

**NOTICE**

NOTICE is hereby given that the 21<sup>st</sup> Annual General Meeting of My Money Securities Limited will be held on Saturday 29th September, 2012 at 11.00 A.M. at 10-A, Under Hill Lane, Civil Lines Delhi-110 054 to transact the following business:

**ORDINARY BUSINESS**

- (1) To receive, consider and adopt the Balance Sheet as at 31<sup>st</sup> March 2012 and the Profit & Loss Account for the year ended on that date together with the Reports of Auditors and Director's thereon.
- (2) To Appoint a Director in place of Mr. Rajnish Khanna who retires by rotation and being eligible offers himself for the re-appointment.
- (3) To Appoint a Director in place of Mr. Sanjai Seth who retires by rotation and being eligible offers himself for the re-appointment.
- (4) To appoint Auditors and to fix their remuneration.

**SPECIAL BUSINESS**

- (5) To consider and if thought fit to pass with or without modifications the following resolution as an **Ordinary resolution**:

**“RESOLVED THAT** pursuant to section 198, 269, and 309 read with Schedule XIII and other applicable provisions, if any, of the Companies Act 1956, consent of the members be and is hereby given for the re-appointment of Mr. Sanjai Seth for a further period of 5 years w.e.f. November 1, 2011 at a remuneration to be decided by the Board of Directors from time to time, not exceeding Rs. 1,00,000/- (Rs. One Lakh) per month.”

By order of the Board  
For My Money Securities Ltd.

**Sd/-**  
**(RAJNI SETH)**  
Chairperson

Place : Delhi  
Date : 31/08/2012

**NOTES:**

1. **A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE FOR HIMSELF/HERSELF. SUCH PROXY NEED NOT BE A MEMBER OF THE COMPANY. PROXIES IN ORDER TO BE EFFECTIVE MUST BE RECEIVED BY THE COMPANY NOT LESS THAN 48 HOURS BEFORE THE MEETING.**
2. Explanatory Statement Pursuant to Section 173 (2) of the Companies Act, 1956, in respect of resolutions set out under item no. 4 is annexed hereto.
3. All the correspondence pertaining to shareholding, transfer of shares, transmission etc should be lodged at the Company's Shares Transfer Agent: M/s Mas Services Limited, T-34, 2<sup>nd</sup> Floor, Okhla Industrial Area Phase-II, New Delhi-110 020.
4. The register of member and share transfer book shall remain closed from 27<sup>th</sup> September 2012 to 29<sup>th</sup> September 2012 (both days inclusive.)

**EXPLANATORY STATEMENT**

**Explanatory statement pursuant to section 173(2) of the Companies Act 1956**

**Item No. 5**

Mr. Sanjai Seth, Whole Time Director of the Company was re-appointed to the post for a period of five years on 01<sup>st</sup> November, 2006. His present term was expired on 31<sup>st</sup> October, 2011. Board of directors re appointed him for a further period of five years. The remuneration committee has also approved his reappointment and approved his remuneration. The appointment of Shri Sanjai Seth and the remuneration payable to him is subject to the approval of shareholders.

Consent of the shareholders is required by passing an ordinary resolution.

Mr. Sanjai Seth is interested in the resolution. Mr. Vikas Seth and Mrs. Rajni Seth both Directors of the Company are interested in the resolution being relative of Mr Sanjai Seth.

By order of the Board  
For My Money Securities Ltd.

**Sd/-**  
**(RAJNI SETH)**  
Chairperson

Place : Delhi  
Date : 31/08/2012

**DIRECTORS' REPORT**

Dear Shareholders,

Your Directors have pleasure in presenting the 21<sup>st</sup> Annual Report of the Company, together with the Audited statement of accounts for the financial year ended 31<sup>st</sup> March 2012. The highlights of the financial statements are as under: -  
 (Amount in Lacs.)

<b>Particulars</b>	<b>Year Ended March 31, 2012</b>	<b>Year Ended March 31, 2011</b>
Total Income	<b>60.46</b>	61.14
Less: Total Expenditure	<b>50.98</b>	55.79
Profit/(Loss) before Interest & Depreciation	<b>09.48</b>	05.35
Less : Interest	6.12	1.96
Less: Depreciation	<b>2.76</b>	2.43
Profit/(Loss) before Taxation	<b>0.60</b>	0.96
Less: Provision for Taxation	<b>Nil</b>	0.09
Profit/(Loss) after Tax	<b>0.60</b>	0.87
Deferred Tax (Liabilities)/ Assets	<b>(0.22)</b>	(0.20)
Net Profit/(loss)	<b>0.38</b>	<b>0.67</b>

**RESULTS OF OPERATIONS**

Your Company being a member of National Stock Exchange (NSE) and MCX Stock Exchange (MSX) is in broking business and the Total income from both exchanges has decreased from Rs. 61.14 lacs to 60.46 Lacs due to adverse market condition. The Management is trying to focus on other fee based income to offset the reduction in income.

**MANAGEMENT DISCUSSION AND ANALYSIS**

The Management Discussion and Analysis Report covering matters listed in Clause 49 of the listing Agreement for the year under review is given as a separate statement in the Annual Report.

**CORPORATE GOVERNANCE**

The Company has been proactive in following the principles and practices of good Corporate Governance. The Company has taken adequate steps to ensure that the Conditions of Corporate Governance as stipulated in Clause 49 of the Listing Agreement with the Stock Exchange are complied with. A separate report on Corporate Governance appearing elsewhere shall be considered as part of this report.

A Certificate from the Auditors' of the Company regarding Compliance of Clause 49 of the Listing Agreement is attached to this Report.

**ALLOTMENT OF 60,00,000 EQUITY SHARES**

Board allotted 60,00,000/- equity shares of Rs. 10/- each at par on preferential allotment basis which has been duly listed at the Stock Exchanges at Delhi and Ahmedabad and the listing at Jaipur is still awaited

**DIRECTORS**

Mr. Jaspinder Singh and Mr. Ankit Gupta both were appointed as additional directors w. e. f 01/07/2011 to broad base the board. The appointment of both were also confirmed in AGM held on 30/09/2011.

Mr. Ranish Khanna and Mr. Sanjai Seth both being liable to retire by rotation and being eligible both offers themselves for reappointment

**DIVIDEND**

Your Directors for the requirement of working capital do not recommend any dividend for the year under review.

**DEPOSIT**

The Company has not accepted any deposit from the Public/Shareholders or employees of the Company during the financial year ended 31<sup>st</sup> March 2012 and there is no outstanding unclaimed deposit.

**DEMATERIALISATION OF SHARES**

The company has already commenced the process of dematerialisation of shares. Any member wish to get his/her shares may get the shares dematerialisation.

**SUBSIDIARIES**

The company has made investments in My Money Insurance Brokers Private Limited and the investee company has become the subsidiary company under Section 4 of the companies Act, 1956. The Balance Sheet as at 31.03.2012 of My Money Insurance Brokers (P) Ltd. is attached with balance Sheet of the company.

**AUDITORS REPORT**

There being no adverse remarks and being self explanatory no comments are required.

**AUDITORS**

M/s Prem Amar & Co., Chartered Accountants, are liable to vacate their office at the conclusion of ensuing Annual General Meeting and they are eligible for re-appointment. The Company has received a certificate from the auditors to the effect that their appointment, if made, would be in accordance with Section 224(1B) of the Companies Act, 1956. The Board may also be authorized to fix their remuneration. The Board recommends their re-appointment.

**DIRECTORS RESPONSIBILITY STATEMENT**

Pursuant to Section 217(2AA) of the Companies Act, 1956 the Director hereby confirm as under:

- a) That in the preparation of annual accounts, the applicable accounting standards have been followed along with proper explanation relating to material departure.
- b) That the directors have selected such accounting policies and applied them consistently and made judgements and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the company at the end of the financial year and of the profit or loss of the company for that period.
- c) That the directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of this Act for safeguarding the assets of the company and for prevention and detecting fraud and other irregularities
- d) That the directors have prepared the annual accounts on a going concern basis.

**PARTICULARS OF EMPLOYEES**

As required under section 217(2A) of the Companies Act, 1956, read with the Companies (Particulars of Employees) Rules, 2011, none of the employee was in receipt of remuneration, particulars of which is required to be given in this report.

**LISTING OF SHARES**

At present, The Company's Equity Shares are listed at three Stock Exchanges in India i.e. at Delhi Stock Exchange, Jaipur Stock Exchange and Ahmedabad Stock Exchange. 60,00,000/- Equity share issued during the year has already been listed at Delhi Stock Exchange and Ahmedabad Stock Exchange. However listing at Jaipur Stock Exchange is still awaited.

**PARTICULARS REGARDING CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS AND OUTGO**

**Conservation of Energy:**

Your company provides services for stock broking & do not have any manufacturing or any other unit & particulars required as per Form A is not applicable. Further the company states that Company consumes energy to operate computers and to run office which is not significant hence no additional investment is required for the conservation of energy.

The company has not taken any steps to conserve the consumption of energy.

**Technology Absorption**

The nature of business is Stock Broking, so the technology used is mainly Computers only & Company entails an effective use of that so as to ensure that its services reach the end users. i.e its clients. The only technology of hardware and software the company uses for the business is indigenously available and no import of any technology is required. The company does not have any plan and does not spent any amount on the Research and Development.

**Foreign Exchange Earnings/ Outgo**

- (a) The company has never exported & also has no plans to develop any export market for its services and does not have any plan to export in future.
- (b) There were no earnings and outgo in foreign exchange during the year under review.

**ACKNOWLEDGEMENTS**

Your Directors take the opportunity of placing on record their gratitude to the Company's customers, shareholders, bankers, business constituents and employees for their continued support to the Company.

For and on behalf of the Board

**My Money Securities Limited**

Place : New Delhi  
Date : 31/08/2012

Sd/-  
**Sanjai Seth**  
Whole Time Director

Sd/-  
**Vikas Seth**  
Managing Director

## **MANAGEMENT DISCUSSION AND ANALYSIS**

### **Economic growth in the NTD era set to unleash the potential of financial services**

#### **India's GDP to witness phenomenal growth of expected to reach US \$3 trillion by 2025**

Since 1988, the Indian economy has achieved an average growth rate higher than both developed and emerging economies, second only to china.

While India took 60 years since independence to reach its first US\$ trillion of GDP (NTD) It is expected to be achieve the next \$ trillion within 7 years, assuming a nominal GDP growth rate of 07-08 % and constant US\$ exchange rates Furthermore, India's GDP is expected to triple from current levels to reach US\$ 3 trillion by 2025, Such a high and sustained economics growth will raise income, investment allocations and discretionary spending further.

#### **The last year was tough, but the long-term historic trend reaffirms India's economic strength**

The immediate year gone by saw India caught between conflicting challenges of managing economic growth vs inflation. Nevertheless, the long-term historic trend, signified by the last 25 years, has seen India deliver strong economic growth over the years.

FY12 saw interest rate hikes to rein in inflation, slowdown in corporate investments, supply-side constraints like poor infrastructure and public utilities and global economic crises resulting in weak industrial growth. Thus, the economic growth momentum saw a pause this year. Lower growth in government receipts, industry slowdown and high commodity costs kept fiscal deficit under pressure. Exports, which picked up in H1 FY12, slowed down in H2 FY12.

Despite the headwinds, certain observations show the outlook to be positive. Inflation, though still elevated, showed some signs of slowing by FY12- end. A reversal in rate hikes should encourage investments and enhance growth. Despite a dip in FY12, the financing and business services GDP outperformed. Services growth is expected to continue. RBI stress tests in FY12 showed banks to be reasonably resilient. Schemes like MNREGA helped boost rural incomes. The low median age should add to the labour force and demand levels.

With the per capita income growing and the momentum in savings growth largely intact, the allocation towards financial savings by households has picked up. Given the recent headwinds impacting the Indian economy, the GDP is now expected to grow by a slightly lower rate this year than the earlier estimates. Nevertheless, India still remains amongst the high-growth economies globally for the coming years. Key challenges are adequate infrastructure, skill levels, financial inclusion, governance, technology to enhance productivity and the consumption-investment balance.

#### **Key observations that emerge from the recent performance of the Indian equity markets**

Indian equity markets were amongst the worst performers globally this year, delivering negative returns in the first three quarters. During FY11, Consumption was the only sector with positive returns. Government sponsored schemes, the 6th Pay Revision and increase in asset prices like land and gold buoyed a sense of affluence amongst the masses and drove incomes and demand. Thus, 2011-12 was the year of Consumption. Given the freeze in industrial capex and infrastructure slowdown, Capital Goods was amongst the worst performing sectors. Sectors with high gearing underperformed due to rising interest rate climate and concerns over refinancing. Positive initiatives like allowing entry of QFIs into India, uniform KYC norms and lowering of STT from 0.125% to 0.1% on cash delivery trades should have a positive impact on future equity participation.

#### **India: Growth in GDP and GDP Segments**

##### **Indian equity markets deliver strong performance buoyed by GDP growth; a sustained economic performance bodes well for equity activity**

Indian exchanges are now amongst the top 10 exchanges globally, in terms of equity market capitalization in 2010, as per WFE data.

Robust economic performance is expected to enhance the market performance as corporate bottom-lines, fund – raisings and listings increase. The encouraging feature here is that India's share (BSE) to world market capitalization has increased by a larger proportion than its share to world's GDP over the last decade.

#### **India's share to world average**

MSCI indices data shows that India has delivered stellar performance over the long-term. The historical 10 year return in India is higher, as compared to most global peers. Although, it started 2011 on a shaky note over input costs and interest rates concerns, the recent upward trend in the beginning of FY12 is a sign that the investor confidence in India is strong.

Along with performance, the markets are gradually seeing lower levels of volatility since the last 2-3 years. Volatility (standard deviation) of Nifty and DJIA indices shows that while Nifty has been more volatile than DJIA, however, the level itself is coming down since FY09. Lower volatility can help investors gain confidence to participate with the long-term objective.

**Equity investing by households still low**

Although the growth in Indian income levels has given a fill-up to financial services, however it is yet to be fully visible in the case of equity investments specifically. RBI data on changes in financial assets of households shows that the proportion of shares and debentures increased to 8% in 2007-09, just a marginal increase from the 6% seen a decade ago in 1999-2001. This is very low when compared to the growth in bank deposit and life insurance segments.

**Risks and concerns**

We are primarily exposed to credit risk, liquidity risk and operational risks. We have constituted Asset Liability Management Committee to manage these risks. This team identifies, assesses and monitors all of our principal risks in accordance with defined policies and procedures. The committee is headed by C.E.O.

**Our Business Streams**

**Business Stream**

Broking & Distribution

Currency Trading

Institutional Broking

Wealth Management

Investment Banking

Commodity Broking

**Primary Products and services**

Equity ( cash and derivatives)

Distribution of financial products like Mutual

Fund, PMS, IPO

Depository services (To be launched Soon)

Dealing and hedging various currencies.

Equity (cash and derivatives) broking

Advisory

Capital raising

M&A Advisory

Private Equity Placements

Corporate Finance Advisory

Restructuring

Focus on Metals / Arbitrage .

**Broking Business**

**Industry Facts**

Following negative returns in the first three quarters, a rebound of 13% in the fourth saw the benchmark BSE Sensex decline by a moderate 10% in FY12, as compared to the 11% growth seen in FY11. BSE market capitalization stood at Rs. 62.1 tn in March 2012, a decline of 9% for the year. Given the appreciation in the exchange rates, the dollar loss in the market cap was much steeper at 19%.

**FII net inflows dipped this year, though 4th quarter recovery helped**

FY12 was a contrast as compared to the earlier two years. The first nine months saw net outflows from equities by FIIs in as many as four months. Jan and Feb saw a market rally and FIIs posted strong net inflows. This helped boost aggregate net inflows for the fiscal year to a respectable Rs. 437 bn.

**Net outflows by DIIs this year, despite inflows in first 3 quarters**

DII participation, which had been positive from last quarter of FY11 to the third quarter of FY12, saw significant net outflows in January and February on the back of profit booking concerns over macro issues. As a result, DIIs ended the year with net outflows from Indian equities.

**Growth in equity market volumes continue to be boosted by options, however growth rates were much more moderate this year**

Equity average daily volume (ADTO) continued its uptrend and touched a high of Rs. 1,431 bn in FY12. However, the growth rate of 7% was moderate than the phenomenal 41% growth seen in FY11. The main contributor to the growth continued to be the options segment, albeit moderated at 28% as compared to 118% in FY11. Options comprised 68% of total volumes in FY12, up from 57% in FY11. Given the relative growth in options, the proportion of F&O to total volumes increased to 90% in FY12, as compared to 86% in FY11. This trend towards low-yield options continued to put brokerage revenues under pressure this year.

Within the cash segment, the proportion of high-yield delivery picked up marginally to 28% of cash ADTO, as compared to 27% in FY11. Cash volume proportions have been declining across all the major geographies since 2008. As the macro climate improves, retail and DII participation picks up and public issues increase, the cash volumes in India are expected to return to their historical.

### **India continues to remain a top destination for FII**

Stable FII net inflows continued in FY12, boosting the markets to reach 18,000. Despite negative macro environment the inflow from FII signifies the conviction of the foreign investors in the long-term potential of the Indian markets.

### **Our Broking Business**

Backed by strong research and advisory capabilities, our broking business covers the entire spectrum of participants in the capital markets ranging from FIIs to Domestic institutions, HNIs to mass retail. This large base is addressed through distinctly positioned business and personal relationships.

The company expects to focus on building relationship with new associates while strengthening the bonds with existing ones.

We would be recruiting fresh blood across various product lines like currency, derivatives, interest rate future etc.

The company had undertaken measures to strengthen its capital base December 2010 last year. The preferential allotment has got various regulatory approvals listing approval is pending from Jaipur Stock exchange.

The company's focus on high net worth individuals would continue to remain the cornerstone strategy for the company.

We will harness our relationship with corporates and have strategic tie-up in key international markets to strength our niche position in the capital markets. Our endeavor would to have at least 2500 clients with a portfolio at least Rs 2.5 crores each. This would give us a portfolio of a \$ billion a crucial landmark in a \$ trillion market capitalization.

### **Strong Corporate Access**

Corporate access activities were carried out throughout the year. Our strong relationship with managements of leading public sector bank help corporates in the fund raising activities.

India continues to lead as one of the favored investment destinations for global funds. Our strong clientele base spread across the globe and our constant endeavor to provide best in-class research, advice, corporate access and execution support will also help us to tap these emerging opportunities and gain higher market share across all the institutional client segments.

### **Asset Management (Distribution)**

SEBI's move to allow Stock Exchanges to offer trading platform for Mutual Fund has opened out a complete new segment of intermediation.

### **Opportunities and threats**

#### **Opportunities**

- Economy is growing at healthy rate leading to investment / capital requirements.
- Growing Financial Services Industry's share of wallet for disposable income,
- Huge market opportunity for wealth management service provides as Indian wealth management business is transforming from mere wealth safeguarding to growing wealth.
- Regulatory reforms would aid greater participation by all class of investors.
- Leveraging technology to enable best practices and processes.
- Corporate looking at consolidation / acquisitions / restructuring open out opportunities for the corporate advisory business.

#### **Threats**

- Execution risk
- Slowdown in global liquidity flows
- Increased intensity of competition from local national and global players.
- Unfavorable economic conditions
- Slowdown in Indian Economy.



## Our Business Streams and Outlook:

The Company Plans to undertake fund raising programme. The amount and mode would be finalized in next 3 months timing would depend on markets conditions.

The company has made strategic investments in future business

Sr. No.	Name of the Company	Business	MMSLShareholding
1.	CAMCO COMMODITIES (P) LIMITED	COMMODITY BROKING	10.91%
2.	MY MONEY INSURANCE BROKERS (P) LTD	INSURANCE BROKING	74.75%

## Real Estate

We also plan to set up a Real-Estate desk. Real estate has shown tremendous potential. Most of our HNI clients portfolios are also skewed towards Real estate. Our clients have been selling real estate assets. We have been able to get some allocation towards our various products like currencies / commodities.

## Wealth Management

### Industry facts

With buoyant market performance, the number of HNWI in India grew 51% to reach 126,700 in 2009. Although it is still less in absolute terms, nevertheless the growth rate was amongst the highest, as compared to that seen in the other BRIC countries or the advanced countries like USA, UK.

Asia Pacific has seen the second highest growth in HNWI wealth amongst regional markets, during 2006 to 2009. In terms of absolute values, it came third after North America and Europe in 2009. with Asian economies on a fast growth phase the region will witness only further wealth accumulation. The World Wealth Report 2010 forecasts the proportion of equities of total HNWI financial assets allocation to grow from 29% to 35%, between 2009 and 2011, the highest amongst any other asset classes.

The company's Wealth Management platform caters to high Net worth and mass affluent clients through customized offering providing a complete range of financial products best suited to client needs using an advisory model and an asset allocation approach.

A study done by Celent estimates that the players in the unorganized market have approximately 1.5 times the assets under management of the organized sector. This presents both a challenge and an opportunity. With customer needs for products and services getting more sophisticated with growing income levels, organized players will drive the consolidation within this industry.

For and on behalf of the Board  
**My Money Securities Limited**

Place : New Delhi  
Date : 31/08/2012

Sd/-  
**Sanjai Seth**  
Whole Time Director

Sd/-  
**Vikas Seth**  
Managing Director

**REPORT ON CORPORATE GOVERNANCE**

**CORPORATE GOVERNANCE PHILOSOPHY:**

The Mechanism of Corporate Governance is aimed at ensuring the greater transparency and better and timely reporting of the affairs of the Company to its stakeholders. The Element of Corporate Governance contributes in generating the value for its shareholders at large.

**My Money Securities Limited** believes that good Corporate Governance is vital for achieving long term Corporate Goals and for enhancing Stakeholders value. In this pursuit, your Company's philosophy on Corporate Governance envisages the attainment of highest levels of transparency, accountability and integrity in all facets of its operations. The Company has been practicing the principles of good Corporate Governance over the years. All employees are bound by a code of conduct that sets forth the Company's policies on important issues including with clients, shareholders, National Stock Exchange and Government.

The Board of Directors of the Company continues to lay great emphasis on the broad principles of Corporate Governance. Our pursuit towards achieving good governance is an ongoing process in-so-far as compliance with the requirements under Clause 49 of the Stock Exchange Listing Agreement is concerned; the Company is in full Compliance with the norms and disclosure that have to be made in corporate governance format.

**COMPOSITION, ATTENDANCE AT THE BOARD MEETINGS AND THE LAST ANNUAL GENERAL MEETING, OUTSIDE DIRECTORSHIP AND OTHER BOARD COMMITTEES.**

**COMPOSITION**

There are six directors on the board of the company. Mrs Rajni Seth, Mr. Sanjai Seth, Mr. Vikas Seth, Mr. Rajnish Khanna, Mr. Jaspinder Singh and Mr. Ankit Gupta. Mr. Rajnish Khanna, Mr. Jaspinder Singh and Mr. Ankit Gupta are three independent directors.

The Details of Attendance of Directors at Board Meetings & the Last AGM, outside directorships & other Board Committees as on 31<sup>st</sup> March, 2012, is tabled hereunder:

**BOARD MEETINGS HELD DURING THE FINANCIAL YEAR ENDED 2012.**

During the year eight Board Meetings were held on, 13/05/2011, 01/07/2011, 10/08/2011, 03/09/2011, 21/10/2011, 14/11/2011, 14/02/2012 and 30/03/2012. All the Board Meetings were held at the registered office of the Company.

Detail of directors and their participation in the board and other committees

Name of the Director	Date of Appointment Directorship	Category of Meetings	No. of Board Meetings held during the year	No. of Board last Attended	Attendance at the Directorship Annual General Meeting	No. of other as on 31st March, 2012	No. of Committee	
							Member-ship	Chairman-ship
Mr Vikas Seth	11.01.1993	MD	8	8	Present	4	Nil	Nil
Mr.Sanjai Seth	11.01.1993	WTD	8	8	Present	4	1	Nil
Mrs Rajni Seth	14.08.1994	NEC	8	8	Present	None	Nil	Nil
Mr. Rajnish Khanna	31.03.2007	Independent	8	8	Present	1	2	2
Mr. Jaspinder Singh	01/07/2011	Independent	6	3	Present	None	2	Nil
Mr. Ankit Gupta	01/07/2011	Independent	6	3	Present	None	2	Nil

MD : Managing Director

WTD : Whole Time Director

NEC : Non Executive Chariman

**SHAREHOLDINGS OF DIRECTORS AS ON MARCH 31, 2012**

S.NO.	NAME OF DIRECTOR	SHAREHOLDINGS (NO. OF SHARES)
1.	Mr. Vikas Seth	5,46,850
2.	Mr. Sanjai Seth	6,53,600
3.	Mr.Rajnish Khanna	NIL
4.	Mrs. Rajni Seth	1,81,900
5.	Mr. Jaspinder Singh	NIL
6.	Mr. Ankit Gupta	NIL

**BOARD COMMITTEES**

**(I) AUDIT COMMITTEE**

**Terms of Reference**

The role and terms of reference of the Audit Committee covers the area mentioned under clause 49 of the listing agreement and section 292A of the Companies Act, 1956 besides other terms as may be referred by the Board of Directors.

**Composition of Audit Committee**

The Audit Committee comprises of four directors. Mr. Rajnish Khanna, Mr. Sanjai Seth, Mr. Jaspinder Singh & Mr Ankit Gupta.

There has been change in Audit committee where Mr. Rajnish Khanna, Mr. Jaspinder Singh and Mr Ankit Gupta are Non-Executive Directors and Mr. Sanjai Seth is Executive Director. Mr Rajnish Khanna has financial knowledge, he is the Chairman of the Audit Committee.

**Meetings and Attendance**

The Audit Committee met 4 times during the financial year ended 2012 on 12/05/2011, 09/08/2011, 12/11/2011 and 12/02/2012

Sr.No.	Name of the Committee Member	Position	Category	No. of Meetings held	No. of Meetings attended
1	Mr. Rajnish Khanna	Chairman	Independent	4	4
2	Mr. Sanjai Seth	Member	ED	4	4
3	Mr. Jaspinder Singh	Member	Independent	3	3
4	Mr. Ankit Gupta	Member	Independent	3	3

ED-Executive Director

NED-Non Executive Director

The minutes of the Committee are placed before the Board.

**(II) SHAREHOLDERS' / INVESTORS' GRIEVANCE COMMITTEE**

Shareholders' / Investors' Grievance Committee is headed by Mrs. Rajni Seth, Non Executive Chairperson , Mr. Sanjai Seth and Mr. Vikas Seth, Executive Directors are the members of the Committee.

Investor and Shareholders may contact the Address mentioned below:-

Address:-

10-A, Underhill Lane, Civil Lines, Delhi-110054

Ph. 011-23924241

Email : [Investorgrievance@mymoneyviews.com](mailto:Investorgrievance@mymoneyviews.com)

Website : [www.mymoneyviews.com](http://www.mymoneyviews.com)

During the financial ended 2012, The Company has not received any Complaints from the Shareholders and no Complaints pending as on date.

**(III) REMUNERATION COMMITTEE**

Remuneration committee comprises of Mr. Rajnish Khanna, Mr. Jaspinder Singh & Mr. Ankit Gupta.

Remuneration of Directors for the year ended 31<sup>st</sup> March 2012.

Board has re appointed Mr. Sanjai Seth as Whole Time Director w.e.f. 01/11/2011.

<b>Name of Directors</b>	<b>Remuneration Drawn</b>
(1) Mr. Sanjai Seth	Rs. 5,49,000/- p.a.
(2) Mr. Vikas Seth	Rs. 5,49,000/- p.a.

**DIRECTORS:**

Mr. Rajnish Khanna, Director, is liable to retire by rotation at the ensuing Annual General Meeting and being eligible, offer himself for re-appointment.

Mr. Sanjai Seth, Director, is liable to retire by rotation at the ensuing Annual General Meeting and being eligible, offer himself for re-appointment.

**GENERAL BODY MEETINGS:**

**Location and time of Last Three Annual General Meetings:**

<b>Year</b>	<b>Venue</b>	<b>Date</b>	<b>Time</b>
2011	10-A Under Hill Lane, New Delhi-110054	30/09/2011	11.00 A.M
2010	10-A Under Hill Lane, New Delhi-110054	30/09/2010	11.00 A.M
2009	10-A Under Hill Lane, New Delhi-110054	30/09/2009	11.00 A.M

**DISCLOSURES:**

**Details of material financial and commercial transactions:**

During the year 2011-12, the Company had no related party transaction, which is considered to have potential conflict with the interest of the Company at large.

Whistle Blower Policy and affirmation that no personnel have been denied access to the Audit Committee.

**Compliance by the Company:**

There has not been any non-compliance, penalties imposed on the Company by the Stock Exchanges, SEBI or any other statutory authority, on any matter relating to the capital markets, during the last three years.

**SUBSIDIARY/ MONITORING FRAMEWORK**

- (i) Company has one subsidiary company My Money Insurance Brokers (P) Ltd. in which Mr. Rajnish Khanna is an independent director and the company has been appointed as the board of subsidiary company M/s My Money Insurance Brokers (P) Ltd.
- (ii) Audit Committee of the company has been duly authorised to review the accounts of a subsidiary company.
- (iii) Minutes of the subsidiary company are being placed before the board.

**MEANS OF COMMUNICATION**

- i) **Publication of Results:** The quarterly/ annual results of the Company are Published in the newspapers viz Pioneer, Hari Bhumi
- ii) **News, Release, etc:** The Company has its own website [www.mymoneyviews.com](http://www.mymoneyviews.com)
- iii) **Management Discussion & Analysis Report** has been included in the Annual Report.
- iv) **Shareholders information** has been included in the Annual Report.

**Financial calendar**

Financial Year: 1<sup>st</sup> April to 31<sup>st</sup> March

**Tentative:**

Results for the quarter ended 30.06.2012: Already published on 17<sup>th</sup> August, 2012

Results for the quarter ended 30.09.2012: On or before 15.11.2012

Results for the quarter ended 31.12.2012: On or before 15.02.2013

Results for the quarter ended 31.03.2013: On or before 15.05.2013

**Book Closure Date**

27<sup>th</sup> September, 2012 to 29<sup>th</sup> September, 2012 (Both days inclusive)

**General Shareholders Information:**

Date & Venue of the Annual General Meeting: Saturday 29<sup>th</sup> September 2012, at 11.00 A.M. at 10-A Under Hill Lane, Delhi-110054.

**Dividend Payment Date:**

The Board of Directors has not recommended any dividend for the financial year 2011-2012.

**Registrar and Share Transfer Agents:**

M/s Mas Services Limited, T-34, 2nd Floor, Okhla Industrial Area Phase-II, New Delhi-110 020.

Ph. 011-2638 7281-83 Fax; 011-2638 7384, E-mail: [info@masserv.com](mailto:info@masserv.com)

**Registrar and transfer Agents, Share Transfer System**

All work related to share registry in terms of both Physical and electronic Connectivity is now being maintained at a single point. Your Company has appointed M/s Mas Services Ltd., the Physical Share Transfer Agent of your Company as also the Electronic Registrar of your Company.

Therefore, all correspondences pertaining to share transfers in physical as well as in electronic form and the dematerialization request forms along with the physical share certificates be addressed to:

**M/s Mas Services Limited,**

T-34, 2nd Floor, Okhla Industrial Area Phase-II, New Delhi-110 020.

Ph. 011-2638 7281-83 Fax; 011-2638 7384, E-mail: [info@masserv.com](mailto:info@masserv.com)

**Listing on Stock Exchanges with their Trading Codes:** The Company's scrip is presently listed on Three Stock Exchanges. The addresses of the Stock Exchanges along with the respective trading codes are as under:

1. Delhi Stock Exchange Ltd., DSE House,3/1,Asaf Ali Road, New Delhi- 110 002 DSE-8997
2. Jaipur Stock Exchange Limited, Stock Exchange Building, Jawaharlal Nehru Marg, Malviya Nagar, Jaipur302 017, JSE-5148
3. Ahmedabad Stock Exchange Limited, Kamdhenu Complex, Opp. Sahajanad College, Panjara Pole, Ahmedabad 380 015, ASE-3067

**SHAREHOLDING PATTERN AN ON 31<sup>ST</sup> MARCH, 2012**

S No	Category	No. of Equity Shares Held	% of Shareholding
<b>A</b>	<b>Promoter's Holding</b>	54,61,900	54.62
	<b>Sub-Total (A)</b>	<b>54,61,900</b>	<b>54.62</b>
<b>B</b>	<b>Non Promoters Holding</b>		
a	Mutual Funds / Banks	Nil	Nil
b	Foreign Institutional Investors	Nil	Nil
c	Bodies Corporate	27,40,900	27.41
d	Indian Public	17,97,500	17.97
e	NRI/OCBs	Nil	Nil
	<b>Sub-Total (B)</b>	<b>45,38,400</b>	<b>45.38</b>
	<b>Grand Total (A+B)</b>	<b>1,00,00,300</b>	<b>100</b>

**Distribution Schedule of Share Holding as on 31<sup>st</sup> March, 2011**

No of Shares	No of Share Holder	% of total share holder	Total No of shares held	% of Total shareholding
1 to 500	209	41.47	104400	1.04
501 to 1000	70	13.89	64100	0.64
1001 to 2000	36	7.14	53700	0.54
2001 to 3000	67	13.30	172650	1.73
3001 to 4000	36	7.14	125800	1.26
4001 to 5000	6	1.19	29500	0.30
5001 to 10000	31	6.15	251800	2.51
10001 and Above	49	9.72	9198350	91.98
<b>TOTAL</b>	<b>504</b>	<b>100</b>	<b>10000300</b>	<b>100</b>

**DEMATERIALIZATION OF SHARES**

As on 31<sup>st</sup> March, 2012, 17.41% of the total equity shares capital was held in dematerialized form with National Securities Depository Ltd. The company had already services of M/s Mas Services Limited, a registry for the transfer and demats of shares. The Equity Shares of the company are in demat segments and are available in the depository system of National Securities Depository Limited and Central Depository Services (India) Limited. The ISIN No. of the Company on both the NSDL and CDSL is INE232L01018.

**DEPOSITORY SERVICES**

Shareholders may write to the company or to the respective Depositories for any guidance on depository services:

**National Securities Depository Ltd.**

Trade World, 4<sup>th</sup> Floor  
 Kamla Mills Compound  
 Senapati Bapat Marg, Lower Parel,  
 Mumbai 400013  
 Telephone : 022 24994200  
 Fax : 022 24972976

**Central Depository Services( India) Ltd.**

Phiroze Jeejeebhoy Towers  
 17<sup>th</sup> Floor, Dalal Street  
 Mumbai 400001  
 Telephone : 022 22723333-3224  
 Fax : 022 22723199

**CODE OF CONDUCT**

The Board yet not adopted any code of conduct. All the shareholders of the company are adhered to generally accepted code of conduct.

**CERTIFICATE FROM MANAGEMENT**

The Board of Directors  
**My Money Securities Limited**

**We, Vikas Seth, Managing director and Sanjai Seth, Whole time Director of My Money Securities Limited, to the best of our Knowledge and belief certify that:-**

- a. We have reviewed financial statements for the year and that to the best of our knowledge and belief:
  - i. These statements do not contain any materially untrue statements or omit any material fact or contain statements that might be misleading.
  - ii. these statements together present a true and fair view of the company's affair and are in compliance with existing accounting standards, applicable laws and regulations.
- b. There are, to the best of our knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal.
- c. We accepted responsibility for establishing and maintaining internal control systems of the company pertaining to financial reporting and we have disclosed to the Auditors and Audit Committee, deficiencies in the design or operation of such controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.
- d. We have indicated to the Auditors and Audit Committee
  - i. Significant changes in internal control over financial reporting during the year;
  - ii. Significant changes in accounting policies during the year and that the same have been disclosed in the notes to the financial statements.

Place : New Delhi  
Dated : 31/08/2012

**Sd/-**  
**Sanjai Seth**  
Whole Time Director

**Sd/-**  
**Vikas Seth**  
Managing Director

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**AUDITORS' CERTIFICATE**

**To the Members of My Money Securities Ltd.**

We have examined the compliance of conditions of Corporate Governance by My Money Securities Ltd. for the financial year ended 31<sup>st</sup> March, 2012, as stipulated in Clause 49 of the Listing Agreement of the said Company with the Stock Exchanges.

The Compliance of conditions of Corporate Governance is the responsibility of the management. Our examination was limited to procedures and implementation thereof, adopted by the Company for ensuring the compliance of the condition of the Corporate Governance. It is neither an audit nor an expression of opinion on the financial statements of the company.

In our opinion and to the best of our information and according to the explanations given to us, we certify that the Company has complied with the conditions of Corporate Governance as stipulated in the above mentioned Listing Agreement.

We state that in respect of investors grievances received during the financial year ended March 31, 2012, no investor's complaint has been received during the financial year 2011-12.

We further state that, such compliance is neither an assurance as to the future viability of the Company, nor the efficiency or effectiveness with which the management has conducted the affairs of the company.

**For PREM AMAR & COMPANY**  
Chartered Accountants  
FRN : 009636N

Place : New Delhi  
Dated : 31/08/2012

**Sd/-**  
**PREM CHAND**  
Partner  
M.No. 88235

**AUDITORS' REPORT**

To  
The Members of  
**MY MONEY SECURITIES LTD.**

1. We have audited the attached Balance Sheet of **M/s MY MONEY SECURITIES LTD.** as on 31<sup>st</sup> March, 2012, the related Profit & loss account of the Company for the year ended on that date, and the Cash Flow Statement for the year ended on that date annexed thereto. These financial statements are responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.
2. We have conducted our audit in accordance with auditing standards generally accepted in India. Those Standards require that we Plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.
3. As required by the Companies (Auditors Report) order, 2003, as amended by the Companies (Auditors Report) (Amendment) Order, 2004 (together "the Order") issued by the Central Government of India in terms of sub section (4A) of section 227 of the Companies Act, 1956 of India ("the Act") and on the basis of checks of the books and records of the Company as we considered appropriate and according to the information and explanation given to us, we annex hereto a statement on the matters specified in paragraphs 4 and 5 of the said order.
4. Further to our comments in the annexure referred to in paragraph 3 above, we report that:-
  - a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
  - b. In our opinion proper books of accounts as required by the Law have been kept by the Company so far as appears from our examination of the books.
  - c. The Balance Sheet, Profit & Loss account and Cash Flow Statement dealt with in this report are in agreement with the books of accounts.
  - d. In our opinion the Balance sheet, Profit & Loss A/c and Cash Flow Statement comply, in all material respect, with the accounting standards referred to in sub section 3(C) of section 211 of the Companies Act, 1956 to the extent they are applicable to the Company.
  - e. On the basis of information and explanations given to us and written representation received from all the directors of the company and taken on record by the Board of Directors, we report that none of the director is disqualified from being appointed as Director in terms of clause (g) of subsection (1) of section 274 of Companies Act, 1956.
  - f. In our opinion, and to the best of our information and according to the explanations given to us, the accounts give the information required by the Companies Act, 1956 in the manner so required and give a true and fair view.
    - i. In the case of the Balance Sheet of the state of affairs of the Company as at 31<sup>st</sup> March, 2012.
    - ii. In the case of Profit & Loss account of the profit for the year ending 31<sup>st</sup> March, 2012.
    - iii. In the case of the Cash Flow Statement, of the Cash Flows for the year ended on that date.

**For PREM AMAR & COMPANY**  
Chartered Accountants  
F.R.N. : 009636N

**Sd/-**  
**PREM CHAND**  
Partner  
M.No. 88235

Place : New Delhi  
Dated : 31/08/2012



**ANNEXURE TO THE AUDITORS REPORT  
(REFERRED TO IN PARAGRAPH 3 OF OUR REPORT OF EVEN DATE)**

1. (a) The company is maintaining proper records showing full particulars including quantitative details and situation of fixed assets.  
(b) Management at reasonable intervals has physically verified the fixed assets and no serious discrepancies were noticed on such verification.  
(c) The Company has not disposed off substantial part of Fixed Assets during the year.
2. (a) Physical verification has been conducted by the management at reasonable intervals in respect of stock of shares and securities.  
(b) In our opinion and on the basis of information and explanation given to us, the procedure of physical verification of stock followed by the management is reasonable and adequate in relation to the size of the company and nature of its business.  
(c) In our opinion the Company is maintaining proper records of inventories. No discrepancies have been noticed on such verification between the physical stocks and books records.
3. According to the information and explanation given to us, the Company has neither granted nor taken and loans, secured or unsecured to/from companies, firms or other Parties covered in the register maintained under section 301 of the Companies Act, 1956. Accordingly, paragraph 4(iii) (a) to 4(iii) (g) of the order is not applicable.
4. In our opinion and according to the information given to us, there are adequate internal control procedure commensurate with size of company and nature of its business for the purchases of inventory and fixed assets and sale of goods. During the course of our audit, we have neither come across nor have been informed of any instance of major weakness in the aforesaid internal control procedure.
5. (a) In our opinion and according to the information and explanations given to us the particular of contract or arrangements referred to in section 301 of the Companies act that needed to be entered in the register maintained under that section have been entered.  
(b) As per information and explanations given to us aforesaid transaction made during the year, have been made at prices which are reasonable having regard to the prevailing market price at the relevant time.
6. In our opinion and according to the information given to us, the Company has not accepted any deposits from public during the year within the meaning of section 58A and 58AA of the Companies Act, 1956 and Companies (Acceptance of Deposit) Rules, 1975.
7. In our opinion the Company has an adequate Internal audit system commensurate with the size & the nature of its business.
8. Looking to the nature of business carried on by the Company, provisions for the maintenance of Cost records under section 209(1)(d) of the Companies Act, 1956 are not applicable to the Company.
9. (a) As explained to us & in our opinion provisions of Provident Fund Act and Employee's State Insurance Act are not applicable to the Company.  
(b) There was no undisputed amount payable in respect of Wealth Tax, Service Tax, Sales Tax, Custom Duty and Excise Duty outstanding as at 31<sup>st</sup> March, 2012 for a period of more than six month, from the date they became payable except in the process of re-assessment u/s 148 for the AY 1999-2000. Income Tax Department has raised additional demand of Rs. 4.49 Lacs. However, the Company filled application before the Income Tax Settlement Commission and paid tax of Rs. 8.17 lac under Settlement Scheme and provisions of Income Tax.
10. The Company does not have accumulated losses as at 31<sup>st</sup> March, 2012 and has not incurred Cash losses in the financial year ended on that date.
11. Based on our audit procedures and on the information and explanation given by the management, we are the opinion that the company has not defaulted in the repayment of dues to banks. The Company has neither issued any debentures nor taken any loans from any financial institutions.

12. According to the information and explanation given to us, the Company has not granted any Loans & Advances on the basis of security by the way of pledge of shares, debentures or other similar securities.
13. According to the information given to us, the Provision of any special statute applicable to chit-fund, nidhi or mutual benefit Society are not applicable to the Company.
14. The Company has maintained proper records of transaction and contracts in respect of all shares and other securities, which have been held by the company in its own name and timely entry, have been made therein.
15. According to the information and explanation given to us, the Company has not given any guarantee for loans taken by others from banks or financial institution.
16. In our opinion According to the information and explanation given to us, the Company has not applied for any term loan during the year.
17. According to the information and explanation given to us, we report that no funds raised on short term basis have been used for long term investment. No long term fund has been used to finance short term asset.
18. According to the Information and explanations given to us, the Company has made preferential allotment of shares to parties covered in the Register maintained under section 301 of the Companies Act, 1956. The equity shares were priced at a price prescribed in SEBI issue of Capital and Disclosure Regulations 2009 and therefore the same are not prejudicial to the interests of the Company.
19. Since the company did not issue any debenture during the year hence the provisions of clause 4(xix) of the companies (Auditors Reports) order are not applicable to the company.
20. The Management has disclosed the end use of money raised by Public issue and we have verified the same.
21. According to the information and explanation given to us, no fraud on or by the company has been noticed or reported during the course of our audit.

**For PREM AMAR & COMPANY**

Chartered Accountants  
F.R.N. : 009636N

**Sd/-**  
**PREM CHAND**  
Partner  
M.No. 88235

Place : New Delhi  
Dated : 31/08/2012

**BALANCE SHEET AS AT 31st MARCH, 2012**

PARTICULARS	NOTE NO.	CURRENT YEAR AT 31/3/2012 (In Rs.)	PREVIOUS YEAR AT 31/03/2011 (In Rs.)
<b>I EQUITY AND LIABILITIES :</b>			
<b>1. SHAREHOLDERS FUNDS</b>			
(a) Share Capital	3	97346000	97346000
(b) Reserve & Surplus	4	3682761	3653902
		<b>101028761</b>	100999902
<b>2. NON CURRENT LIABILITIES</b>			
(a) Long Term Borrowing	5	338739	410684
(b) Deferred Tax	6	180550	158672
		<b>519289</b>	569356
<b>3. CURRENT LIABILITIES</b>			
(a) Short Term Borrowings	7	4602354	2034574
(b) Trade Payable	8	15958967	21808125
(c) Other Current Liabilities	9	477551	449919
(d) Short Term Provisions	10	Nil	9425
		<b>21038872</b>	24302043
<b>TOTAL</b>		<b>122586922</b>	<b>125871301</b>
<b>II ASSETS :</b>			
<b>1. NON CURRENT ASSETS</b>			
(a) Fixed Assets (Tangible Assets)	11	1725798	1917927
(b) Non-Current Investment	12	22966008	26496008
(c) Long Term Loans & Advances	13	11467500	12477500
<b>2. CURRENT ASSETS</b>			
(a) Inventories	14	7909882	5794844
(b) Trade Receivable	15	51916040	41784556
(c) Cash and Cash Equivalents	16	7089560	7064084
(d) Short Term Loans and Advances	17	19293181	30115170
(e) Other Current Assets	18	218953	221212
		<b>86427616</b>	84979866
<b>TOTAL</b>		<b>122586922</b>	<b>125871301</b>
<b>NOTES FORMING PART OF THE FINANCIAL STATEMENTS</b>	<b>1 - 25</b>		

**AUDITORS**

As per our Report of even date attached

FOR **PREM AMAR & COMPANY**

Chartered Accountants

FRN: 009636N

Sd/-  
(PREM CHAND)

Partner

M.No.: 88235

Place : Delhi

Dated : 31.08.2012

For and on Behalf of the Board of Directors

Sd/-  
(SANJAI SETH)  
(Whole Time Director)

Sd/-  
(VIKAS SETH)  
(Managing Director)

**PROFIT & LOSS A/C FOR THE YEAR ENDED 31st MARCH, 2012**

PARTICULARS	NOTE NO.	CURRENT YEAR AT 31/3/2012 (In Rs.)	PREVIOUS YEAR AT 31/03/2011 (In Rs.)
<b>I. REVENUE FROM OPERATIONS :</b>			
(a) Revenue from Operations	19	5257955	5488693
(b) Other Income	20	787561	625369
<b>TOTAL REVENUE</b>		<b>6045516</b>	<b>6114062</b>
<b>II. EXPENSES</b>			
(a) Employee's Benefit Expenses	21	2603507	2500729
(b) Depreciation and Amortization Expenses	22	328564	295045
(c) Finance Costs	23	810901	411531
(d) Other Expenses	24	2242162	2810213
<b>TOTAL EXPENSES</b>		<b>5985134</b>	<b>6017518</b>
<b>III. PROFIT BEFORE TAX (I-II)</b>		<b>60382</b>	<b>96544</b>
<b>IV. TAX EXPENSES</b>			
(a) Current Tax		Nil	9425
(b) Deferred Tax (Assets)/Liability		21878	20410
(c) Earlier Years Tax		9645	3611
<b>V. PROFIT AFTER TAX (III-IV)</b>		<b>28859</b>	<b>63098</b>
<b>VI. EARNING PER SHARE</b>			
Basic & Diluted (Face value Rs. 10/- per equity shares)		0.003	0.006
<b>NOTES FORMING PART OF THE FINANCIAL STATEMENTS</b>	<b>1 - 25</b>		

**AUDITORS**

As per our Report of even date attached

**FOR PREM AMAR & COMPANY**

Chartered Accountants

FRN: 009636N

**Sd/-  
(PREM CHAND)**

Partner

M.No.: 88235

Place : Delhi

Dated : 31.08.2012

**For and on Behalf of the Board of Directors**

**Sd/-  
(SANJAI SETH)**  
(Whole Time Director)

**Sd/-  
(VIKAS SETH)**  
(Managing Director)

**CASH FLOW STATEMENT AS ON 31st MARCH, 2012**

PARTICULARS	CURRENT YEAR AS ON 31/3/2012 (In Rs.)	PREVIOUS YEAR AS ON 31/03/2011 (In Rs.)
<b>A. CASH FLOW FROM OPERATIVE ACTIVITIES</b>		
Net profit/(loss) before Tax & Extra ordinary items	60382	96544
<b><i>Adjustment for :</i></b>		
Depreciation Expenses	276429	242910
Dividend Income	(351465)	(341969)
Finance Costs	810901	411531
Interest Income	(435096)	(280426)
Operating profit/(loss) before working capital changes	361151	128590
<b><i>Changes in working capital</i></b>		
Adjustment for (increase)/decrease in operating Assets :		
Inventories	-2115038	12699890
Trade Receivable	-10131484	-9108658
Short -Term loans and advances	10821989	-2171331
Long-term loans and advances	1010000	-1265000
Other Current assets	2259	4487
Adjustment for increase/(decrease) in operating liabilities :		
Trade payable	-5849158	387232
Other Current liabilities	27632	-114246
Short Term provisions		
Cash Generated from operation	-5872649	560964
Net Income Tax (paid)/refunds	-19070	-191321
<b>Net Cash Flow from/(used in) operating activities (A)</b>	<b>-5891719</b>	<b>369643</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of Fixed Assets	-84300	-916402
(Purchase)/sale of Investment	3530000	-12091008
Interest Received	435096	280426
Dividend Received	351465	341969
<b>Net Cash Flow from/(used in) Investing activities (B)</b>	<b>4232261</b>	<b>-12385015</b>

PARTICULARS	CURRENT YEAR AS ON 31/3/2012 (In Rs.)	PREVIOUS YEAR AS ON 31/03/2011 (In Rs.)
<b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from Issue of Share Capital	Nil	-3500000
(Repayment)/proceeds of Long Term Borrowings	-71945	410684
Short Term Borrowings	2567780	187683
Finance Cost	-810901	-411531
<b>Net Cash Flow from/(used in) financing activities (C)</b>	<b>1684934</b>	<b>-3313164</b>
<b>NET INCREASE/(DECREASE) IN CASH &amp; CASH EQUIVALENTS (A+B+C)</b>	<b>25476</b>	<b>-15328536</b>
Cash & Cash Equivalents as at (opening Balance)	7064084	22392620
Cash & Cash Equivalents as at (Closing Balance)	7089560	7064084
*Comprises :		
(a) Cash on Hand	853315	748319
(b) Cheques, drafts on hand	12133	12133
(c) Balances with banks		
(i) In current accounts	1224112	3770972
(d) Term Deposit	5000000	2532660
<b>TOTAL</b>	<b>7089560</b>	<b>7064084</b>

**NOTES :**

- (i) The Cash Flow Statement reflects the combined cash flows pertaining to continuing and discounting operations.

**AUDITORS**

As per our Report of even date attached

FOR **PREM AMAR & COMPANY**

Chartered Accountants

FRN: 009636N

Sd/-  
**(PREM CHAND)**

Partner  
M.No.: 88235

Place : Delhi

Dated : 31.08.2012

**For and on Behalf of the Board of Directors**

Sd/-  
**(SANJAI SETH)**  
(Whole Time Director)

Sd/-  
**(VIKAS SETH)**  
(Managing Director)

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS AT MARCH 31, 2012**

**SIGNIFICANT ACCOUNTING POLICIES**

**a) Basis of Accounting**

The financial statements are prepared in accordance with Indian Generally Accepted Accounting Principals (GAAP) under the historical cost convention on accrual basis. GAAP comprises mandatory accounting standards as specified in the Companies (Accounting Standards) Rules, 2006. The provisions of the companies Act, 1956 and guidelines issued by the Securities and Exchange Board of India. Accounting policies have been consistently applied except where newly issued accounting standard in initially or a revision to an existing accounting standard requires a change in the accounting policy hitherto in use.

Method of Accounting followed is mercantile system.

**b) Revenue Recognition**

Income/Expenses/Revenues are accounting for on accrual basis in accordance with Accounting Standard (AS-9) issued by the Institute of Chartered Accountants of India except the dividend is accounted for in the year of receipt of dividend.

**c) Expenses**

Capital Expenditure of Rs. 455846/- has been incurred to increase the Authorised Capital of the company. This expense to be written off 1/10 in every year.

**d) Fixed Assets & Depreciation**

Expenditure of capital nature are capitalized at cost comprising of purchase price (net of rebates and discounts) and any other cost which is directly attributable to bringing the asset to its working condition for the intended use.

Depreciation on fixed assets is provided on Straight-line method at the rates and in the manner prescribed in schedule XIV to the Companies Act, 1956.

**e) Investments**

Investments are in the nature of long term investments and are valued at cost to the company in accordance with AS-13 accounting for investments.

**f) Inventories**

Inventories are valued at lower of cost or Market value.

**g) Provision for Current & Deferred Tax Expenses**

Tax expenses for the year, comprising current tax and deferred tax, is provided in the accounts for determination of net profit for the year.

Deferred Tax has been provided for all timing differences as required under the provision of accounting standards issued by ICAI.

**h) Impairment of Fixed Assets**

An asset is treated as impaired when the carrying cost of assets exceeds its recoverable value. An impairment loss is charges for when an asset is identified as impaired. The impairment loss recognized in prior accounting period is reversed if there has been a change in the estimate of recoverable amount.

**i) Contingencies**

The Company creates a provision when there is present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of obligation. A disclosure for contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow or resources is remote, no provision or disclosure is made.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS AT MARCH 31, 2012

NOTE	PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)
<b>3</b>	<b>SHARE CAPITAL</b>		
(a)	<b>Authorised :</b>		
	1,15,00,000 Equity Shares of Rs. 10/- each	115000000	115000000
	(Previous Year 1,15,00,000 Equity Shares of Rs. 10/- each)		
	10,000 Preference shares of Rs. 1000/- each	10000000	10000000
	(Previous Year 10,000 Preference Shares of Rs. 1000/- each)		
		<u>125000000</u>	<u>125000000</u>
(b)	<b>Issued &amp; subscribed</b>		
	1,00,00,300 Equity Shares of Rs. 10/- each	100003000	100003000
	(Previous Year 10000300 Equity Shares of Rs. 10/- each)	100003000	100003000
(c)	<b>paid up</b>		
	1,00,00,300 Equity Shares of Rs. 10/- each		
	(Previous Year 10000300 Equity Shares of Rs. 10/- each)	100003000	
	Less : Calls in arrears	-2657000	97346000
	(Previous Year calls in arrears Rs. 2657000/-)		
		<u>97346000</u>	<u>97346000</u>

(i) RECONCILIATION OF THE NUMBER OF SHARES AND AMOUNT OUTSTANDING

Particulars	As at 31st March, 2012		As at 31st March, 2011	
	No of Shares	Amount (Rs.)	No of Shares	Amount (Rs.)
At the Beginning of the Year	10000300	97346000	4000300	37346000
Shares Issued during the year	Nil	Nil	6000000	60000000
<b>Share Outstanding at March 31, 2012</b>	<b>10000300</b>	<b>97346000</b>	<b>10000300</b>	<b>97346000</b>

(ii) PARTICULARS OF SHARES IN THE COMPANY HELD BY EACH SHAREHOLDER HOLDING MORE THAN 5 % SHARES :

Particulars	As at 31st March, 2012		As at 31st March, 2011	
	No of Shares	% of holding	No of Shares	% of holding
My Money Technologies (P) Ltd.	2000000	20	2000000	20
Camco Commodities (P) Ltd.	1194100	11.94	1194100	11.94

**4 RESERVE & SURPLUS**

**PROFIT & LOSS ACCOUNT**

Balance Brought forward from Previous Year	3653902	3590804
Add : Profit for the period	28859	63098
<b>TOTAL</b>	<u><b>3682761</b></u>	<u><b>3653902</b></u>



NOTE	PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)				
<b>5</b>	<b><u>LONG TERM BORROWING</u></b>						
(a)	<b><u>SECURED LOANS</u></b>						
	Car loan from Canara Bank	338739	410684				
	<b>TOTAL</b>	<b>338739</b>	<b>410684</b>				
	<b>Nature of security and terms of repayment of Borrowings</b>						
	<table border="1"> <thead> <tr> <th>Nature of security</th> <th>Terms of Repayment</th> </tr> </thead> <tbody> <tr> <td>Canara Bank car loan of Rs. 4,31,000/- (year end balance Rs. 338739/-) is secured by hypothecation of Maruti Swift Dezire and personal guarantee of Director</td> <td>Repayable in 60 equated monthly Installments of Rs. 9157 including Interest from date of loan (11/11/2010)</td> </tr> </tbody> </table>			Nature of security	Terms of Repayment	Canara Bank car loan of Rs. 4,31,000/- (year end balance Rs. 338739/-) is secured by hypothecation of Maruti Swift Dezire and personal guarantee of Director	Repayable in 60 equated monthly Installments of Rs. 9157 including Interest from date of loan (11/11/2010)
Nature of security	Terms of Repayment						
Canara Bank car loan of Rs. 4,31,000/- (year end balance Rs. 338739/-) is secured by hypothecation of Maruti Swift Dezire and personal guarantee of Director	Repayable in 60 equated monthly Installments of Rs. 9157 including Interest from date of loan (11/11/2010)						
<b>6</b>	<b><u>DEFERRED TAX</u></b>						
	Related to Fixed Asset as at April 1,2011	158672	138262				
	For the year	21878	20410				
	<b>TOTAL</b>	<b>180550</b>	<b>158672</b>				
<b>7</b>	<b><u>SHORT TERM BORROWING</u></b>						
(a)	<b><u>SECURED</u></b>						
	Bank Overdraft with Canara Bank, Delhi	1810745	5890				
	Bank Overdraft with Canara Bank, Mumbai	2791609	2028684				
	<b>TOTAL</b>	<b>4602354</b>	<b>2034574</b>				
	<b>(A) Details of Security for Working Capital Finance :</b>						
	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Nature of Security</th> </tr> </thead> <tbody> <tr> <td><b>Working Capital Loan</b></td> <td>(a) The loan from Canara Bank, Delhi towards deposit of FDR Of Rs. 20 Lacs. (b) The loan from Canara Bank, Mumbai towards deposit of Shares.</td> </tr> </tbody> </table>			Particulars	Nature of Security	<b>Working Capital Loan</b>	(a) The loan from Canara Bank, Delhi towards deposit of FDR Of Rs. 20 Lacs. (b) The loan from Canara Bank, Mumbai towards deposit of Shares.
Particulars	Nature of Security						
<b>Working Capital Loan</b>	(a) The loan from Canara Bank, Delhi towards deposit of FDR Of Rs. 20 Lacs. (b) The loan from Canara Bank, Mumbai towards deposit of Shares.						
<b>8</b>	<b><u>TRADE PAYABLE</u></b>						
(a)	Sundry Creditors	14221530	19286908				
(b)	Advance from Customers as a Margin Money	1737437	2521217				
	<b>TOTAL</b>	<b>15958967</b>	<b>21808125</b>				
<b>9</b>	<b><u>OTHER CURRENT LIABILITIES</u></b>						
(a)	Statutory Payable						
	TDS Payable	50997	67830				
	Stamp Duty	6128	8500				
(b)	Expenses Payable	420426	373589				
	<b>TOTAL</b>	<b>477551</b>	<b>449919</b>				
<b>10</b>	<b><u>SHORT.VISIONS</u></b>						
(a)	Provision for Taxation	Nil	9425				
	<b>TOTAL</b>	<b>Nil</b>	<b>9425</b>				

**NOTE - 11 : FIXED ASSETS (As per Companies Act)**

S. No	Particulars	Rate of Dep.	GROSS BLOCK			DEPRECIATION			NET BLOCK			
			Cost on 1.4.2011	Addition During the year	Deletion During the year	Cost on 31.3.2012	As on 1.4.2011	For the Year	Deduction during the year	As on 31.3.2012	WDV on 31.3.2012	WDV on 31.3.2011
1	Vehicle	9.50%	1865697	NIL	NIL	1865697	983460	112194	NIL	1095654	770043	882237
2	Furniture	6.33%	439431	Nil	NIL	439431	271693	27815	NIL	299508	139923	167738
3	Computer	16.21%	1480194	30850	NIL	1511044	1047528	80900	NIL	1128428	382616	432666
4	Fax	6.33%	57290	Nil	NIL	57290	48860	3626	NIL	52486	4804	8430
5	Airconditioner	6.33%	83704	NIL	NIL	83704	41666	5298	NIL	46964	36740	42038
6	Cellular Phone	16.21%	104975	18500	NIL	123475	80788	7164	NIL	87952	35523	24187
7	Office Equipment	6.33%	129435	2950	NIL	132385	36819	8327	NIL	45146	87239	92616
8	Generator	4.75%	34074	Nil	NIL	34074	17395	1618	NIL	19013	15061	16679
9	UPS & Batteries	4.75%	241324	32000	NIL	273324	70941	12629	NIL	83570	189754	170383
10	Software	16.21%	104000	Nil	NIL	104000	23047	16858	NIL	39905	64095	80953
	<b>TOTAL</b>		<b>4540124</b>	<b>84300</b>	<b>NIL</b>	<b>4624424</b>	<b>2622197</b>	<b>276429</b>	<b>Nil</b>	<b>2898626</b>	<b>1725798</b>	<b>1917927</b>
	<b>PREVIOUS YEAR</b>		<b>3623722</b>	<b>916402</b>	<b>NIL</b>	<b>4540124</b>	<b>2379287</b>	<b>242910</b>	<b>Nil</b>	<b>2622197</b>	<b>1917927</b>	<b>1244435</b>

NOTE PARTICULARS		As At 31/03/2012	As At 31/03/2012	As At 31/03/2011	As At 31/03/2011
<b>12 NON CURRENT INVESTMENT</b>					
<b>NAME OF THE COMPANY</b>	<b>Face Value</b>	<b>Qty.</b>	<b>Amount</b>	<b>Qty.</b>	<b>Amount</b>
<b>(a) Trade Investment In Equity Shares (Quoted)</b>					
(I) Atlas Cycle (Haryana) Ltd.	10/-	44882	8561008	44882	8561008
<b>(b) Fully PaidUp Unquoted Equity Shares (Non Trade)</b>					
(I) Subsidiary					
My Money Insurance Brokers (P) Ltd.	10/-	74000	7400000	74000	7400000
(II) Associates					
Camco Commodities (P) Ltd.	10/-	70000	7000000	70000	7000000
(II) Others					
IT&T Entertainment Services (P) Ltd.	10/-	0	0	141200	3530000
<b>(c) Fully Paid Up Quoted Units in Mutual Fund (Trade)</b>					
(I) Birla Sunlife Floating Rate-Short Term	100/-	78	5000	74	5000
<b>TOTAL</b>		<b>188960</b>	<b>22966008</b>	<b>330156</b>	<b>26496008</b>

NOTE PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)
<b>13 LONG TERM LOANS &amp; ADVANCES</b>		
Advance against Lease Property	4000000	4000000
Advance for Property	550000	1550000
Deposit with NSE (CM)	5100000	5100000
Deposit with NSE (F&O)	800000	800000
Deposit with IL&FS (Currency Segment)	615000	625000
Deposit with IL&FS (F&O segment)	400000	400000
Security Depsoit with Airtel	2500	2500
<b>TOTAL</b>	<b>11467500</b>	<b>12477500</b>

**NOTE : 14 CLOSING STOCK**  
**INVENTORIES AS ON 31/03/2012**

Scrip Name	Face Value	Quantity As At 31st March12	Amount As At 31st March12	Quantity As At 31st March11	Amount As At 31st March11
Axis-IT Ltd	5/-	1000	60300	1000	60300
Aditya Birla Nuvo	10/-	3	1335	3	1335
Aurobindo Pharma	1/-	NIL	NIL	2550	484262
Balmar Lawrie	10/-	NIL	NIL	700	370313
BHEL	2/-	40	6042	8	6042
BHARTI AIRTEL	10/-	30	9377	30	9377
EON ELECTRIC	10/-	188131	6697463.6	49308	3688238
Haryana Sheet	10/-	1000	6250	1000	6250
ITC Ltd.	10/-	95	99095	95	99095
Liquid Benchmark	1000/-	15	10000	10	10000
NTPC	10/-	20	3255	20	3597
Nutek	5/-	15000	12000	15000	177750
OPTO CIRCUIT	10/-	6	603	6	603
PHIL CORP.	10/-	800	2960	800	2960
Pearl Polymers	10/-	NIL	NIL	64376	769293
Roofit Industries	10/-	5100	9180	5100	9180
State Bank of India	10/-	21	22409	21	22409
Sintex	2/-	2500	58500	2500	58500
Sri Adhikari	10/-	600	7890	600	7890
SQD SOFTWARE	10/-	1000	7450	1000	7450
SATYAM	2/-	10000	806000	NIL	Nil
SEAMARIN	10/-	1000	88978.19	NIL	Nil
TALBROSQ	10/-	20	794.03	NIL	Nil
		<b>226,381</b>	<b>7,909,882</b>	<b>144,127</b>	<b>5,794,844</b>

NOTE	PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)
<b>15</b>	<b><u>TRADE RECEIVABLE</u></b>		
	(a) Trade Receivables outstanding for a period exceeding six months	6529376	8684472
	(b) Other Trade Receivables	45386664	33100084
	<b>TOTAL</b>	<b>51916040</b>	<b>41784556</b>
<b>16</b>	<b><u>CASH AND CASH EQUIVALENTS</u></b>		
	(a) Cash on Hand	853315	748319
	(b) Term Deposit	5000000	2532660
	(c) Balance with Banks	1224112	3770972
	(d) Drafts on hand	12133	12133
	<b>TOTAL</b>	<b>7089560</b>	<b>7064084</b>
<b>17</b>	<b><u>SHORT TERM LOAN AND ADVANCES</u></b>		
	(a) Loans and Advances to Employees	203260	298260
	(b) Prepaid Expenses	579595	631730
	(c) Share Application Money	14600000	25300000
	(d) Balance with Govt Authority		
	Advance Income Tax	43045	139075
	Advance Income Tax preceding year	3581675	3460499
	(e) Advance for Software	25000	25000
	(f) Advance for Lease Line	260606	260606
	<b>TOTAL</b>	<b>19293181</b>	<b>30115170</b>
<b>18</b>	<b><u>OTHER CURRENT ASSETS</u></b>		
	(a) Interest Accrued on FD	193903	190705
	(b) other Receivables	25050	30507
	<b>TOTAL</b>	<b>218953</b>	<b>221212</b>
<b>19</b>	<b><u>REVENUE FROM OPERATIONS</u></b>		
	(a) Brokerage Income	2760360	5280374
	(b) Other Brokerage Income	230508	65947
	(c) Net Gain on Current Investment		
	Opening Stock	5794844	9933726
	Add : Purchase	14527080	14895061
	Less : Sales	(14679129)	(19176315)
	Less : Closing Stock	(7909882)	(5794844)
	<b>TOTAL</b>	<b>5257955</b>	<b>5488693</b>
<b>20</b>	<b><u>OTHER INCOME</u></b>		
	(a) Interest on Bank Deposit	399119	211896
	(b) Interest on other Deposit	35977	68530
	(c) Dividend Income	351465	341969
	(d) Miscellaneous Income	1000	2974
	<b>TOTAL</b>	<b>787561</b>	<b>625369</b>

NOTE	PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)
<b>21</b>	<b><u>EMPLOYEE'S BENEFITS EXPENSES</u></b>		
	(a) Directors Remuneration	1098000	1020000
	(b) Salary & Benefits (HRA)	1483550	1441050
	(c) Staff Welfare Expenses	21957	39679
		<u>2603507</u>	<u>2500729</u>
<b>22</b>	<b><u>DEPRECIATION AND AMORTIZATION EXPENSES</u></b>		
	(a) Depreciation on Tangible Assets	276429	242910
	(b) Preliminary Expenses	52135	52135
	<b>TOTAL</b>	<u>328564</u>	<u>295045</u>
<b>23</b>	<b><u>FINANCE COST</u></b>		
	(a) Interest Expenses on Borrowing	611834	195971
	(b) Bank Guarantee Charges	188382	198358
	(c) Bank Charges	10685	17202
	<b>TOTAL</b>	<u>810901</u>	<u>411531</u>
<b>24</b>	<b><u>OTHER EXPENSES</u></b>		
	Advertising Expenses	58204	27088
	Auditors Remuneration	55150	55150
	Power & Fuel Charges	350416	291114
	Business Promotion & Marketing Expenses	29895	69331
	Commission paid	34425	190365
	Computer & Software Maintenance	79830	98846
	Conveyance & Travelling Expenses	84768	194956
	Depository Charges	101039	121260
	Directors Meeting Expenses	9105	11744
	Insurance Expenses	35892	100386
	Professional & Legal Expenses	320596	356888
	Listing Fee	Nil	31594
	Printing & Stationery	73076	132611
	General Expenses	253507	392939
	Membership Fee & Subscription	95698	67152
	Exchange Transaction Expenses	113364	60314
	Exchange Expenses	41017	31410
	Rent	120000	120000
	SEBI Fees	4045	6921
	Service Tax Non Recoverable expenses	10278	15308
	Subscription paid to N.S.E.	110300	110300
	Telephone Expenses	144970	195509
	Exchange V-Sat Charges	116587	129027
	<b>TOTAL</b>	<u>2242162</u>	<u>2810213</u>

**NOTE : 25**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS AT MARCH 31, 2012**

**NOTES ON ACCOUNTS**

**1. CONTINGENT LIABILITIES**

(a) **Guarantees**

Bank Guarantee of Rs. 35,00,000/- (Previous Years of Rs. 35,00,000/-) is provided to NSE towards Base Capital. It is against 50% Margin including Fixed Deposit.

Bank Guarantee of Rs. 10,00,000/- is provided to IL&FS Ltd. towards Margin Money Deposit for F&O Segment. It is against 50% Margin including Fixed Deposit.

2. Balance of client and Loans and advances are subject to the confirmation /reconciliation. However in the opinion of the Management, all current assets, Loans and Advances are recoverable in the ordinary course of business and would be realized in due course.

3. Disclosures of Related Party transactions

**Nature of Relationship**

A) Subsidiaries

B) Key Managerial Personnel

C) Transaction during the year

**Name of Party**

My Money Insurance Brokers (P) Ltd.

Mr. Sanjai Seth

Mr. Vikas Seth

Transaction	Name of Related Party	Subsidiaries	Enterprises in which Key Managerial Personnel exercise significant Influence	Key Managerial Personnel
Rent	Govind Narain Seth			120

4. **Segment Reporting** : The Board of Directors of the company considers and maintains “Brokerage/Commission” as the only business segment of the Company, therefore no Segment Reporting has been presented in terms of Accounting Standard – 17 of “Segmental Reporting” issued by the ICAI.

5. **Auditors Remuneration consist of:**

	Amount (Rs.)
Audit Fee	30,000.00
Tax Audit	10,000.00
Taxation Matter	10,000.00
<b>Total</b>	<b>50,000.00</b>

6. **Earning Per Share** : the basic earning per share of the company is as under.

S.No.	Description	2011-2012	2010-2011
1.	Profit/(loss) after Taxation (A) Rs.	28859	63098
2.	No. of Equity Shares (B)	10000300	10000300
3.	Nominal Value of Equity Shares (EPS)	10/-	10/-
4.	Basic Earning per Shares (A/B) Rs.	0.003	0.006

**7. Break up of Deferred Tax Assets and Deferred Tax Liabilities as at 31<sup>st</sup> March, 2012**

	As At 31/03/2012 (Rs.)	As At 31/03/2011 (Rs.)
<b>Deferred Tax Assets</b>		
(a) Fixed Assets	Nil	Nil
(b) Other Expenses	Nil	Nil
<b>Deferred Tax Liability</b>		
(c) Fixed Assets	21878	20410
(d) Other Expenses	Nil	Nil
Deferred Tax Liability (Net)	21878	20410

8. Figures have been rounded off to the nearest rupees.
9. Previous year figure have been regrouped and rearrange wherever necessary to make them comparable with the figures of current year.
10. Notes 1 to 25 form an integral part of the Financial Statements as at 31<sup>st</sup> March, 2012 and have been authenticated as such.

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**AUDITORS**

As per our Report of even date attached

FOR **PREM AMAR & COMPANY**

Chartered Accountants

FRN: 009636N

Sd/-

**(PREM CHAND)**

Partner

M.No.: 88235

Place : Delhi

Dated : 31.08.2012

**For and on Behalf of the Board of Directors**

Sd/-

**(SANJAI SETH)**

(Whole Time Director)

Sd/-

**(VIKAS SETH)**

(Managing Director)



## CONSOLIDATED FINANCIAL ACCOUNTS

### AUDITORS' REPORT

To  
The Members  
**My Money Securities Ltd.**

1. We have audited the attached Consolidated Balance Sheet of **M/s MY MONEY SECURITIES LTD.** ("the Company") and its subsidiaries (hereinafter referred to as "the Group") (refer Note ii on Schedule 20 to the attached Consolidated Financial Statement as on 31<sup>st</sup> March, 2012, the related consolidated Profit & loss account of the Company for the year ended on that date, and the consolidated Cash Flow Statement for the year ended on that date annexed thereto. These consolidated financial statements are responsibility of the management of My Money Securities Ltd. Our responsibility is to express an opinion on these consolidated financial statements based on our audit.
2. We have conducted our audit in accordance with auditing standards generally accepted in India. Those Standards require that we Plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the consolidated financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall consolidated financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.
3. We have also Audit the financial statement of Subsidiaries Company.
4. We report that the consolidated financial statements have been prepared by the Company's Management in accordance with the requirements of Accounting Standard (AS) 21-Consolidated Financial Statement, notified under sub-section 211 of the Companies Act, 1956.
5. Based on our Audit and on consideration of reports on separate financial statements and on the other financial information of the component (s) of the Group as referred to above and to the best of our information and according to the explanations given to us, the attached consolidated financial statement give a true and fair view.
  - i. In the case of the consolidated Balance Sheet of the state of affairs of the Group as at 31<sup>st</sup> March, 2012.
  - ii. In the case of consolidated Profit & Loss account of the profit of the Group for the year ending 31<sup>st</sup> March, 2012.
  - iii. In the case of the consolidated Cash Flow Statement, of the Cash Flows of the Group for the year ended on that date.

For **PREM AMAR & COMPANY**  
Chartered Accountants  
F.R.N. 009636N

**Sd/-**  
**PREM CHAND**  
Partner  
M.No. 88235

Place : New Delhi  
Dated : 31/8/2012

**CONSOLIDATED BALANCE SHEET AS AT 31st MARCH, 2012**

PARTICULARS	NOTE No.	CURRENT YEAR AT 31/3/2012 (In Rs.)	PREVIOUS YEAR AT 31/03/2011 (In Rs.)
<b>I EQUITY AND LIABILITIES :</b>			
<b>1. SHAREHOLDERS FUNDS</b>			
(a) Share Capital	3	97346000	97346000
(b) Reserve & Surplus	4	3652317	3637216
		<b>100998317</b>	<b>100983216</b>
<b>2. MINORITY INTEREST</b>			
	5	250000	250000
<b>3. NON CURRENT LIABILITIES</b>			
(a) Long Term Borrowing	6	338739	410684
(b) Deferred Tax	7	180550	158672
		519289	569356
<b>4. CURRENT LIABILITIES</b>			
(a) Short Term Borrowings	8	4602354	4534574
(b) Trade Payable	9	15958967	21808125
(c) Other Current Liabilities	10	488066	455434
(d) Short Term Provisions	11	Nil	9425
		<b>21049387</b>	<b>26807558</b>
<b>TOTAL</b>		<b><u>122816993</u></b>	<b><u>128610130</u></b>
<b>II ASSETS :</b>			
<b>1. NON CURRENT ASSETS</b>			
(a) Fixed Assets (Tangible Assets)	12	1725798	1917927
(b) Non-Current Investment	13	18663658	22193658
(c) Long Term Loans & Advances	14	11467500	12477500
<b>2. CURRENT ASSETS</b>			
(a) Inventories	15	7909882	5794844
(b) Trade Receivable	16	51916040	41784556
(c) Cash and Cash Equivalents	17	7522385	7510314
(d) Short Term Loans and Advances	18	23392777	36710119
(e) Other Current Assets	19	218953	221212
		<b>90960037</b>	<b>92021045</b>
<b>TOTAL</b>		<b><u>122816993</u></b>	<b><u>128610130</u></b>
<b>NOTES FORMING PART OF THE FINANCIAL STATEMENTS</b>	<b>1 - 26</b>		

**AUDITORS**

As per our Report of even date attached

**FOR PREM AMAR & COMPANY**

Chartered Accountants

FRN: 009636N

Sd/-

**(PREM CHAND)**

Partner

M.No.: 88235

Place : Delhi

Dated : 31.08.2012

**For and on Behalf of the Board of Directors**

Sd/-

**(SANJAI SETH)**

(Whole Time Director)

Sd/-

**(VIKAS SETH)**

(Managing Director)

**CONSOLIDATED PROFIT & LOSS A/C FOR THE YEAR ENDED 31st MARCH, 2012**

PARTICULARS	NOTE NO.	CURRENT YEAR AT 31/3/2012 (In Rs.)	PREVIOUS YEAR AT 31/03/2011 (In Rs.)
<b>I. REVENUE FROM OPERATIONS :</b>			
(a) Revenue from Operations	20	5257955	5488693
(b) Other Income	21	787561	625369
<b>TOTAL REVENUE</b>		<b>6045516</b>	<b>6114062</b>
<b>II. EXPENSES</b>			
(a) Employee's Benefit Expenses	22	2603507	2500729
(b) Depreciation and Amortization Expenses	23	328564	295045
(c) Finance Costs	24	810901	411621
(d) Other Expenses	25	2255920	2819292
<b>TOTAL EXPENSES</b>		<b>5998892</b>	<b>6026687</b>
<b>III. PROFIT BEFORE TAX (I-II)</b>		<b>46624</b>	<b>87375</b>
<b>IV. TAX EXPENSES</b>			
(a) Current Tax		Nil	9425
(b) Deferred Tax (Assets)/Liability		21878	20410
(c) Earlier Years Tax		9645	3611
<b>V. PROFIT AFTER TAX (III-IV)</b>		<b>15101</b>	<b>53929</b>
<b>VI. EARNING PER SHARE</b>			
Basic & Diluted		0.0015	0.0054
(Face value Rs. 10/- per equity shares)			
<b>NOTES FORMING PART OF THE FINANCIAL STATEMENTS</b>	<b>1 - 26</b>		

**AUDITORS**

As per our Report of even date attached

FOR **PREM AMAR & COMPANY**

Chartered Accountants

FRN: 009636N

Sd/-

**(PREM CHAND)**

Partner

M.No.: 88235

Place : Delhi

Dated : 31.08.2012

**For and on Behalf of the Board of Directors**

Sd/-

**(SANJAI SETH)**

(Whole Time Director)

Sd/-

**(VIKAS SETH)**

(Managing Director)

**CONSOLIDATED CASH FLOW STATEMENT AS ON 31st MARCH, 2012**

PARTICULARS	CURRENT YEAR AS ON 31/3/2012 (In Rs.)	PREVIOUS YEAR AS ON 31/03/2011 (In Rs.)
<b>A. CASH FLOW FROM OPERATIVE ACTIVITIES</b>		
Net profit/(loss) before Tax & Extra ordinary items	46624	87375
<b><i>Adjustment for :</i></b>		
Depreciation Expenses	276429	242910
Dividend Income	(351465)	(341969)
Finance Costs	810901	411621
Interest Income	(435096)	(280426)
Operating profit/(loss) before working capital changes	347393	119511
<b><i>Changes in working capital</i></b>		
Adjustment for (increase)/decrease in operating Assets :		
Inventories	-2115038	4138882
Trade Receivable	-10131484	-9108658
Short -Term loans and advances	13317342	-4693155
Long-term loans and advances	1010000	-1246273
Other Current assets	2259	4487
Adjustment for increase/(decrease) in operating liabilities :		
Trade payable	-5849158	387232
Other Current liabilities	32632	-114246
Short Term provisions		
Cash Generated from operation	-3386054	-10512220
Net Income Tax (paid)/refunds	-19070	-191321
<b>Net Cash Flow from/(used in) operating activities (A)</b>	<b>-3405124</b>	<b>-10703541</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of Fixed Assets	-84300	-916402
(Purchase)/sale of Investment	3530000	-3530000
Interest Received	435096	280426
Dividend Received	351465	341969
<b>Net Cash Flow from/(used in) Investing activities (B)</b>	<b>4232261</b>	<b>-3824007</b>

PARTICULARS	CURRENT YEAR AS ON 31/3/2012 (In Rs.)	PREVIOUS YEAR AS ON 31/03/2011 (In Rs.)
<b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from Issue of Share Capital	Nil	-3500000
(Repayment)/proceeds of Long Term Borrowings	-71945	410684
Short Term Borrowings	67780	2687683
Finance Cost	-810901	-411621
Net Cash Flow from/(used in) financing activities (C)	-815066	-813254
<b>NET INCREASE/(DECREASE) IN CASH &amp; CASH EQUIVALENTS (A+B+C)</b>	<b>12071</b>	<b>-15340802</b>
<b>Cash &amp; Cash Equivalents as at (opening Balance)</b>	<b>7510314</b>	<b>22851116</b>
<b>Cash &amp; Cash Equivalents as at (Closing Balance)</b>	<b>7522385</b>	<b>7510314</b>
<b>*Comprises :</b>		
(a) Cash on Hand	1275604	1188498
(b) Cheques, drafts on hand	12133	12133
(c) Balances with banks		
(i) In current accounts	1234648	3777023
(d) Term Deposit	5000000	2532660
<b>TOTAL</b>	<b>7522385</b>	<b>7510314</b>

**NOTES :**

- (i) The consolidated Cash Flow Statement reflects the combined cash flows pertaining to continuing and discounting operations.

**AUDITORS**

As per our Report of even date attached

FOR **PREM AMAR & COMPANY**

Chartered Accountants

FRN: 009636N

Sd/-  
**(PREM CHAND)**

Partner

M.No.: 88235

Place : Delhi

Dated : 31.08.2012

**For and on Behalf of the Board of Directors**

Sd/-  
**(SANJAI SETH)**  
 (Whole Time Director)

Sd/-  
**(VIKAS SETH)**  
 (Managing Director)

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS AT MARCH 31, 2012**  
**SIGNIFICANT ACCOUNTING POLICIES**

**a) Basis of Accounting**

The financial statements are prepared in accordance with Indian Generally Accepted Accounting Principals (GAAP) under the historical cost convention on accrual basis. GAAP comprises mandatory accounting standards as specified in the Companies (Accounting Standards) Rules, 2006. The provisions of the companies Act, 1956 and guidelines issued by the Securities and Exchange Board of India. Accounting policies have been consistently applied except where newly issued accounting standard in initially or a revision to an existing accounting standard requires a change in the accounting policy hitherto in use.

Method of Accounting followed is mercantile system.

**b) Principles of consolidation**

i) The consolidation financial statements have been prepared on the following basis.

- The financial statements of the company and its subsidiary companies have been combined on line-by-line basis by adding together the book value of like items of assets, liability, income and expenses. This is the first year of the financial of the company and its subsidiary companies

- Intra-group balances and intra-group transactions are eliminated in full.

-The consolidation financial statement have been prepared using uniform accounting policies for like transactions and other events in similar circumstances and are presented to the extent possible, in the same manner as the Company's separate financial statements.

ii) The subsidiary companies considered in the consolidation financial statements are:

<b>Name of Company</b>	<b>Country of incorporation</b>	<b>% voting power as at March 31, 2012.</b>
My Money Insurance Brokers (P) Ltd.	India	74.75%(Shares acquired on March 31, 2010.

**c) Revenue Recognition**

Income/Expenses/Revenues are accounting for on accrual basis in accordance with Accounting Standard (AS-9) issued by the Institute of Chartered Accountants of India except the dividend is accounted for in the year of receipt of dividend.

**d) Expenses**

Capital Expenditure of Rs. 455846/- has been incurred to increase the Authorised Capital of the company. This expense to be written off 1/10 in every year.

**e) Fixed Assets & Depreciation**

Expenditure of capital nature are capitalized at cost comprising of purchase price (net of rebates and discounts) and any other cost which is directly attributable to bringing the asset to its working condition for the intended use.

Depreciation on fixed assets is provided on Straight-line method at the rates and in the manner prescribed in schedule XIV to the Companies Act, 1956.

**f) Investments**

Investments are in the nature of long term investments and are valued at cost to the company in accordance with AS-13 accounting for investments.

**g) Inventories**

Inventories are valued at lower of cost or Market value.

**h) Provision for Current & Deferred Tax Expenses**

Tax expenses for the year, comprising current tax and deferred tax, is provided in the accounts for determination of net profit for the year.

Deferred Tax has been provided for all timing differences as required under the provision of accounting standards issued by ICAI.

**i) Impairment of Fixed Assets**

An asset is treated as impaired when the carrying cost of assets exceeds its recoverable value. An impairment loss is charges for when an asset is identified as impaired. The impairment loss recognized in prior accounting period is reversed if there has been a change in the estimate of recoverable amount.

**j) Contingencies**

The Company creates a provision when there is present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of obligation. A disclosure for contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow or resources is remote, no provision or disclosure is made.

**CONSOLIDATED NOTES FORMING PART OF THE FINANCIAL STATEMENTS**

NOTE	PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)
<b>3</b>	<b>SHARE CAPITAL</b>		
(a)	<b>Authorised :</b>		
	1,15,00,000 Equity Shares of Rs. 10/- each	115000000	115000000
	(Previous Year 1,15,00,000 Equity Shares of Rs. 10/- each)		
	10,000 Preference shares of Rs. 1000/- each	10000000	10000000
	(Previous Year 10,000 Preference Shares of Rs. 1000/- each)		
		<b>125000000</b>	<b>125000000</b>
(b)	<b>Issued &amp; subscribed</b>		
	1,00,00,300 Equity Shares of Rs. 10/- each	100003000	100003000
	(Previous Year 10000300 Equity Shares of Rs. 10/- each)	100003000	100003000
(c)	<b>paid up</b>		
	1,00,00,300 Equity Shares of Rs. 10/- each		
	(Previous Year 10000300 Equity Shares of Rs. 10/- each)	100003000	
	Less : Calls in arrears	-2657000	97346000
	(Previous Year calls in arrears Rs. 2657000/-)	97346000	97346000

**(i) RECONCILIATION OF THE NUMBER OF SHARES AND AMOUNT OUTSTANDING**

Particulars	As at 31st March, 2012		As at 31st March, 2011	
	No of Shares	Amount (Rs.)	No of Shares	Amount (Rs.)
At the Beginning of the Year	10000300	97346000	4000300	37346000
Shares Issued during the year	Nil	Nil	6000000	60000000
<b>Share Outstanding at March 31, 2012</b>	<b>10000300</b>	<b>97346000</b>	<b>10000300</b>	<b>97346000</b>

**(ii) PARTICULARS OF SHARES IN THE COMPANY HELD BY EACH SHAREHOLDER HOLDING MORE THAN 5 % SHARES :**

Particulars	As at 31st March, 2012		As at 31st March, 2011	
	No of Shares	% of holding	No of Shares	% of holding
My Money Technologies (P) Ltd.	2000000	20	2000000	20
Camco Commodities (P) Ltd.	1194100	11.94	1194100	11.94



NOTE	PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)				
<b>4</b>	<b><u>RESERVE &amp; SURPLUS</u></b>						
	<b>PROFIT &amp; LOSS ACCOUNT</b>						
	Balance Brought forward from Previous Year	3637216	3583287				
	Add : Profit for the period	15101	53929				
	<b>TOTAL</b>	<b>3652317</b>	<b>3637216</b>				
<b>5</b>	<b><u>MINORITY INTEREST</u></b>						
	Share Capital	250000	250000				
	<b>TOTAL</b>	<b>250000</b>	<b>250000</b>				
<b>6</b>	<b><u>LONG TERM BORROWING</u></b>						
	<b>(a) <u>SECURED LOANS</u></b>						
	Car loan from Canara Bank	338739	410684				
	<b>TOTAL</b>	<b>338739</b>	<b>410684</b>				
	<b>Nature of security and terms of repayment of Borrowings</b>						
	<table border="1"> <thead> <tr> <th>Nature of security</th> <th>Terms of Repayment</th> </tr> </thead> <tbody> <tr> <td>Canara Bank car loan of Rs. 4,31,000/- (year end balance Rs. 338739/-) is secured by hypothecation of Maruti Swift Dezire and personal guarantee of Director</td> <td>Repayable in 60 equated monthly Installments of Rs. 9157 including Interest from date of loan (11/11/2010)</td> </tr> </tbody> </table>			Nature of security	Terms of Repayment	Canara Bank car loan of Rs. 4,31,000/- (year end balance Rs. 338739/-) is secured by hypothecation of Maruti Swift Dezire and personal guarantee of Director	Repayable in 60 equated monthly Installments of Rs. 9157 including Interest from date of loan (11/11/2010)
Nature of security	Terms of Repayment						
Canara Bank car loan of Rs. 4,31,000/- (year end balance Rs. 338739/-) is secured by hypothecation of Maruti Swift Dezire and personal guarantee of Director	Repayable in 60 equated monthly Installments of Rs. 9157 including Interest from date of loan (11/11/2010)						
<b>7</b>	<b><u>DEFERRED TAX</u></b>						
	Related to Fixed Asset as at April 1,2011	158672	138262				
	For the year	21878	20410				
	<b>TOTAL</b>	<b>180550</b>	<b>158672</b>				
<b>8</b>	<b><u>SHORT TERM BORROWING</u></b>						
	<b>(a) <u>SECURED</u></b>						
	Bank Overdraft with Canara Bank	1810745	5890				
	<b>(b) <u>UNSECURED</u></b>						
	Bank Overdraft with Canara Bank	2791609	2028684				
	<b>(c) <u>Share Application Money</u></b>	<b>Nil</b>	<b>2500000</b>				
	<b>TOTAL</b>	<b>4602354</b>	<b>4534574</b>				

**(A) Details of Security for Working Capital Finance :**

Particulars	Nature of Security
<b>Working Capital Loan</b>	(a) The loan from Canara Bank, Delhi towards deposit of FDR of Rs. 20 Lacs, (b) The loan from Canara bank, Mumbai towards deposit of Shares.

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SECURITIES LIMITED

NOTE	PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)
<b>9</b>	<b><u>TRADE PAYABLE</u></b>		
	(a) Sundry Creditors	14221530	19286908
	(b) Advance from Customers as a Margin Money	1737437	2521217
	<b>TOTAL</b>	<b>15958967</b>	<b>21808125</b>
<b>10</b>	<b><u>OTHER CURRENT LIABILITIES</u></b>		
	(a) Statutory Payable		
	TDS Payable	50997	67830
	Stamp Duty	6128	8500
	(b) Expenses Payable	430941	379104
	<b>TOTAL</b>	<b>488066</b>	<b>455434</b>
<b>11</b>	<b><u>SHORT TERM PROVISIONS</u></b>		
	(a) Provision for Taxation	Nil	9425
	<b>TOTAL</b>	<b>Nil</b>	<b>9425</b>

**Note No. - 12 : FIXED ASSETS (As per Companies Act)**

S. No	Particulars	Rate of Dep.	GROSS BLOCK			DEPRECIATION			NET BLOCK			
			Cost on 1.4.2011	Addition During the year	Deletion During the year	Cost on 31.3.2012	As on 1.4.2011	For the Year	Deduction during the year	As on 31.3.2012	WDV on 31.3.2012	WDV on 31.3.2011
1	Vehicle	9.50%	1865697	NIL	NIL	1865697	983460	112194	NIL	1095654	770043	882237
2	Furniture	6.33%	439431	Nil	NIL	439431	271693	27815	NIL	299508	139923	167738
3	Computer	16.21%	1480194	30850	NIL	1511044	1047528	80900	NIL	1128428	382616	432666
4	Fax	6.33%	57290	Nil	NIL	57290	48860	3626	NIL	52486	4804	8430
5	Airconditioner	6.33%	83704	NIL	NIL	83704	41666	5298	NIL	46964	36740	42038
6	Celluler Phone	16.21%	104975	18500	NIL	123475	80788	7164	NIL	87952	35523	24187
7	Office Equipment	6.33%	129435	2950	NIL	132385	36819	8327	NIL	45146	87239	92616
8	Generator	4.75%	34074	Nil	NIL	34074	17395	1618	NIL	19013	15061	16679
9	UPS & Batteries	4.75%	241324	32000	NIL	273324	70941	12629	NIL	83570	189754	170383
10	Software	16.21%	104000	Nil	NIL	104000	23047	16858	NIL	39905	64095	80953
	<b>TOTAL</b>		<b>4540124</b>	<b>84300</b>	<b>NIL</b>	<b>4624424</b>	<b>2622197</b>	<b>276429</b>	<b>Nil</b>	<b>2898626</b>	<b>1725798</b>	<b>1917927</b>
	<b>PREVIOUS YEAR</b>		<b>3623722</b>	<b>916402</b>	<b>NIL</b>	<b>4540124</b>	<b>2379287</b>	<b>242910</b>	<b>Nil</b>	<b>2622197</b>	<b>1917927</b>	<b>1244435</b>

NOTE PARTICULARS		As At 31/03/2012	As At 31/03/2012	As At 31/03/2011	As At 31/03/2011
<b>12 NON CURRENT INVESTMENT</b>					
NAME OF THE COMPANY	Face Value	Qty.	Amount	Qty.	Amount
<b>(a) Trade Investment In Equity Shares (Quoted)</b>					
(I) Atlas Cycle (Haryana) Ltd.	10/-	59882	11658658	59882	11658658
<b>(b) Fully PaidUp Unquoted Equity Shares (Non Trade)</b>					
(I) Associates					
Camco Commodities (P) Ltd.	10/-	70000	7000000	70000	7000000
(II) Others					
IT&T Entertainment Services (P) Ltd.	10/-	0	0	141200	3530000
<b>(c) Fully Paid Up Quoted Units in Mutual Fund (Trade)</b>					
(I) Birla Sunlife Floating Rate-Short Term	100/-	78	5000	74	5000
<b>TOTAL</b>		<b>129960</b>	<b>18663658</b>	<b>271156</b>	<b>22193658</b>

NOTE PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)
<b>14 LONG TERM LOANS &amp; ADVANCES</b>		
Advance against Lease Property	4000000	4000000
Advance for Property	550000	1550000
Deposit with NSE (CM)	5100000	5100000
Deposit with NSE (F&O)	800000	800000
Deposit with IL&FS (Currency Segment)	615000	625000
Deposit with IL&FS (F&O segment)	400000	400000
Security Depsoit with Airtel	2500	2500
<b>TOTAL</b>	<b>11467500</b>	<b>12477500</b>

**NOTE : 15 CLOSING STOCK**

**INVENTORIES AS ON 31/03/2012**

<b>Scrip Name</b>	<b>Face Value</b>	<b>Quantity As At 31st March12</b>	<b>Amount As At 31st March12</b>	<b>Quantity As At 31st March11</b>	<b>Amount As At 31st March11</b>
Axis-IT Ltd	5/-	1000	60300	1000	60300
Adiya Birla Nuvo	10/-	3	1335	3	1335
Aurobindo Pharma	1/-	NIL	NIL	2550	484262
Balmar Lawrie	10/-	NIL	NIL	700	370313
BHEL	2/-	40	6042	8	6042
BHARTI AIRTEL	10/-	30	9377	30	9377
EON ELECTRIC	10/-	188131	6697463.6	49308	3688238
Haryana Sheet	10/-	1000	6250	1000	6250
ITC Ltd.	10/-	95	99095	95	99095
Liquid Benchmark	1000/-	15	10000	10	10000
NTPC	10/-	20	3255	20	3597
Nutek	5/-	15000	12000	15000	177750
OPTO CIRCUIT	10/-	6	603	6	603
PHIL CORP.	10/-	800	2960	800	2960
Pearl Polymers	10/-	NIL	NIL	64376	769293
Roofit Industries	10/-	5100	9180	5100	9180
State Bank of India	10/-	21	22409	21	22409
Sintex	2/-	2500	58500	2500	58500
Sri Adhikari	10/-	600	7890	600	7890
SQD SOFTWARE	10/-	1000	7450	1000	7450
SATYAM	2/-	10000	806000	NIL	Nil
SEAMARIN	10/-	1000	88978.19	NIL	Nil
TALBROSQ	10/-	20	794.03	NIL	Nil
		<b>226,381</b>	<b>7,909,882</b>	<b>144,127</b>	<b>5,794,844</b>

NOTE	PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)
<b>16</b>	<b><u>TRADE RECEIVABLE</u></b>		
	(a) Trade Receivables outstanding for a period exceeding six months	6529376	8684472
	(b) Other Trade Receivables	45386664	33100084
	<b>TOTAL</b>	<b>51916040</b>	<b>41784556</b>
<b>17</b>	<b><u>CASH AND CASH EQUIVALENTS</u></b>		
	(a) Cash on Hand	1275604	1188498
	(b) Term Deposit	5000000	2532660
	(c) Balance with Banks	1234648	3777023
	(d) Drafts on hand	12133	12133
	<b>TOTAL</b>	<b>7522385</b>	<b>7510314</b>
<b>18</b>	<b><u>SHORT TERM LOAN AND ADVANCES</u></b>		
	(a) Loans and Advances to Employees	203260	298260
	(b) Misc. Expenses	697895	750030
	(c) Pre Operative Expenses	78946	74299
	(d) Share Application Money	16600000	27300000
	(e) Advance for Quoted Shares	1902350	4402350
	(f) Balance with Govt Authority		
	Advance Income Tax	43045	139075
	Advance Income Tax preceding year	3581675	3460499
	(g) Advance for Software	25000	25000
	(h) Advance for Lease Line	260606	260606
	<b>TOTAL</b>	<b>23392777</b>	<b>36710119</b>
<b>19</b>	<b><u>OTHER CURRENT ASSETS</u></b>		
	(a) Interest Accured on FD	193903	190705
	(b) other Receivables	25050	30507
	<b>TOTAL</b>	<b>218953</b>	<b>221212</b>
<b>20</b>	<b><u>REVENUE FROM OPERATIONS</u></b>		
	(a) Brokerage Income	2760360	5280374
	(b) Other Brokerage Income	230508	65947
	(c) Net Gain on Current Investment		
	Opening Stock	5794844	9933726
	Add : Purchase	14527080	14895061
	Less : Sales	(14679129)	(19176315)
	Less : Closing Stock	(7909882)	(5794844)
	<b>TOTAL</b>	<b>5257955</b>	<b>5488693</b>
<b>21</b>	<b><u>OTHER INCOME</u></b>		
	(a) Interest on Bank Deposit	399119	211896
	(b) Interest on other Deposit	35977	68530
	(c) Dividend Income	351465	341969
	(d) Miscellaneous Income	1000	2974
	<b>TOTAL</b>	<b>787561</b>	<b>625369</b>

NOTE	PARTICULARS	As At 31/3/2012 (In Rs.)	As At 31/03/2011 (In Rs.)
<b>22</b>	<b>EMPLOYEE'S BENEFITS EXPENSES</b>		
	(a) Directors Remuneration	1098000	1020000
	(b) Salary & Benefits (HRA)	1483550	1441050
	(c) Staff Welfare Expenses	21957	39679
		<u>2603507</u>	<u>2500729</u>
<b>23</b>	<b>DEPRECIATION AND AMORTIZATION EXPENSES</b>		
	(a) Depreciation on Tangible Assets	276429	242910
	(b) Preliminary Expenses	52135	52135
	<b>TOTAL</b>	<u>328564</u>	<u>295045</u>
<b>24</b>	<b>FINANCE COST</b>		
	(a) Interest Expenses on Borrowing	611834	195971
	(b) Bank Guarantee Charges	188382	198358
	(c) Bank Charges	10685	17292
	<b>TOTAL</b>	<u>810901</u>	<u>411621</u>
<b>25</b>	<b>OTHER EXPENSES</b>		
	Advertising Expenses	58204	27088
	Auditors Remuneration	59273	59273
	Power & Fuel Charges	350416	291114
	Business Promotion & Marketing Expenses	29895	69331
	Commission paid	34425	190365
	Computer & Software Maintenance	79830	98846
	Conveyance & Travelling Expenses	84768	194956
	Depository Charges	101039	121260
	Directors Meeting Expenses	10518	13336
	Insurance Expenses	35892	100386
	Professional & Legal Expenses	324333	357449
	Listing Fee	Nil	31594
	Printing & Stationery	73076	132611
	General Expenses	257992	395742
	Membership Fee & Subscription	95698	67152
	Exchange Transaction Expenses	113364	60314
	Exchange Expenses	41017	31410
	Rent	120000	120000
	SEBI Fees	4045	6921
	Service Tax Non Recoverable expenses	10278	15308
	Subscription paid to N.S.E.	110300	110300
	Telephone Expenses	144970	195509
	Exchange V-Sat Charges	116587	129027
	<b>TOTAL</b>	<u>2255920</u>	<u>2819292</u>

**NOTE : 26**

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS AT MARCH 31, 2012**

**NOTES ON ACCOUNTS**

**1. CONTINGENT LIABILITIES**

(a) **Guarantees**

Bank Guarantee of Rs. 35,00,000/- (Previous Years of Rs. 35,00,000/-) is provided to NSE towards Base Capital. It is against 50% Margin including Fixed Deposit.

Bank Guarantee of Rs. 10,00,000/- is provided to IL&FS Ltd. towards Margin Money Deposit for F&O Segment. It is against 50% Margin including Fixed Deposit.

2. Balance of client and Loans and advances are subject to the confirmation /reconciliation. However in the opinion of the Management, all current assets, Loans and Advances are recoverable in the ordinary course of business and would be realized in due course.

3. Disclosures of Related Party transactions

**Nature of Relationship**

A) Subsidiaries

B) Key Managerial Personnel

C) Transaction during the year

**Name of Party**

My Money Insurance Brokers (P) Ltd.

Mr. Sanjai Seth

Mr. Vikas Seth

(Rs. in Thousand)

Transaction	Name of Related Party	Subsidiaries	Enterprises in which Key Managerial Personnel exercise significant Influence	Key Managerial Personnel
Rent	Govind Narain Seth			120

4. Segment Reporting : The Board of Directors of the company considers and maintains "Brokerage/Commission" as the only business segment of the Company, therefore no Segment Reporting has been presented in terms of Accounting Standard – 17 of "Segmental Reporting" issued by the ICAI.

**5. Auditors Remuneration consist of:**

	Amount (Rs.)
Audit Fee	30,000.00
Tax Audit	10,000.00
Taxation Matter	10,000.00
<b>Total</b>	<b>50,000.00</b>

6. **Earning Per Share** : the basic earning per share of the company is as under.

S.No.	Description	2011-2012	2010-2011
1.	Profit/(loss) after Taxation (A) Rs.	15101	53929
2.	No. of Equity Shares (B)	10000300	10000300
3.	Nominal Value of Equity Shares (EPS)	10/-	10/-
4.	Basic Earning per Shares (A/B) Rs.	0.0015	0.0054



**7. Break up of Deferred Tax Assets and Deferred Tax Liabilities as at 31<sup>st</sup> March, 2012**

	As At 31/03/2012 (Rs.)	As At 31/03/2011 (Rs.)
<b>Deferred Tax Assets</b>		
(a) Fixed Assets	Nil	Nil
(b) Other Expenses	Nil	Nil
<b>Deferred Tax Liability</b>		
(c) Fixed Assets	21878	20410
(d) Other Expenses	Nil	Nil
Deferred Tax Liability (Net)	21878	20410

8. Figures have been rounded off to the nearest rupees.
9. Previous year figure have been regrouped and rearrange wherever necessary to make them comparable with the figures of current year.
10. Notes 1 to 26 form an integral part of the Financial Statements as at 31<sup>st</sup> March, 2012 and have been authenticated as such.

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**AUDITORS**

As per our Report of even date attached

FOR **PREM AMAR & COMPANY**

Chartered Accountants

FRN: 009636N

Sd/-

**(PREM CHAND)**

Partner

M.No.: 88235

Place : Delhi

Dated : 31.08.2012

**For and on Behalf of the Board of Directors**

Sd/-

**(SANJAI SETH)**

(Whole Time Director)

Sd/-

**(VIKAS SETH)**

(Managing Director)

# MyMoney™ SECURITIES LIMITED

Regd. Office : 10A Under Hill Lane, Civil Lines, Delhi-110 054

## PROXY FORM

Folio No. : .....

No. of Shares held : .....

I/We.....of.....in the District  
of.....being a Member/members of the above  
Company hereby appoint.....of.....in  
the district of .....or failing him/her in the district  
of.....as my/our proxy to attend and vote for me /us on my/our behalf at the  
21st Annual General Meeting of the Company to be held on Saturday 29th September, 2012 at 10-A, Under Hill Lane, Civil Lines  
Delhi-110 054 at 11.00 A.M. and any adjournment thereof.

Dated this.....day of.....2012

Signature.....

Affix,  
Re. 1/-  
Revenue  
Stamp

**Note:** This Form should be signed across the stamp as per specimen signature registered with the Company. The proxy form must reach the Registered office of the Company not less than 48 hours before the time fixed for holding the aforesaid meeting.



# MyMoney™ SECURITIES LIMITED

Regd. Office : 10A Under Hill Lane, Civil Lines, Delhi-110 054

## ATTENDANCE SLIP

PLEASE COMPLETE THIS ATTENDANCE SLIP AND HAND IT OVER AT THE ENTRANCE OF THE MEETING HALL.

\*Folio No. : .....

\*No. of Shares held : .....

NAME OF THE MEMBER: .....  
(in block letters)

NAME OF THE PROXY : .....  
(if any)

I hereby record my presence at the Annual General Meeting of the Company held on Saturday 29th September, 2012.

Signature of the Member/Proxy.....

\* ADMISSION SLIP WITHOUT THIS INFORMATION WILL NOT BE ACCEPTED

**BOOK-POST**

*If undelivered, please return to :*

**MyMoney™**  
**SECURITIES LIMITED**

10A Under Hill Lane, Civil Lines,  
Delhi-110 054

FIRST IMPRESSION 9811224048,120-4271770-6

**21<sup>ST</sup>**

**ANNUAL REPORT**

**2 0 1 1 - 2 0 1 2**

**MyMoney<sup>TM</sup>**  
**SECURITIES LIMITED**

# MyMoney™

## SECURITIES LIMITED

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### **BOARD OF DIRECTORS**

Smt. Rajni Seth - Chairperson

Sh. Vikas Seth - Managing Director

Sh. Sanjai Seth - Whole-Time Director

Mr. Rajnish Khanna - Independent Director

Mr. Jaspinder Singh - Independent Director

Mr. Ankit Gupta - Independent Director

### **AUDIT COMMITTEE**

Mr. Rajnish Khanna

Mr. Sanjai Seth

Mr. Jaspinder Singh

Mr. Ankit Gupta

### **REMUNERATION COMMITTEE**

Mr. Rajnish Khanna

Mr. Jaspinder Singh

Mr. Ankit Gupta

### **STATUTORY AUDITORS**

M/s. Prem Amar & Co.  
301 Dhaka Chambers,  
2068/39 Naiwala, Karol Bagh,  
New Delhi-110005

### **BANKERS**

Canara Bank

### **BRANCH OFFICE**

Ground Floor, Gopal mansion, Cinema Road  
(Behind Metro Cinema), Dhobi Talao, Mumbai – 400 020

### **REGISTERED OFFICE**

10-A Under Hill Lane,  
Civil Lines Delhi-110054  
Phones 23937870, 23930655, Telefax: 23974857  
E-mail: Mymoney@vsnl.com

### **SHARE REGISTRY**

Mas Services Ltd.  
T-34, 2nd Floor  
Okhla Industrial Area  
Phase-II  
New Delhi - 110020  
Ph.: 011-26387281-83  
E-mail : info@masserv.com

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