



# REAL TOUCH FINANCE LIMITED

CIN: L01111WB1997PLC085164

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

To,

May 30, 2026

**BSE Limited**

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

**Scip 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 Saturday, May 30, 2026 and submission of Audited Financial Results for the quarter and year ended March 31, 2026**

Dear Sir/Madam,

In furtherance of our intimation dated May 23, 2026 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 Saturday, May 30, 2026, has inter-alia, the following:

- 1) Audited financial results of the Company for the quarter and financial year ended March 31, 2026, along with the Audit Report submitted by Statutory Auditors of the Company.
- 2) Declaration on the audit report with unmodified opinion in accordance with Regulation 33(3)(d) of SEBI LODR Regulations.
- 3) Appointment of M/s. Prakash Kochar & Co, Chartered accountants as internal auditor of the Company for the Financial Year 2026-2027.

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**  
Company Secretary



**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 REPORT on the Standalone Annual Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended**

To

**The Board of Directors**  
**M/s Real Touch Finance Limited**

**Report on the Audit of the Standalone Financial Results**

**Opinion**

We have audited the accompanying standalone financial result of M/s Real Touch Finance Limited (‘the Company’), for the quarter and year ended March 31, 2026 (hereinafter referred to as the ‘the standalone financial results’), attached herewith ,being submitted by the Company pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations , 2015,as amended from time to time (hereinafter referred to as ‘the Listing Regulation’). The standalone financial result have been initialed by us for the purpose of identification .

In our opinion and to the best of our information and according to the explanations given to us, these standalone financial result;

- a) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- b) give true and fair view in conformity with recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind As) and other accounting principles generally accepted in India, of net profit for the year ended March 31, 2026 and other comprehensive income and other financial information of the Company for the year ended on that date.

**Basis for opinion**

We conducted our audit in accordance with the Standards on Auditing (hereinafter referred to as ‘SAs’) notified under section 143(10) of the Companies Act, 2013 as amended from time to time (hereinafter referred to as ‘the Act’). Our responsibilities under those SAs are further described in the “Auditors’ Responsibilities for the Audit of the standalone Financial Results” section of our report. We are independent of the Company in accordance with the code of Ethics issued by the Institute of Chartered Accountants of India (hereinafter referred to as ‘the ICAI’) together with the ethical requirements that are relevant to our audit of the standalone financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion on the standalone financial results.



**BRANCH OFFICES:1. CHENNAI**

**4.HYDERABAD(TELANGANA)**

**7 NEW DELHI (DELHI)**

**2. AHMEDABAD (GUJRAT)**

**5.MUMBAI (MAHARASHTRA)**

**8 COBALTUR (KARNATAKA)**

**3. VISHAKHAPATNAM (A.P)**

**6. ERNAKULAM(KERALA)**

**9 BENGALURU (KARNATAKA)**



**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

**Responsibilities of Management and Those Charged with Governance for the Standalone Financial Results**

These standalone financial results have been prepared on the basis of the standalone financial statements. The Company's Board of Directors are responsible for the preparation and presentation of these standalone financial results that give a true and fair view of the net profit for the year ended March 31, 2026 and other comprehensive income and other financial information of the Company in accordance with recognition and measurement principles laid down in Ind AS notified under section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.

This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results, that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparation the standalone financial results, the Board of Directors are responsible for assessing the ability of the Company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the financial reporting process of the Company.

**Auditors, Responsibilities for the Audit of the Standalone Financial Results**

Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these standalone financial results.

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, international omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing an opinion through a separate report on the complete set of standalone financial statements on whether the company has adequate internal financial controls with reference to standalone financial statements in place and the operating effectiveness of such controls.



**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 COBALTUR (TAMIL NADU) 9 BENGALURU (KARNATAKA)**





**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

**Other Matters**

- a) These standalone financial results include the figures for the quarter ended 31<sup>st</sup> March 2026, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter ended 31<sup>st</sup> December 2025 of the relevant financial year, which were subject to limited review by the statutory auditors as required under the Listing Regulations.

Our opinion is not modified in respect of above matters.

**For G.S. CHUGH & ASSOCIATES**  
**Chartered Accountants**



**CA GURPREET SINGH CHUGH**  
**FCA, DISA, FAFD (ICAI)**  
**Managing Partner**  
**FRN : 008884C**  
**M.No: 078464**  
**UDIN:- 26078464CPJEGX4933**  
**Place:- Saharanpur**  
**Date:- 30.05.2026**

**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 COBALTUR (KARNATAKA)**      **9 BENGALURU (KARNATAKA)**

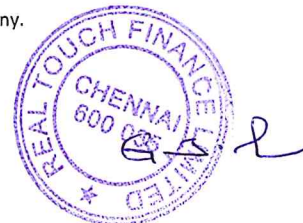
REAL TOUCH FINANCE LIMITED  
CIN: L01111WB1997PLC085164

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 MARCH 31, 2026

(Amount in Rs. Lakhs)

Particulars	Quarter ended March 31, 2026	Quarter ended December 31, 2025	Quarter ended March 31, 2025	Year ended March 31, 2026	Year ended March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
<b>Revenue from operations</b>					
Interest income	769.96	579.96	710.12	3,113.77	2,579.19
Income from Direct Assignment	284.50	230.00	-	514.50	-
Fee income	76.58	61.62	72.89	289.12	287.49
<b>Total revenue from operations (A)</b>	<b>1,131.04</b>	<b>871.58</b>	<b>783.01</b>	<b>3,917.39</b>	<b>2,866.68</b>
Other income (B)	95.31	7.12	9.95	127.46	20.59
<b>Total Income (C=A+B)</b>	<b>1,226.35</b>	<b>878.70</b>	<b>792.96</b>	<b>4,044.85</b>	<b>2,887.27</b>
<b>Expenses</b>					
Finance costs	638.78	546.25	372.75	1,991.39	1,420.08
Commission expenses	6.65	11.27	29.78	48.18	86.61
Employee benefits expenses	54.29	107.38	181.37	360.37	438.50
Depreciation and amortisation expense	6.64	6.67	9.19	25.07	29.48
Other expenses	128.44	50.45	120.21	347.09	283.57
Impairment on financial instruments	188.43	41.89	22.97	504.64	62.54
<b>Total Expenses (D)</b>	<b>1,023.23</b>	<b>763.91</b>	<b>736.27</b>	<b>3,276.74</b>	<b>2,320.79</b>
<b>Profit before tax (E=C-D)</b>	<b>203.12</b>	<b>114.79</b>	<b>56.69</b>	<b>768.11</b>	<b>566.48</b>
<b>Tax expense</b>					
Current tax	70.03	29.04	25.64	218.45	154.03
Tax for earlier years				-	(11.47)
Deferred Tax	36.32		(37.10)	30.41	(37.10)
<b>Total tax expenses (F)</b>	<b>106.35</b>	<b>29.04</b>	<b>(11.46)</b>	<b>248.85</b>	<b>105.46</b>
<b>Profit for the period / year (G=E-F)</b>	<b>96.78</b>	<b>85.75</b>	<b>68.15</b>	<b>519.26</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		-	(0.38)	(0.02)	(0.01)
Remeasurement benefits of the defined benefit plans	2.99	-	1.55	2.99	1.55
Tax impact on the above	(0.75)	-	(0.39)	(0.75)	(0.39)
<b>Net other comprehensive income / (deficit) to be reclassified subsequently to profit or loss</b>	<b>2.24</b>	<b>-</b>	<b>0.78</b>	<b>2.23</b>	<b>1.15</b>
<b>Total comprehensive income</b>	<b>99.02</b>	<b>85.75</b>	<b>68.93</b>	<b>521.49</b>	<b>462.17</b>
Paid-up Equity Share Capital (Face Value of Rs. 10 per share)	1,269.27	1,269.27	1,269.27	1,269.27	1,269.27
Reserves (Other Equity)				3,957.56	3,436.07
<b>Earnings per equity share (Face Value of Rs. 10 per share)</b>					
a. Basic (in rupees)	0.76	0.68	0.54	4.09	3.63
b. Diluted (in rupees)	0.76	0.66	0.53	4.08	3.57

- The above 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 May 2026
- The financial results are in accordance with the Indian Accounting Standard (Ind AS) as prescribed under section 133 of the Companies Act, 2013, read with amendment relevant rules issued thereunder
- The above financial results have been subjected to limited review by the statutory auditors of the company.
- Previous Figures have been regrouped / arranged, where necessary



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 ASSETS AND LIABILITIES AS AT MARCH 31, 2026

Particulars	(Amount in Rs. Lakhs)	
	As at March 31, 2026	As at March 31, 2025
<b>ASSETS</b>		
<b>Financial Assets</b>		
(a) Cash and cash equivalents	15.80	145.86
(b) Bank balance other than cash and cash equivalents above	320.36	110.62
(c) Receivables	0.01	
(d) Loans	19,207.36	22,648.77
(e) Investments	12,501.41	1.43
(f) Other Financial Assets	4.89	7.68
<b>Total financial assets (A)</b>	<b>32,049.83</b>	<b>22,914.36</b>
<b>Non - Financial Assets</b>		
(a) Income Tax Assets (Net)		
(b) Deferred Tax Assets (Net)	47.60	78.75
(c) Property plant and Equipment	34.34	31.86
(d) Other Intangible Assets	18.61	29.01
(e) Other Non Financial Assets	0.08	0.04
<b>Total non-financial assets (B)</b>	<b>100.64</b>	<b>139.66</b>
<b>TOTAL ASSETS (A+B)</b>	<b>32,150.47</b>	<b>23,054.02</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial Liabilities</b>		
(a) Payables		
Trade Payables		
Total outstanding dues of micro and small enterprises		
Total outstanding dues of creditors other then micro and small enterprises	77.49	45.18
(b) Debt Securities	2,456.00	2,443.00
(c) Borrowings (other than Debt Securities)	23,193.68	14,008.00
(d) Other Financial Liabilities	872.35	1,519.38
<b>Total financial liabilities (A)</b>	<b>26,599.52</b>	<b>18,015.57</b>
<b>Non Financial Liabilities</b>		
(a) Provisions	68.14	101.37
(b) Current tax liabilities (Net)	62.13	58.89
(c) Deferred Tax liabilities (Net)		
(d) Other Non Financial Liabilities	193.86	172.84
<b>Total non-financial liabilities (B)</b>	<b>324.12</b>	<b>333.11</b>
<b>Total liabilities (C=A+B)</b>	<b>26,923.64</b>	<b>18,348.68</b>
<b>EQUITY</b>		
(a) Equity Share Capital	1,269.27	1,269.27
(b) Other Equity	3,957.56	3,436.07
<b>Total equity (D)</b>	<b>5,226.83</b>	<b>4,705.34</b>
<b>Total Equity &amp; Liabilities (C+D)</b>	<b>32,150.47</b>	<b>23,054.02</b>



**STATEMENT OF CASH FLOWS FOR THE YEAR ENDED MARCH 31, 2026**

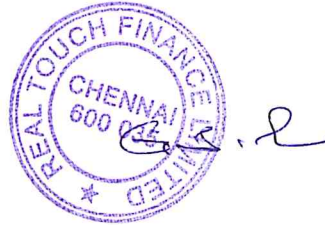
(Amount in Rs. Lakhs)

	PARTICULARS	For the year ended March 31, 2026	For the year ended March 31, 2025
<b>A</b>	<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
	Profit before tax	768.11	566.48
	<u>Adjustments for:</u>		
	Depreciation and Amortisation	25.07	29.48
	Net (gain)/ loss on fair value changes on actual valuation	2.99	
	Interest on Fixed Deposits	(56.55)	(27.80)
	Impairment loss allowance		62.54
	ESOP expense		60.39
	<b>Operating profit before working capital / other changes</b>	<b>739.62</b>	<b>691.10</b>
	<u>Changes in operating assets and liabilities:</u>		
	Adjustments for (increase) / decrease in operating assets:		
	Trade receivables	(0.01)	3.89
	Loans	3,441.41	(3,933.93)
	Other financial assets	2.79	(0.82)
	Other non-financial assets	(0.04)	0.21
	Adjustments for increase / (decrease) in operating liabilities:		
	Trade payables	32.31	1.89
	Provisions	(33.24)	94.58
	Other financial liabilities	(647.03)	571.44
	Other non-financial liabilities	21.01	85.45
	<b>Cash flow from / (used in) operations</b>	<b>3,556.83</b>	<b>(2,486.17)</b>
	Income Tax paid	(215.21)	(120.49)
	<b>Net Cash Flow from / (used in) operating activities</b>	<b>3,341.62</b>	<b>(2,606.67)</b>
<b>B</b>	<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
	Proceeds from sale of / (investment in) investment	(12,500.00)	(0.59)
	Capital expenditure towards tangible and intangible assets	(17.16)	(25.49)
	Interest Income received	56.55	25.02
	Investment in Fixed deposit	(209.74)	
	<b>Net cash flow from / (used in) investing activities</b>	<b>(12,670.35)</b>	<b>(1.06)</b>
<b>C</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
	Long term borrowings availed	26,041.24	5,477.06
	Long term borrowings repaid	(16,855.56)	(5,170.58)
	Debt securities availed	13.00	2,200.00
	<b>Net cash flow from / (used in) financing activities</b>	<b>9,198.68</b>	<b>2,506.48</b>
	<b>Net Increase / (Decrease) in cash and cash equivalents (A + B + C)</b>	<b>(130.05)</b>	<b>(101.25)</b>
	Cash and cash equivalents at the beginning of the year	145.86	247.11
	Cash and cash equivalents at the end of the year	<b>15.80</b>	<b>145.86</b>



**Disclosure in compliance with regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015 for the Year ended March 31, 2026**

Particulars	As at March 31, 2026	As at March 31, 2025
1. Debt Equity Ratio (Debt Securities + Borrowings (other than Debt Securities))/Net Worth i.e (Equity share capital+ Other Equity)	4.91	3.5
2. Total Debt to Total Assets	0.80	0.71
3. Net Worth	5226.83	4705.34
4. Outstanding redeemable Preference shares	Nil	Nil
5. Security over unlisted on Convertible Debentures	1:1	1:1





# REAL TOUCH FINANCE LIMITED

CIN: L01111WB1997PLC085164

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

May 30, 2026

**To**

**BSE Limited**

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

**Scrip Code: 538611 ISIN: INE840I01014**

**Sub: Declaration pursuant to Regulation 33(3)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In compliance with the provisions of Regulation 33(3)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, we hereby declare that M/s. G.S Chugh & Associates, Chartered Accountants, (Firm Registration No. 008884C) Statutory Auditors of the Company have issued an Audit Report with unmodified opinion on the annual financial results of the Company for the year ended March 31, 2026.

We request you to kindly take the same on record.

**For Real Touch Finance Limited**

**Angalappan Anandakumar**  
Chief Financial Officer

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

(1)	Reason for change – appointment	Appointment of M/s. Prakash Kochar & Co, Chartered accountant as the internal auditor of the company for the financial year 2026-27.
(2)	Date of appointment (as applicable) and term of appointment	The Board at its meeting held on May 30, 2026 appointed M/s. Prakash Kochar & Co, Chartered accountant as an Internal auditor Auditor of the Company for the Financial Year 2026-27
(3)	Brief profile (in case of appointment)	M/S. Prakash Kochar & Co. is a Chartered Accountancy firm with over two decades of experience, providing internal audit, financial advisory, management consulting, and taxation services. The firm has expertise in internal controls, with a focus on compliance and corporate governance.
(4)	Disclosure of relationships between Directors (in case of appointment as a Director)	NIL