

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

Date: 07/11/2020

To,
BSE Limited,
P J Towers,
Dalal Street, Fort
Mumbai- 400001

Ref: Scrip Code: 538611.

Dear Sir/Madam,

Pursuant to Regulation 30 and 33 of SEBI (Listing Obligation and Disclosure requirements) Regulation 2015, we are pleased to inform you that Board of Directors at its meeting held on today i.e 7th November, 2020, which commenced on 2 pm and concluded on 3.30 pm have considered and approve the following:-

The Board has approved and taken on record the unaudited financial results for the quarter & half year ended on 30th September, 2020 along with limited review report issued by the Statutory Auditor of the Company.

Please acknowledge the receipt of the above.

Thanking You,

Yours faithfully

For, Real Touch Finance Limited,



Arindam Laha
CFO

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

REAL TOUCH FINANCE LIMITED
ARIHANT ENCLAVE 493B/57A G T ROAD(S) SHIBPUR HOWRAH 711102
PHONE:- 03326402042, E mail Id:- acaasm@rediffmail.com, Website:- www.realtouchfinance.com

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER 2020

(Rs. In Lakhs)

Particulars	3 Months ended 30.09.2020	3 Months ended 30.09.2019	3 months ended 30.06.2020	6 months ended 30.09.2020	Year Ended 31.03.2020	Year Ended 31.03.2019
	Unaudited	Unaudited	Unaudited	Unaudited	Audited *	Audited*
	1.a Net Sales/Income					
From Operations	56.44	57.97	55.01	111.45	187.50	182.01
b. Other operating Income	-	-	0.13	0.13	-	-
Total Income	56.44	57.97	55.14	111.58	187.50	182.01
2. Expenditure						
a. Increase/decrease in stock in trade and work in progress	-	-	-	-	-	-
b. Consumption of raw materials	-	-	-	-	-	-
c. Purchase of traded goods	-	-	-	-	-	-
d. Employees cost	4.14	3.88	3.94	8.08	18.91	17.14
e. Depreciation & amortization	-	-	-	-	-	-
f. Finance Cost						
. Other expenditure	0.39	2.10	4.28	4.67	10.81	12.03
g. Total	4.53	5.98	8.22	12.75	29.72	29.17
3. Profit (+) / Loss (-) before tax	51.91	51.99	46.92	98.83	157.78	152.84
4. Tax expense (including deferred tax and net of MAT credit entitlement)	13.20	11.90	11.73	24.93	44.08	41.43
5. Net Profit (+) / Loss (-) after tax	38.71	40.09	35.19	73.90	113.70	111.41
6. Other Comprehensive Income						
a. Remeasurement of Expenses	-	-	-	-	-	-
b. Adjustments of actuarial gain/Losses	0.12	0.18	0.52	0.64	(1.70)	(6.54)
Total Other Comprehensive Income	0.12	0.18	0.52	0.64	(1.70)	(6.54)
7. Total Comprehensive Income	38.83	40.27	35.71	74.54	112.00	104.87
8. i Earning per Share(EPS)						
Basic and Diluted (not to be annualized)						
a. before extra ordinary items	0.30	0.32	0.28	0.58	0.90	0.88
b. after extra ordinary items	0.30	0.32	0.28	0.58	0.90	0.88
9. Paid up Equity share Capital						
- No. of shares	126.93	126.93	126.93	126.93	126.93	126.93
- Amount	1269.27	1269.27	1269.27	1269.27	1,269.27	1,269.27

NOTES TO THE STANDALONE FINANCIAL RESULTS

- The Financial statements of the company have been prepared in accordance with Indian Accounting Standards notified under the companies (Indian Accounting Standards) Rules 2016 as amended by the companies (Indian Accounting Standards) (Amendment) Rules, 2016.
- The above Unaudited Financial Results for the quarter and Year ended 30.09.2020 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meetings held on 07.11.2020
- This Statement is as per Regulations 33 of the SEBI (Listing Obligation and Disclosure requirements) Regulation 2015.
- The Company is engaged in the Business of Non Banking Finance Company.
- Previous Years Figures has been rearranged or regrouped wherever necessary.

DATE 07.11.2020
PLACE KOLKATA

BY ORDER OF THE BOARD

Anant Bhagat

Anant Bhagat
Managing Director

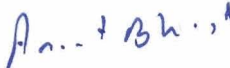
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CIN : L01111WB1997PLC085164

REAL TOUCH FINANCE LIMITED		
Arihant Enclave, Ground Floor, 493B/57A G.T.Road(South) Shibpur Howrah-711102		
Balance Sheet as at 30th September 2020		
Particulars	AS AT SEPTEMBER 30, 2020	AS AT MARCH 31, 2020
I.ASSETS		
Financial Assets		
(a) Cash and cash equivalents	5.21	2.26
(b) Receivables - Others	0.01	0.01
(c) Loans & Advances	3,323.10	2,731.80
(d) Investments	135.23	134.58
Total Non Current Assets	3,463.55	2,868.65
Non - Financial Assets		
(a) Loans and Advances	0.05	493.83
(b) Current Tax Assets (Net)	9.28	9.28
Total Current Assets	9.33	503.11
TOTAL ASSETS	3,472.88	3,371.76
I. LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
(a) Payables		
(i) Trade Payables	-	-
(ii) Other Payables	-	-
(b) Other Financial Liabilities	9.16	7.50
Non Financial Liabilities		
(a) Current Tax Liabilities (Net)	27.76	2.83
(b) Provisions	11.50	11.50
© Other Non Financial Liabilities	0.18	0.19
EQUITY		
(a) Equity Share Capital	1,269.27	1,269.27
(b) Other Equity	2,155.01	2,080.47
Total Equity & Liabilities	3,472.88	3,371.76

FOR REAL TOUCH FINANCE LIMITED


Anant Bhagat
Managing Director

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

REAL TOUCH FINANCE LIMITED			
Cash Flow Statement for the Period Ended 30th September 2020			
	PARTICULARS	AMOUNT(Rs.)	As at 30.09.2020
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit Before Tax		98.83
	Adjustments for:		
	Operating Profit before Working Capital Changes		98.83
	Adjustments for:		
	Increase/ Decrease in Loans and Advances	(591.30)	
	Increase/(Decrease) in other Financial Liabilities	1.66	
	Increase/(Decrease) in other Non Financial Liabilities	(0.01)	
	Cash generated from operations		(589.65)
	Income Tax paid		-
	Net Cash flow from Operating activities		(490.82)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	(Increase)/Decrease in Long Term Loans And Advances	493.77	
	Net Cash used in Investing activities		493.77
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Proceeds from Issue of Equity Share		
	Expense for Increase in Authorised Capital		
	Net Cash used in financing activities		-
	Net increase in cash & Cash Equivalents		2.95
	Opening Cash and Cash equivalents		2.26
	Closing Cash and Cash equivalents		5.21
	Cash & Cash Equivalents as on 30.09.2020		
	Cash in Hand		0.03
	Cash at Bank		5.18
	Cash & Cash equivalents as stated		5.21

A. + B. = 2



Independent Auditor's Review Report on the half year end Unaudited Standalone Financial Results of M/s Real Touch Finance Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended.

To
The Board of Directors,
M/s Real Touch Finance Limited
Arihant Enclave, Ground Floor,
493B/57A G T Road (s)
Howrah 711102

We have reviewed the accompanying statement of unaudited financial results of M/s Real Touch Finance Limited for the Quarter and half year ended September 30, 2020 (the statement) and year to date results for the period April 01, 2020 to September 30, 2020 together with the notes thereon ("the statement") being submitted by the company pursuant to the requirements of regulation 33 of the SEBI (Listing obligation and Disclosure Requirements) Regulation, 2015 (as amended), read with SEBI Circular No. CIR/CFD/CMD1/80/2019 dated July 19, 2019.

The statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in India 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 view.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Company" 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 of interim financial information consist of making inquiries, primarily of persons 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 of Auditing and consequently does not enable us to obtain assurance that we would aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Based on our review conducted 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 prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under 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) Regulation, 2015, 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

Place: Kolkata
Date:- 7th November 2020
UDIN:- 20302753AAAAEH6794



Kriti Agarwal
- Kriti Agarwal
Partner

Firm Registration No. 312061E
Member Ship No. 302753

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CIN : L01111WB1997PLC085164

Date:-07-11-2020

To,
BSE Limited,
P J Towers,
Dalal Street, Fort
Mumbai- 400001

Ref: Scrip Code: 538611.

Dear Sir/Madam,

Sub: Declaration under Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015

In Compliance with the provisions of Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015, we hereby declare that the Statutory Auditors, M/s. P D RANDAR & COMPANY, Chartered Accountants, (Firm Registration No.319295E) have issued an audit Report with unmodified opinion on the unaudited Financial Results of the Company(Standalone) for Quarter and half year ended September 30, 2020.

We request you to kindly take the above on records.

Thanking you,

Yours faithfully,

For Real Touch Finance Limited


Arindam Laha
CFO