

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

Date: 31.07.2020

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

Ref: Scrip Code: 538611.

Dear Sir/Madam,

Sub: Outcome of the Board meeting

Audited Financial Results for the Quarter and financial year ended March 31, 2020.

Pursuant to Regulations 30 & 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are pleased to forward the following:

- a) The detailed format of Audited financial results for the Quarter and financial year ended March 31, 2020.
- b) Auditors Report from the Statutory Auditors M/s. P. D. Randar & Company.
- c) Declaration under Regulation 33(3)(d) of the SEBI (LODR) Regulations, 2015.

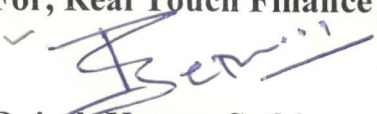
The Meeting of the Board of Directors of the Company commenced at 14.00 hours and concluded at 15.30 hours

Please acknowledge the receipt of the above.

Thanking You,

Yours faithfully

For, Real Touch Finance Limited,


Rajesh Kumar Sethia
Director

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

Date: 31.07.2020

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

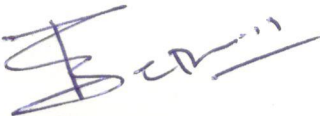
In Compliance with the provisions of Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015, we hereby declare and confirm that the Statutory Auditors of the Company, M/s. P. D. Randar & Company, Chartered Accountants, have issued an audit report with unmodified opinion on Financial results of the Company for the quarter and financial year ended 31-03-2020

Please acknowledge the receipt of the above.

Thanking You,

Yours faithfully

For, Real Touch Finance Limited,



Rajesh Kumar Sethia
Director

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2020

(Rs. In Lakhs)

Particulars	3 Months ended 31.03.2020	3 Months ended 31.12.2019	3 months ended 31.12.2018	Year Ended 31.03.2020	Year Ended 31.03.2019
	Audited	Unaudited	Unaudited	Audited *	Audited*
1.a Net Sales/Income					
from Operations	14.12	58.28	33.03	187.50	182.01
b. Other operating Income					
	14.12	58.28	33.03	187.50	182.01
Total Income					
2.Expenditure					
a. Increase/decrease in stock in trade and work in progress	-	-	-	-	-
b. Consumption of raw materials	-	-	-	-	-
c. Purchase of traded goods	6.96	4.09	2.01	18.91	17.14
d. Employees cost	-	-	-	-	-
e. Depreciation & amortization	-	-	-	-	-
f. Finance Cost	4.32	0.49	2.79	10.81	12.03
Other expenditure	11.28	4.58	4.80	29.72	29.17
g.Total	2.84	53.70	28.23	157.78	152.84
3.Profit (+)/ Loss (-) before tax					
4. Tax expense (including deferred tax and net of MAT credit entitlement)	7.09	12.29	7.10	44.08	41.43
5.Net Profit (+)/ Loss (-) after tax	-4.25	41.41	21.13	113.70	111.41
6. Other Comprehensive Income					
a. Remeasurement of Expenses	-	-	-	-	-
b. Adjustments of actuarial gain/Losses	(0.87)	0.68	11.94	(1.70)	(6.54)
Total Other Comprehensive Income	(0.87)	0.68	11.94	(1.70)	(6.54)
7. Total Comprehensive Income	-5.12	42.09	33.07	112.00	104.87
8.i Earning per Share(EPS)					
Basic and Diluted (not to be annualized)					
a. before extra ordinary items	-0.03	0.33	0.17	0.90	0.88
b. after extra ordinary items	-0.03	0.33	0.17	0.90	0.88
9. Paid up Equity share Capital					
- No. of shares	126.93	126.93	126.93	126.93	126.93
- Amount	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 2015 as amended by the companies (Indian Accounting Standards) (Amendment) Rules, 2016.
The above Audited Financial Results for the quarter and Year ended 31.03.2020 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meetings held on 31.07.2020
- These 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 31.07.2020
PLACE KOLKATA

BY ORDER OF THE BOARD

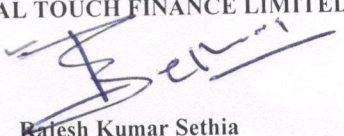
Rajesh Kumar Sethia
Director

REAL TOUCH FINANCE LIMITED

Arihant Enclave, Ground Floor, 493B/57A G.T.Road(South) Shibpur Howrah-711102
Balance Sheet as at 31st March, 2020

Particulars	AS AT MARCH 31, 2020	AS AT MARCH 31, 2019
ASSETS		
Financial Assets		
(a) Cash and cash equivalents	2.26	139.77
(b) Receivables - Others	0.01	0.01
(c) Loans & Advances	2,731.80	2,308.19
(d) Investments	134.58	6.67
Total Non Current Assets	2,868.65	2,454.64
Non - Financial Assets		
(a) Loans and Advances	493.83	793.83
(b) Current Tax Assets (Net)	9.28	9.22
Total Current Assets	503.11	803.05
TOTAL ASSETS	3,371.76	3,257.69
I. LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
(a) Payables	-	-
(i) Trade Payables	-	-
(ii) Other Payables	-	-
(b) Other Financial Liabilities	7.50	9.26
Non Financial Liabilities		
(a) Current Tax Laibilities (Net)	2.83	1.31
(b)Provisions	11.50	9.25
© Other Non Financial Liabilities	0.19	0.14
EQUITY		
(a) Equity Share Capital	1,269.27	1,269.27
(b) Other Equity	2,080.47	1,968.46
Total Equity & Liabilities	3,371.76	3,257.69

FOR REAL TOUCH FINANCE LIMITED


Rajesh Kumar Sethia
Director

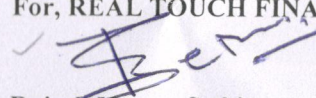
REAL TOUCH FINANCE LIMITED

Arihant Enclave, Ground Floor, 493B/57A G.T.Road(South) Shibpur Howrah-711102

Cash Flow Statement for the Year Ended 31st March 2020

	PARTICULARS	AMOUNT(Rs.)	As at 31.03.2020	As at 31.03.2019
A	CASH FLOW FROM OPERATING ACTIVITIES			
	Net Profit Before Tax		1,57,78,389.53	1,52,83,944.95
	Adjustments for:			
	Provision for Standard Assets	2,25,000.00		2,17,750.00
	Add:- Other Comprehensive Income	-	2,25,000.00	(6,53,519.65)
	Operating Profit before Working Capital Changes		1,60,03,389.53	1,48,48,175.30
	Adjustments for:			
	Loans and Advances - Financial	(4,23,61,334.00)		(2,09,89,504.00)
	Invstments	-		
	Other Financial Liabilities	(1,75,617.00)		2,42,724.52
	Non Financial Liabilities	5,180.00		6,68,490.00
	Cash generated from operations		(4,25,31,771.00)	(52,30,114.18)
	Income Tax paid		42,61,734.00	24,01,658.00
	Net Cash flow from Operating activities		(3,07,90,115.47)	(76,31,772.18)
B	CASH FLOW FROM INVESTING ACTIVITIES			
	(Increase)/Decrease in Long Term Loans And Advances	3,00,00,000.00	-	-
	Decrease of investment	(1,29,60,000.00)	-	2,00,00,000.00
	Net Cash used in Investing activities		1,70,40,000.00	4,60,333.05
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		(1,37,50,115.47)	1,28,28,560.87
	Opening Cash and Cash equivalents		1,39,76,500.44	11,47,939.57
	Closing Cash and Cash equivalents		2,26,384.97	1,39,76,500.44
	Cash & Cash Equivalents			
	Cash in Hand		12,708.00	14,910.69
	Cash at Bank		2,13,676.97	1,39,61,589.75
	Cash & Cash equivalents as stated	-	2,26,384.97	1,39,76,500.44

For, REAL TOUCH FINANCE LIMITED


Rajesh Kumar Sethia
Director



Auditor's Report on Quaterly Financial Results and Year to date 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,
REAL TOUCH FINANCE LIMITED (FORMERLY ASSOCIATED CEREALS LIMITED)
493B/57A G T ROAD (S) SHIBPUR
HOWRAH-711101
WEST BENGAL

We have audited the accompanying statement of standalone financial results of **REAL TOUCH FINANCE LIMITED** for the quarter and Year ended 31st March, 2020 ("the statement"), attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with circular No. CIR/CFD/FAC/62/2016 dated July 05, 2016. The standalone financial results for the quarter and Year ended March 31, 2020 have been prepared on the basis of unaudited standalone for the Nine Month Period ended December 31, 2019, the audited annual standalone financial statements as at and for the Year ended March 31, 2020, and the relevant requirement of the regulation and the circular, which are the responsibility of the Company's Management and have been approved by the Board of Directors of the Company. Our responsibility is to express an opinion on these standalone financial results based on our review of the standalone financial results for the nine months period ended December 31, 2019 which was prepared in accordance with the recognition and measure principles laid down in Indian Accounting standard (Ind AS) -34 Interim Financial Reporting, Specified under Section 133 of the Companies Act 2013 read with relevant rules issued thereunder and other accounted principles generally accepted in India; Our audit of the annual standalone financial statements as at and for the Year ended March 31, 2020 and the relevant requirements of the Regulation and the Circular.

We conducted our Audit in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor 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. An audit includes examining on test basis, evidence supporting the amount disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our Audit provide a reasonable basis for our opinion.





In our opinion and to the best of the information and according to the explanation given to us, these quarterly financial results as well as the Year to date results;

- a) are presented in accordance with the requirements of the Regulation read with the Circular in this regard and
- b) give a true and fair view of the net Profit, other comprehensive Income and Other Financial information of the Company for the quarter and year ended March 31, 2020.

Place: Kolkata

Dated:- 31.07.2020



For, P D Randar and Co.
Chartered Accountants

Kriti Agarwal
Kriti Agarwal
Partner

Membership No. 302753

Firm Registration No. 319295E

UDIN: 20302753AAAABZ5