Other Intangible Asset		
Other Non Financial Assets		0.08
Total Non-financial Assets	**95.18**	**100.63**
Total Assets (A+B)	**32044.41**	**32150.47**
EQUITY & LIABILITIES		
Equity	0.00	0.00
Equity Share capital	1269.27	1269.27
Other Equity	4255.72	3957.56
Total Equity	**5524.99**	**5226.83**
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	12.26	77.49
Debt Securities	2456.00	2456.00
Borrowings (other than Debt Securities)	23271.70	23193.68
Other Financial Liabilities	634.12	872.35
Total financial liabilities (A)	**26374.07**	**26599.52**
Non -Financial Liabilities		
Provisions	66.23	62.13
Current Tax liabilities	58.44	68.14
Deffered Tax liabilities		
Other Non Financial liabilities	20.68	193.86
Total non-financial liabilities	**145.35**	**324.12**
Total Liabilities	**26519.42**	**26923.64**
Total Equity and Liabilities	**32044.41**	**32150.47**

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

REAL TOUCH FINANCE LIMITED CHENNAI 600 035

Angalappan Anandakumar
Managing Director
DIN: 09045884

Place: Chennai
Date: 12th November, 2026