

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

Date:-29.06.2021

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

Subject- Outcome of Board Meeting.

Ref: Scrip Code: 538611.

Sir,

Pursuant to Regulation 30 and 33 of SEBI (Listing Obligation and Disclosure requirements) Regulations 2015, we are pleased to inform you that Board of Directors at its meeting held on today, which commenced on 4 PM and concluded on 5:30 PM have considered and approved the following:-

1. The Board has approved and taken on record the Audited Financial Results for the Quarter and Year ended on 31st March, 2021.
2. Auditor's Report on Standalone Financial Results from the Statutory Auditor M/s P.D.Randar & Company.
3. Declaration under Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015.

Please acknowledge the same.

Thanking You,

Yours Faithfully,

For, Real Touch Finance Limited



Arindam Laha
CFO

REAL TOUCH FINANCE LIMITED

(FORMERLY : ASSOCIATED CEREALS LIMITED)

CIN : L01111WB1997PLC085164

Date:-29-06-2021

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 audited Financial Results of the Company(Standalone) for Quarter and year ended March 31, 2021.

We request you to kindly take the above on records.

Thanking you,

Yours faithfully,

For Real Touch Finance Limited

Arindam Laha

Arindam Laha
CFO

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2021

(Rs. In Lakhs)

Particulars	3 Months ended 31.03.2021	3 Months ended 31.12.2020	3 months ended 31.03.2020	Year Ended 31.03.2021	Year Ended 31.03.2020
	Audited	Unaudited	Audited	Audited *	Audited*
1.a Net Sales/Income					
from Operations	51.69	63.63	56.44	226.77	187.50
b.Other operating Income	-	-	-	0.13	-
Total Income	51.69	63.63	56.44	226.90	187.50
2.Expenditure					
a. Increase/decrease in stock in trade and work in progress		-	0	-	-
b.Consumption of raw materials		-	0	-	-
c.Purchase of traded goods		-	0	-	-
d.Employees cost	8.44	4.56	4.14	21.08	18.91
e.Depreciation & amortization		-	0	-	-
f. Finance Cost					
Other expenditure	4.52	2.52	0.39	11.71	10.81
g.Total	12.96	7.08	4.53	32.79	29.72
3.Profit (+)/ Loss (-) before tax	38.73	56.55	51.91	194.11	157.78
4. Tax expense (including deferred tax and net of MAT credit entitlement)	10.84	14.23	13.20	50.00	44.08
5.Net Profit (+)/ Loss (-) after tax	27.89	42.32	38.71	144.11	113.70
6. Other Comprehensive Income					
a. Remeasurement of Expenses		-	-	-	-
b. Adjustments of actuarial gain/Losses	(0.99)	(1.14)	0.12	0.79	(1.70)
Total Other Comprehensive Income	(0.99)	(1.14)	0.12	0.79	(1.70)
7. Total Comprehensive Income	26.90	41.18	38.83	144.90	112.00
8.i Earning per Share(EPS)					
Basic and Diluted (not to be annualized)					
a. before extra ordinary items	0.22	0.33	0.30	1.14	0.90
b. after extra ordinary items	0.22	0.33	0.30	1.14	0.90
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 31.03.2021 were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meetings held on 29.06.2021
- 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.

BY ORDER OF THE BOARD

DATE 29.06.2021
PLACE Howrah

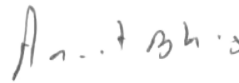
Anant Bhagat
Anant Bhagat
Mnaging Director

REAL TOUCH FINANCE LIMITED

Arihant Enclave, Ground Floor, 493B/57A G.T.Road(South) Shibpur Howrah-711102
Balance Sheet as at 31st March, 2021

Particulars	AS AT MARCH 31, 2021	AS AT MARCH 31, 2020
I.ASSETS		
Financial Assets		
(a) Cash and cash equivalents	6.89	2.26
(b) Receivables - Others	-	0.01
(c) Loans & Advances	3,410.09	2,731.80
(d) Investments	135.37	134.58
Total Non Current Assets	3,552.35	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	3,561.68	3,371.76
I. LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
(a) Payables		
(i) Trade Payables	-	-
(ii) Other Payables	0.02	-
(b) Other Financial Liabilities	14.08	7.50
Non Financial Liabilities		
(a) Current Tax Laibilities (Net)	37.33	2.83
(b)Provisions	13.65	11.50
© Other Non Financial Liabilities	1.96	0.19
EQUITY		
(a) Equity Share Capital	1,269.27	1,269.27
(b) Other Equity	2,225.37	2,080.47
Total Equity & Liabilities	3,561.68	3,371.76

FOR REAL TOUCH FINANCE LIMITED



Anant Bhagat
Managing Director

DATE 29.06.2021
PLACE : HOWRAH

REAL TOUCH FINANCE LIMITED

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

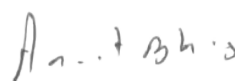
Cash Flow Statement for the Year Ended 31st March 2021

	PARTICULARS	AMOUNT(Rs.)	As at 31.03.2021	As at 31.03.2020
A	CASH FLOW FROM OPERATING ACTIVITIES			
	Net Profit Before Tax		1,94,11,429.30	1,57,78,389.53
	Adjustments for:			
	Provision for Standard Assets	2,15,000.00		2,25,000.00
	Add:- Other Comprehensive Income	-	2,15,000.00	-
	Operating Profit before Working Capital Changes		1,96,26,429.30	1,60,03,389.53
	Adjustments for:			
	Loans and Advances - Financial	(6,78,28,604.00)		(4,23,61,334.00)
	Increase in Other Payables	1,862.86		
	Decease in Other Receivables	1,090.24		
	Other Financial Liabilities	6,58,818.00		(1,75,617.00)
	Non Financial Liabilities	1,76,148.00		5,180.00
	Cash generated from operations		(6,69,90,684.90)	(2,65,28,381.47)
	Income Tax paid		15,50,578.00	42,61,734.00
	Net Cash flow from Operating activities		(4,89,14,833.60)	(3,07,90,115.47)
B	CASH FLOW FROM INVESTING ACTIVITIES		-	-
	(Increase)/Decrease in Long Term Loans And Advances	4,93,76,944.00	-	3,00,00,000.00
	(Increase)/Decrease of investment	-	-	(1,29,60,000.00)
	Net Cash used in Investing activities		4,93,76,944.00	1,70,40,000.00
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		4,62,110.40	(1,37,50,115.47)
	Opening Cash and Cash equivalents		2,26,384.97	1,39,76,500.44
	Closing Cash and Cash equivalents		6,88,495.37	2,26,384.97
	Cash & Cash Equivalents			
	Cash in Hand		832.00	12,708.00
	Cash at Bank		6,87,663.37	2,13,676.97
	Cash & Cash equivalents as stated		6,88,495.37	2,26,384.97

For, REAL TOUCH FINANCE LIMITED

DATE 29.06.2021

PLACE : HOWRAH



Anant Bhagat
Managing Director
DIN 00089156



Independent Auditor's report on audited annual financial results of Real Touch Finance Limited pursuant to the Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,
The Board of Directors,
REAL TOUCH FINANCE LIMITED
Arihant Enclave, Ground Floor,
493B/57A, G.T Road(South) , Shibpur,
HOWRAH- 711102

Report on the audit of the annual financial results

Opinion

We have audited the accompanying annual financial results of Real Touch Finance Limited (hereinafter referred to as the 'Company') for the year ended 31 March 2021, attached herewith (the 'Statement'), being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

- (i) is presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard: and
- (ii) give a true and fair view in conformity with the recognition and measurement principles laid down in applicable Indian Accounting Standards specified under Section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015 as amended ('Ind AS'), and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended 31 March 2021.

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143 (10) of the Companies Act, 2013 (the 'Act'). Our responsibilities under those SAs are further described in the *Auditor's Responsibilities for the audit of the annual 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 together with the ethical requirements that are relevant to our audit of the financial statements 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 we have obtained is sufficient and appropriate to provide a basis for our opinion on the annual financial results.





Management's and Board of Director's responsibilities for the annual financial results

These annual financial results have been prepared on the basis of the annual financial statements. The Company's Management and the Board of Directors are responsible for the preparation and presentation of these annual financial results that give a true and fair view of the net profit/loss and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Ind AS 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 accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the annual financial results, the Management and the Board of Directors are responsible for assessing the Company's ability 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 Company's financial reporting process.

Auditor's responsibilities for the audit of the annual financial results

Our objectives are to obtain reasonable assurance about whether the annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's 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 on the basis of these annual financial results

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

- Identify and assess the risks of material misstatement of the annual 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, intentional 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 our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

Auditor's responsibility for the audit of the annual financial results (Continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the annual financial results made by the Management and Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the annual financial results, including the disclosures, and whether the annual financial results represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The annual financial results include the results for the quarter ended 31 March 2021 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For P D RANDAR & CO
Chartered Accountants

Kriti Agarwal
Partner

Membership No: 302753
Firm Registration No 319295E

Place: Kolkata
Date: 29.06.2021

UDIN:- 21302753AAAADC4185

