

**23<sup>RD</sup>**

**ANNUAL REPORT**

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

# MyMoney™

## SECURITIES LIMITED

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### **BOARD OF DIRECTORS**

Mr. Vineet Gupta - Non-Executive Chairman

Sh. Vikas Seth - Managing Director

Sh. Sanjai Seth - Whole-Time Director

Mr. Rajnish Khanna - Independent Director

Smt. Rajni Seth - Non-Executive Director

### **AUDIT COMMITTEE**

Mr. Rajnish Khanna

Mr. Sanjai Seth

Mr. Vineet 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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# **MyMoney™**

## **SECURITIES LIMITED**

CIN: L67120DL1992PLC047890

Email id: mymoney@vsnl.com contact No. 23924241, 23930655,  
Regd. Office: 10-A, UNDER HILL LANE, CIVIL LINES, DELHI - 110054

### **NOTICE**

NOTICE is hereby given that the 23rd Annual General Meeting of My Money Securities Limited will be held on Tuesday 30th September, 2014 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 financial statement comprises of Balance Sheet as at 31st March 2014 and the statement of 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. Sanjai Seth (holding DIN: 00350518) who retires by rotation and being eligible offers himself for the re-appointment.
- (3) To appoint Auditors and fix their remuneration and in this regard, to consider and if thought fit, to pass, with or without modification(s), the following resolution as an **Ordinary Resolution**:

"**RESOLVED THAT** pursuant to the provisions of Section 139 and other applicable provisions, if any, of the Companies Act, 2013 and the Rules made there under, (including any statutory modification(s) or re-enactment thereof, for the time being in force), M/s. Prem Amar And Co., Chartered Accountants (FRN: 009636N), the retiring Auditors of the Company, be and are hereby re-appointed as Auditors of the Company to hold office from the conclusion of this Annual General Meeting (AGM) until the conclusion of 25th Annual General Meeting (AGM) of the Company (subject to ratification of their appointment in subsequent AGM) at such remuneration as may be determined by the Audit Committee in consultation with the Auditors and fixed by the Board of Directors of the Company."

#### **AS SPECIAL BUSINESS**

4. **Appointment of Mr. Vineet Gupta (DIN:00411381) as an Independent Director of the Company**

To consider and, if thought fit, to pass with or without modification(s), the following resolution as an **Ordinary Resolution**:

"**RESOLVED THAT** pursuant to the provisions of Sections 149, 150, 152 and other applicable provisions, if any, of the Companies Act, 2013 ("Act") and the Rules framed thereunder, read with Schedule IV to the Act (including any statutory modification(s) or re-enactment thereof, for the time being in force), Mr. Vineet Gupta (DIN:00411381) who was appointed as Additional director pursuant to the provisions of Section 161(1) of the Companies Act, 2013 and Articles of Association of the company and who holds the office upto the date of the ensuing Annual general meeting and in respect of whom the company has received a notice in writing under Section 160 of the Companies Act, 2013 from a member proposing his Candidature for the office of Director, be and is hereby appointed as an Independent Director of the Company, to hold office for a term of five consecutive years commencing from 30th September, 2014 i.e. upto 29th September, 2019."

5. **Appointment of Mr. Rajnish Khanna (DIN: 00898113) as an Independent Director of the Company**

To consider and, if thought fit, to pass with or without modification(s), the following resolution as an **Ordinary Resolution**:

"**RESOLVED THAT** pursuant to the provisions of Sections 149, 150, 152 and other applicable provisions, if any, of the Companies Act, 2013 ("Act") and the Rules framed thereunder, read with Schedule IV to the Act (including any statutory modification(s) or re-enactment thereof, for the time being in force), Mr. Rajnish Khanna (DIN: 00898113), a Non-Executive Independent Director of the Company, who has submitted a declaration that he meets the criteria for independence as provided in Section 149(6) of the Act and who is eligible for appointment, be and is hereby appointed as an Independent Director of the Company, not be liable to retire by rotation, to hold office for a term of five consecutive years commencing from 30th September, 2014 i.e. upto 29th September, 2019."

6. **To increase the Managerial Remuneration of Mr. Sanjai Seth**

To consider and if thought fit, to pass with or without modification(s) if any, the following as an Ordinary Resolution:  
"RESOLVED THAT subject to the provisions of Sections 196 and 197 read with Schedule V and other applicable provisions, if any of the Companies Act, 2013 (including any statutory modification(s) or re-enactment thereof for the time being in force), consent of the members be and is hereby accorded to increase the remuneration payable to Mr Sanjai Seth, Whole time Director (holding DIN (00350518) from 12,00,000 per annum to 24,00,000 per annum with effect from October 1, 2014 till his remaining period of tenure of five years i.e 31.10.2016 with all other terms and conditions remaining unchanged."

7. **To increase the Managerial Remuneration of Mr. Vikas Seth**

To consider and if thought fit, to pass with or without modification(s) if any, the following as an Ordinary Resolution:  
"RESOLVED THAT subject to the provisions of Sections 196 and 197 read with Schedule V and other applicable provisions, if any of the Companies Act, 2013 (including any statutory modification(s) or re-enactment thereof for the time being in force), consent of the members be and is hereby accorded to increase the remuneration payable to Mr Vikas Seth, Managing Director (holding DIN (00383194) from 12,00,000 per annum to 24,00,000 per annum with effect from October 1, 2014 till his remaining period of tenure of five years i.e 30.09.2015 with all other terms and conditions remaining unchanged."

By order of the Board  
For My Money Securities Ltd.

Date : 13/08/2014  
Place : Delhi

Sd/-  
**(VIKAS SETH)**  
Managing Director  
DIN: 00383194

**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.**

Pursuant to the provisions of Section 105 of the Companies Act, 2013, a person can act as a proxy on behalf of not more than fifty (50) members and holding in the aggregate not more than ten percent (10%) of the total Share Capital of the Company carrying voting rights. A member holding more than ten percent (10%), of the total Share Capital of the Company carrying voting rights may appoint a single person as proxy and such person shall not act as proxy for any other member.

The instrument appointing proxies, in order to be effective, should be duly stamped, completed and signed and should be deposited at the Registered Office of the Company not less than 48 hours before the commencement of the meeting.

2. Members / Proxies should bring the Attendance Slip sent herewith duly filled in and signed for attending the meeting.
3. Explanatory Statement Pursuant to Section 102(1) of the Companies Act, 2013, in respect of resolutions set out under Item No. 4, 5, 6 & 7 is annexed hereto.
4. The relevant details as required under Clause 49 of the Listing Agreements entered into with the Stock Exchanges, of persons seeking appointment/re-appointment as Directors at the AGM are furnished and forms part of the Notice.
5. 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, 2nd Floor, Okhla Industrial Area Phase-II, New Delhi-110 020 or at the Registered office of the Company at 10-A, Underhill lane, Civil lines, Delhi-110054.
6. The register of member and share transfer book shall remain closed from 27th September 2014 to 30th September 2014 (both days inclusive.)

7. The Securities and Exchange Board of India (SEBI) has mandated the submission of Permanent Account Number (PAN) by every participant in securities market. Members holding shares in electronic form are, therefore requested to submit their PAN to their Depository Participants with whom they are maintaining their demat accounts. Members holding shares in physical form can submit their PAN to the RTA 'MAS Services Limited or at the Registered office of the Company at 10-A, Underhill lane, Civil lines, Delhi-110054'.
8. To support the 'Green Initiative', the Members are requested to register/update their e-mail id's, contact details and addresses with the RTA 'MAS Services Limited'/Depositories for receiving all communications including Annual Report, Notices, Circulars, etc. from the Company electronically.
9. The Notice of the 23rd AGM along with the Annual Report 2013-14 is being sent in physical form by the permitted mode.
10. Members may also note that the notice of 23rd AGM and the Annual Report 2013-14 will be available on the Company's website, [www.mymoneyviews.com](http://www.mymoneyviews.com).
11. Pursuant to the provisions of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Company is pleased to provide to its members the facility to exercise their right to vote at the 23rd AGM of the Company by electronic means on all resolutions set forth in this Notice, through the e-voting services provided by electronic means and the business may be transacted through e-voting services provided by CDSL AS UNDER:.

**PROCESS AND MANNER FOR E-VOTING:**

The instructions for e-voting are as under:

- A. **In case of members receiving e-mail from RTA/CDSL (for Members whose e-mail ids are registered with the Company/Depositories):**
  - I. Log on to the e-voting website [www.evotingindia.com](http://www.evotingindia.com).
  - II. Click on "Shareholders" tab.
  - III. Now, select the "**Electronic Voting Sequence Number (EVSN)**" along with "**Company Name - My Money Securities Limited**" from the drop down menu and click on "Submit".
  - IV. Now enter your ID as given in the overleaf in the box.
  - V. If you are holding shares in Demat form and had logged on to [www.evotingindia.com](http://www.evotingindia.com) and casted your vote earlier for EVSN of any Company, then your existing login id and password are to be used.
  - VI. Now, fill up the following details in the appropriate boxes:

PAN*	Enter your 10 digit alpha-numeric PAN issued by the Income Tax Department (applicable for both demat shareholders as well as physical shareholders) as given overleaf in the box.
DOB	Enter the Date of Birth as recorded in your demat account or in the Company records for the said demat account or folio in dd/mm/yyyy format.
BANK DETAILS	Enter the Bank Details as recorded in your Demat Account or in the company records for the said Demat Account or folio.

Please enter any one of the details in order to login. In case both the details are not recorded with the Depository or Company please enter Member ID/Folio number in the Bank Details field

- VII. After entering these details appropriately, click on "SUBMIT" tab.
- VIII. Members holding shares in physical form will then reach directly to the company selection screen. However, members holding shares in demat form will now reach 'Password Creation' menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other Company on which they are eligible to vote, provided that Company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
- IX. For members holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.
- X. Click on the **EVSN** for My Money Securities Limited to vote.

- XI. On the voting page, you will see Resolution Description and against the same the option "YES/NO" for voting. Select the option YES or No as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.
- XII. Click on the "Resolutions File Link" if you wish to view the entire Resolutions.
- XIII. After selecting the resolution you have decided to vote on, click on "SUBMIT". A confirmation box will be displayed. If you wish to confirm your vote, click on "OK", else to change your vote, click on "CANCEL" and accordingly modify your vote.
- XIV. Once you "CONFIRM" your vote on the resolution, you will not be allowed to modify your vote.
- XV. You can also takeout the print of the voting done by you by clicking on 'clickhere to print' option on thr Voting Page.
- XVI. If Demat Account holder has forgotten the change password then enter the User ID and Captcha code and click on Forget Password & enter the details as promoted by the system.
- XVII. Institutional shareholders (i.e. other than Individuals, HUF, NRI etc.) are required to log on to <http://www.evotingindia.com> and register themselves as Corporates. After receiving the login details they have to link the account(s) which they wish to vote and then cast their vote. They should upload a scanned copy of the Board resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, in PDF format in the system for the srutinizer to verify the same.

**General Instructions:**

- i. The e-voting period shall commence at 9.00 a.m.to 5.00p.m on Thursday, 25th September, 2014. During this period members of the Company, holding shares either in physical or in dematerialized form, as on the record date i.e. Wednesday, 29th August, 2014, may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter
- ii. In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions (FAQs) and e-voting manual available at [www.evotingindia.com](http://www.evotingindia.com) under help Section or write an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com).
- iii. The voting rights of the shareholders shall be in proportion to their shares of the Paid up equity share capital of the company as on the cut-off date (record date) of 29th August, 2014.
- iv. The Company has appointed Mr. Praveen Dua, Practicing Company Secretary (Membership No. FCS - 3573 & C.P. No. 2139) as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.
- v. The results shall be declared on or after the AGM of the Company. The results declared alongwith the Scrutinizer's Report shall be placed on the Company's website [www.mymoneyviews.com](http://www.mymoneyviews.com) and on the website of CDSL within two (2) days of the passing of the resolutions at the 23rd AGM of the Company and communicated to the stock exchanges where the securities of the companies are listed.

**EXPLANATORY STATEMENT**

As required under Section 102 of the Companies Act, 2013, the following statement sets out all material facts concerning each item of special business mentioned under Item Nos. 4, 5, 6 &7 of the accompanying Notice:

**Item No. 4**

The Board of Directors has appointed Mr. Vineet Gupta as an Additional Director with effect from 26th February 2014. Pursuant to the provisions of Section 161 of the Companies Act, 2013, Mr Vineet Gupta will hold office upto the date of Forthcoming Annual general Meeting. The company has received a notice in writing from a member under the provisions of Section 160 of the Act proposing his candidature of Mr. Vineet Gupta for the office of the Director.

Mr. Vineet Gupta holds PhD. & MBA Degree. He has rich experience in the field of Research, finance & Development of Mathematical Models.

Pursuant to Section 149 and other applicable provisions of the Companies Act, 2013, it is proposed to appoint Mr. Vineet Gupta as an Independent Director for five consecutive years from 30th September, 2014. In the opinion of the Board, Mr. Vineet Gupta fulfills the conditions specified in the Companies Act, 2013 and the rules made there under for his appointment as an Independent Director of the Company and is independent of the Management.

The Board considers that his continued association would be of immense benefit of the company and it is desirable to avail continued services of Mr. Vineet Gupta as an Independent Director.

None of the Director except Mr. Vineet Gupta and Key Managerial Personnel of the Company and their relatives is concerned or interested, financial or otherwise, in the resolution set out at Item No. 4.

**Item No. 5**

Mr. Rajnish Khanna is Independent Director of the Company. He joined the Board of Directors of the company on 31st March 2007.

Mr. Rajnish Khanna is a Member of Institute Chartered Accountants of India (ICAI). He has more than 14 years of experience in the field of Accounts & finance areas.

Pursuant to Section 149 and other applicable provisions of the Companies Act, 2013, it is proposed to appoint Mr. Rajnish Khanna as an Independent Director for five consecutive years from 30th September, 2014. In the opinion of the Board, Mr. Rajnish Khanna fulfills the conditions specified in the Companies Act, 2013 and the rules made there under for his appointment as an Independent Director of the Company and is independent of the Management.

The Board considers that his continued association would be of immense benefit of the company and it is desirable to avail continued services of Mr. Rajnish Khanna as an Independent Director.

None of the Director except Mr. Rajnish Khanna and Key Managerial Personnel of the Company and their relatives is concerned or interested, financial or otherwise, in the resolution set out at Item No. 5

**Item No. 6**

Mr Sanjai Seth, Whole Time Director of the company who was appointed for a period of 5 years commencing from November 1, 2011 at remuneration of Rs. 100000 per month i.e. 12,00, 000 per annum. Mr. Sanjai Seth has been looking after the marketing and finance in the company. The remuneration if increased still would be less according to market and the appointee contribution to the company. The remuneration committee of the company has approved the increase in the remuneration.

Mr Sanjai Seth, Mr. Vikas Seth and Mrs. Rajni Seth are interested in the said resolution and none of the other Directors or KMP of the Company or their relatives are concerned or interested, financial or otherwise, in this Resolution.

**Item No. 7**

Mr Vikas Seth, Whole time director of the company who was appointed for a period of 5 years commencing from October 1, 2010 at Remuneration of Rs. 100000 per month i.e. 12,00,000 per annum. Mr. Vikas Seth has been looking after the marketing and finance in the company. The remuneration if increased still would be less according to market and the appointee contribution to the company. The remuneration committee of the company has approved the increase in the remuneration.

Mr, Vikas Seth, Mr. Sanjai Seth and Mrs. Rajni Seth are interested in the said resolution and none of the other Directors or KMP of the Company or their relatives are concerned or interested, financial or otherwise, in this Resolution.

By order of the Board  
For My Money Securities Ltd.

Date : 13/08/2014  
Place : Delhi

Sd/-  
**(VIKAS SETH)**  
Managing Director  
DIN: 00383194

## DIRECTORS' REPORT

Dear Shareholders,

Your Directors have pleasure in presenting the 23rd Annual Report of the Company, together with the Audited statement of accounts for the financial year ended 31st March 2014. The highlights of the financial statements are as under: -

(Amount in Lacs.)

Particulars	Year Ended March 31, 2014	Year Ended March 31, 2013
Total Income	62.80	64.39
Less: Total Expenditure	45.58	46.56
Profit/(Loss) before interest and depreciation	17.22	17.83
Less : Interest	4.60	5.14
Less: Depreciation	2.55	2.68
Profit/(Loss) before Taxation	10.07	10.01
Less: Provision for Taxation	3.51	3.34
Profit/(Loss) after Tax	6.56	6.67
Deferred Tax (Liabilities)/ Assets	0.27	0.13
Net Profit/(loss)	6.83	6.80

### OPERATIONS

Your Company being a member of National Stock Exchange (NSE) and MCX Stock Exchange (MCX-SX-CURRENCY SEGMENT) is in broking business and the total income has decreased from Rs.64.39 Lacs to Rs.62.80 Lacs due to adverse market condition. The Management is trying to focus on other fee based income to offset the reduction in operational income.

### DIVIDEND

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

### 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

Your Company follows strong governance standards focusing on high level of fairness, transparency, accountability and responsibility in all aspects of its operations. Your Company is committed to maintain the highest standard of Corporate Governance and adhere to the Corporate Governance requirements set out by the Securities and Exchange Board of India (SEBI). Your Directors have implemented all the major stipulations prescribed and ensure its compliance in both spirit and law. Your Company is committed to contribute positively in all the activities pertaining to environmental protection and energy conservation while at the same continuing to create and enhance shareholder's wealth and value by implementing its business plans at appropriate times.

As per the requirements under Clause 49 of the listing agreement with the Stock Exchange, the Report on Corporate Governance together with Auditors Certificate regarding Compliance of the SEBI code of Corporate Governance is annexed herewith.

The Annual Report also contains a separate section on 'Management Discussion and Analysis' which is a part of the Directors Report.

### DIRECTORS

In accordance with Section 152 of the Companies Act, 2013 read with articles of Association of the company. Mr. Sanjai Seth is liable to retire by rotation at the ensuing Annual General Meeting. Being eligible, he offers himself for reappointment.



The Board recommends the same for shareholders approval.

Pursuant to Section 49 and other applicable provisions of the Companies Act, 2013, your Directors are seeking appointment of Mr. Vineet Gupta & Mr. Rajnish Khanna as Independent Director for five consecutive years from 30th September, 2014. The said Directors fulfill the conditions specified in Section 149 of the Companies Act, 2013 and the rules made thereunder for appointment as an Independent Director of the Company.

**KEY MANAGERIAL PERSON**

Pursuant to the provision of Section 203 read with rule made there under and other applicable provisions of the companies act, 2013, the company has key managerial person as under:

Vikas Seth	Managing Director
Jaspinder Singh Saluja	Company Secretary
Pawan Chawla	Chief Financial Officer

Mr. Pawan Chawla has been appointed as Chief Financial Officer (CFO) of the company w.e.f 13th August 2014.

**DEPOSIT**

The Company has not accepted any deposit from the Public/Shareholders or employees of the Company during the financial year ended 31st March 2014 and there is no outstanding unclaimed deposit.

**DEMATERIALIZATION OF SHARES**

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

**SUBSIDIARIES**

The Company has no Subsidiary company as on 31.03.2014.

**AUDITORS REPORT**

There being no adverse remarks in the Auditors' report the comments of the directors are not 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 confirmation from the auditors to the effect that their appointment, if made, would be in accordance with Section 139 of the Companies Act, 2013. The Audit Committee and Board of Directors recommend the Re-appointment of M/s Prem Amar & Co., Chartered Accountants as statutory Auditors of the Company.

**DIRECTORS RESPONSIBILITY STATEMENT**

In accordance with the provisions of Section 217(2AA) of the companies Act, 1956 and based on the information provided by the management, your Directors state that:

- 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 Companies Act, 1956 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 which were allotted on the preferential basis were listed on Delhi Stock Exchange, Ahmedabad Stock Exchange and Jaipur Stock Exchange. However trading approval is still awaited from Delhi and Jaipur stock exchange.

Company has decided to make an application to get its shares listed in the Mumbai stock Exchange.

**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 hence no comparison is available.

**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 spend 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  
Dated : 13/08/2014

**Sd/-**  
**Sanjai Seth**  
Whole Time Director  
DIN: 00350518  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054

**Sd/-**  
**Vikas Seth**  
Managing Director  
DIN: 00383194  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054

## MANAGEMENT DISCUSSION AND ANALYSIS

### MACROECONOMIC OVERVIEW

India's economic growth remained muted at 5% for the second consecutive year, although there was a slight uptick from 4.5% growth in FY13 to an estimated 4.8% in FY14. This weak growth reflects the continued sluggishness in the investment cycle even as consumption growth is moderating. Although inflation declined in FY14, at 9.5% (average for the year, 8.3% in March), it remains unacceptably and stubbornly high.

The twin deficits moderated during the year. Current account deficit declined sharply from about 5% in FY13 to less than 2% in FY14. While a part of this decline was due to the restrictions on Gold imports (and thus artificial), weak domestic demand and the resultant contraction in non-Gold imports also played a major role in improving the current account. Exports too recovered after a decline in FY13, but the growth seemed to taper off towards the end of FY14. The Central Government, in FY14, managed to contain its fiscal deficit within its budgeted number and at 4.6% the deficit marks a significant improvement over almost 6% deficit two years back.

Post elections, with a stable government at the centre, we expect growth to revive as the stalled projects come on line gradually, business confidence improves and capital availability also improves as capital flows pick up. Accordingly, growth can go back to 6% plus over medium term. A pick up in the investment cycle will also be disinflationary and thus overall quality of growth will improve. The prospect of lower than normal rainfall is the key near-term risk for the country.

### 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

(Through group company)

#### 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

The dismal performance of the economy was reflected in the Stock Markets. With the advent of new government at the centre the markets have a new ray of hope. The volumes have picked up to new highs. The HNI segment which is the core of your company client base has returned back to the markets.

The new government has positively affected the returns of FII's. The volumes are led by FII's who are overweight on India.

### 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 FII's 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'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.

Your company is trying to increase its customer base. It has started focusing on individual clients to stay afloat in volatile markets.

The currency segment has shown promise. With the recent volatility in the rupee we expect more and more clients to hedge their positions in the future.

### 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 reasonable 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 had undertaken measures to strengthen its capital base December 2010 Last year. The preferential allotment has got various regulatory listing approvals. Trading approval is pending from Stock exchanges.

The Company has decided to make an application to get its shares listed in the Mumbai Stock Exchange.

The Company Plans to undertake fund raising programme. The amount and mode would be finalized in next 6 months timing would depend on markets conditions.

The company has made strategic investments in future business:

Sr. No.	Name of the Company	Business	MMSL Shareholding
1.	CAMCO COMMODITIES (P) LIMITED	COMMODITY BROKING	10.91%
2.	MY MONEY INSURANCE BROKERS (P) LTD	INSURANCE BROKING	44.44%

## Real Estate

We also plan to set up a Real-Estate desk. Real estate has shown tremendous potential. Most of our HNI client's 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.

We are also trying to identify newer areas of investments. We plan to take significant minority stakes in growth areas such as entertainment, fitness, education food and beverages, service apartments facility management etc.

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

Place : New Delhi  
Dated : 13/08/2014

**Sd/-**  
**Sanjai Seth**  
Whole Time Director  
DIN: 00350518  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054

**Sd/-**  
**Vikas Seth**  
Managing Director  
DIN: 00383194  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054

## 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 five directors on the board of the company. Mrs Rajni Seth, Mr. Sanjai Seth, Mr. Vikas Seth, Mr. Rajnish Khanna and Mr. Vineet Gupta. Mr. Rajnish Khanna and Mr. Vineet Gupta are independent directors.

The Details of Attendance of Directors at Board Meetings & the Last AGM, outside directorships & other Board Committees as on 31st March, 2014, is tabled hereunder:

#### BOARD MEETINGS HELD DURING THE FINANCIAL YEAR ENDED 2014

During the year Seven Board Meetings were held on, 15/05/2013, 06/08/2013, 14/08/2013, 14/11/2013, 02/01/2014, 12/02/2014 and 27/03/2014. 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 during the year

Name of Director	Date of Appointment	Category of Directorship	No. of Board Meeting held during the year	No. of Board Meeting Attended	Attendance at the last Annual General Meeting	No. of other Directorship as on 31st March 2014	No. of Committee	
							Memberships	Chairmanship
Mr. Vineet Gupta	26.02.2014	Independent & NEC	1	1	Present	8	3	1
Mr Vikas Seth	11.01.1993	MD	7	7	Present	5	Nil	Nil
Mr.Sanjai Seth	11.01.1993	WTD	7	7	Present	5	3	Nil
Mrs Rajni Seth	14.08.1994	NED	7	7	Present	None	2	Nil
Mr. Rajnish Khanna	31.03.2007	Independent	7	7	Present	2	Nil	3

**MD:** Managing Director

**WTD:** Whole Time Director

**NEC:** Non Executive Chairman

**NED:** Non Executive Director

#### SHAREHOLDINGS OF DIRECTORS AS ON MARCH 31, 2014

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.	Mrs. Vineet 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 177 of the Companies Act, 2013 besides other terms as may be referred by the Board of Directors.

**Composition of Audit Committee**

The Audit Committee comprises of three directors. Mr. Rajnish Khanna, Mr. Sanjai Seth & Mr. Vineet Gupta. Mr. Rajnish Khanna & Mr Vineet Gupta were Non-Executive Directors and Mr. Sanjai Seth is Executive Director. Mr Rajnish Khanna has having back ground of financial knowledge, he is the Chairman of the Audit Committee.

**Meetings and Attendance**

The Audit Committee met 4 times during the financial year ended 2014 on 13/05/2013, 03/08/2013, 12/11/2013 and 10/02/2014.

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. Vineet Gupta	Member	Independent & NEC	N.A.	N.A.
4	Mrs. Rajni Seth	Member	NED	4	4

ED-Executive Director      NED-Non Executive Director      NEC: Non Executive chairman

Mrs. Rajni Seth resigned from Audit committee on 26.02.2014

The minutes of the Committee are placed before the Board.

**(II) STAKEHOLDER'S RELATIONSHIP COMMITTEE**

Stakeholder's Relationship Committee was constituted by the Board on 27th March 2014 consequent to the dissolution of Shareholders Grievance Committee. The Committee's constitution and terms of reference are in compliance with the provisions of the Companies Act, 2013 and Clause 49 of the Listing Agreement, as amended from time to time.

The Stakeholders Relationship Committee is headed by Mr. Rajnish Khanna, Chairman of the committee, who is a Non Executive Director, while Mr. Sanjai Seth and Mr. Vineet Gupta, are its Members.

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 2014, The Company has not received any Complaints from the Shareholders and no Complaints pending as on date.

**(III) NOMINATION, REMUNERATION AND VIGILANCE COMMITTEE**

The Nomination, Remuneration and Vigilance committee was constituted on 27th of March 2014. The Committee's constitution and terms of reference are in compliance with the provisions of Companies Act, 2013 and Clause 49 of the listing Agreement, as amended from time to time.

The Nomination, Remuneration and Vigilance committee comprises of Mr. Rajnish Khanna, as Chairman, Mr. Vineet Gupta & Mr. Rajni Seth as members.

Remuneration of Directors for the year ended 31st March 2014.

<b>Name of Directors</b>	<b>Remuneration Drawn</b>
(1) Mr. Sanjai Seth	Rs. 8,76,000/- p.a.
(2) Mr. Vikas Seth	Rs. 5,16,000/- p.a.

**DIRECTORS:**

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

**IV. SHARE TRANSFER COMMITTEE**

The share transfer committee comprises of Mr. Vineet Gupta, as the Chairman and Mr. Sanjai Seth and Mrs. Rajni Seth as the members. The share transfer committee has been constituted to monitor the share transfer/ transmission and de-materialization/re-materialization system and approve the transfer of shares. Mr. Jaspinder Singh Saluja, Company Secretary of the company acts as the Compliance officer of the company, who looks after the formalities for share transfer/transmission, re-mat/de-mat, on regular basis and reports to the Board of Directors, accordingly. M/S MAS Services Limited is the Company's Registrar and Transfer Agent for the Equity Shares (kept in physical as well as electronic mode).

**GENERAL BODY MEETINGS:**

Location and time of Last Three Annual General Meetings:

<b>Year</b>	<b>Venue</b>	<b>Date</b>	<b>Time</b>
2013	10-A Under Hill Lane, Civil Lines, Delhi-110054	30/09/2013	11.00 A.M
2012	10-A Under Hill Lane, Civil Lines, Delhi-110054	29/09/2012	11.00 A.M
2011	10-A Under Hill Lane, Civil Lines, Delhi-110054	30/09/2011	11.00 A.M

**DISCLOSURES:**

Details of material financial and commercial transactions:

During the year 2013-14, the Company had the following related party transaction:

Rent paid to Mr. Govind Narain Seth: - Rs. 1, 20,000/- for office use.

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**

a. Company has no subsidiary company during the financial year ended 31st March, 2014.

**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: 1st April to 31st March



**Tentative:**

Results for the quarter ended 30.06.2014: On or before 14th August, 2014

Results for the quarter ended 30.09.2014: On or before 15.11.2014

Results for the quarter ended 31.12.2014: On or before 15.02.2015

Results for the quarter ended 31.03.2015: On or before 15.05.2015

**Book Closure Date**

27th September, 2014 to 30th September, 2014 (Both days inclusive)

**General Shareholders Information:**

Date & Venue of the Annual General Meeting: Tuesday 30th September 2014, at 11.00 A.M. at 10-A Under Hill Lane, Civil Lines, Delhi-110054.

**Dividend Payment Date:**

The Board of Directors has not recommended any dividend for the financial year 2013-2014.

**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

**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

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, Jaipur 302 017, JSE-5148
3. Ahmedabad Stock Exchange Limited, Kamdhenu Complex, Opp. Sahajanad College, Panjara Pole, Ahmedabad 380 015, ASE-3067

**SHAREHOLDING PATTERN AN ON 31ST MARCH, 2014**

S No	Category	No. of Equity Shares Held	% of Shareholding
A	Promoter's holding	54,61,900	54.62
	<b>Sub-Total (A)</b>	<b>54,61,900</b>	<b>54.62</b>
B	Non Promoters Holding		
a	Mutual Funds / Banks	Nil	Nil
b	Foreign Institutional Investors	Nil	Nil
c	Bodies Corporate	27,40,460	27.40
d	Indian Public	17,97,940	17.98
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 31ST MARCH, 2014**

No of Shares	No of Share Holder	% of total share holder	Total No of shares held	% of Total shareholding
1 to 500	245	45.54	104940	1.049
501 to 1000	70	13.011	64100	0.641
1001 to 2000	36	6.691	53700	0.537
2001 to 3000	66	12.268	170600	1.706
3001 to 4000	36	6.691	125800	1.258
4001 to 5000	6	1.115	29500	0.295
5001 to 10000	31	5.762	251800	2.518
10001 and Above	48	8.922	9199860	91.996
<b>TOTAL</b>	<b>538</b>	<b>100</b>	<b>10000300</b>	<b>100</b>

**DEMATERIALIZATION OF SHARES**

As on 31st March, 2014, 18.43% 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, 4th 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 17th Floor, Dalal Street  
 Mumbai 400001  
 Telephone: 022 22723333-3224  
 Fax: 022 22723199

**CODE OF CONDUCT**

The Board of Directors adopted the Code of Conduct for Board Members and Senior Management personnel. The said code was communicated to the Directors and members of the senior Management & they affirmed their compliance with the said Code. The Code adopted is posted on the Company's website [www.mymoneyviews.com](http://www.mymoneyviews.com).

**CERTIFICATE FROM MANAGEMENT**

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; and

**Declaration affirming compliance of Code of Conduct**

A declaration by the Managing Director affirming compliance of Board members and senior Management Personnel to the Code is mentioned herewith:

<b>Declaration signed by the Managing Director</b>	
As provided under Clause 49 of the Listing Agreement with the Stock Exchanges, the Board Members and the Senior Personnel have confirmed compliance with the Code of Conduct for the year ended 31st March, 2014.	
Date: 13/08/2014	For My Money Securities Limited
Place: Delhi	Sd/- <b>(VIKAS SETH)</b> Managing Director DIN: 00383194 ADD: 10-A, Under Hill Lane, Civil Lines Delhi-110 054

Place : New Delhi  
Dated : 13/08/2014

**Sd/-**  
**Sanjai Seth**  
Whole Time Director  
DIN: 00350518  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054

**Sd/-**  
**Vikas Seth**  
Managing Director  
DIN: 00383194  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054

**AUDITOR'S 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 31st March, 2014, 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, 2014, no investor's complaint has been received during the financial year 2013-14.

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  
F.R.N. : 009636N

Place : New Delhi  
Dated: 13/08/2014

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

## INDEPENDENT AUDITOR'S REPORT

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

### **Report on Financial Statements**

We have audited the accompanying financial statements of MY MONEY SECURITIES LIMITED ("the Company"), which comprise the Balance Sheet as at March 31, 2014, the Statement of Profit and Loss and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

### **Management's Responsibility for the Financial Statements**

The Company's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the Accounting Standards notified under the Companies Act, 1956 ("the Act") read with the General Circular 8/2014 dated 04th April, 2014 issued by the Ministry of Corporate Affairs. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Opinion**

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) in the case of the Balance Sheet, of the state of affairs of the Company as at March 31, 2014;
- b) in the case of the Statement of Profit and Loss, of the profit of the Company for the year ended on that date; and
- c) In the case of the Cash Flow Statement, of the cash flows of the Company for the year ended on that date.

### **Report on Other Legal and Regulatory Requirements**

1. As required by the Companies (Auditor's Report) Order, 2003 ("the Order") issued by the Central Government of India in terms of sub-section (4A) of section 227 of the Act, We give in the annexure a statement of the matter specified in paragraphs 4 and 5 of the order.
2. As required by section 227(3) of the Act, 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 account as required by law have been kept by the Company so far as appears from our examination of those books

- c) The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
- d) In our opinion, the Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement comply with the Accounting Standards notified under the Companies Act, 1956, read with General Circular 8/2014 dated 4th April, 2014 issued by the Ministry of Corporate Affairs;
- e) On the basis of written representations received from the directors as on March 31, 2014, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2014, from being appointed as a director in terms of clause (g) of sub-section (1) of section 274 of the Companies Act, 1956.

**For PREM AMAR & COMPANY**

Chartered Accountants

F.R.N. : 009636N

Sd/-

**PREM CHAND**

Partner

M.No. 88235

Place : New Delhi  
Dated: 30th May, 2014

**ANNEXURE REFERRED TO IN PARAGRAPH 1 UNDER THE HEADING "REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS" OF OUR REPORT OF EVNE DATE**

**M/S MY MONEY SECURITIES LIMITED, NEW DELHI AS AT 31st MARCH, 2014**

- 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 31st March, 2014 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, 2000-2001 & 2001-2002. Income Tax Department has raised the following additional demand for above said period.

Nature of the Statute	Assessment year	Total Demand (Rs. In Lakhs)	Payment under protest (Rs. In Lakhs)	Dispute Amount
The Income Tax Act, 1961	1999-2000	14.76	11.25	3.51
The Income Tax Act, 1961	2000-2001	14.15	11.54	2.61
The Income Tax Act, 1961	2001-2002	4.61	3.99	0.62

However the company has filled review petition regarding disputed amount with Income Tax Department.

10. The Company does not have accumulated losses as at 31st March, 2014 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 not made preferential allotment of shares to parties covered in the Register maintained under section 301 of the Companies Act, 1956. Accordingly, the provisions of clause 4(xviii) of the Companies (Auditors Report) order are not applicable 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 Company has not raised money by way of Public issue of shares in the current year.
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: 30th May, 2014

**BALANCE SHEET AS AT 31st MARCH, 2014**

PARTICULARS	NOTE NO.	CURRENT YEAR AT 31/3/2014 (In Rs.)	PREVIOUS YEAR AT 31/03/2013 (In Rs.)
<b>I EQUITY AND LIABILITIES :</b>			
<b>1. SHAREHOLDERS FUNDS</b>			
(a) Share Capital	3	100003000	97346000
(b) Reserve & Surplus	4	4519432	3836078
		<b>104522432</b>	<b>101182078</b>
<b>2. NON CURRENT LIABILITIES</b>			
(a) Long Term Borrowing	5	172362	265446
(b) Deferred Tax	6	140820	167632
		<b>313182</b>	<b>433078</b>
<b>3. CURRENT LIABILITIES</b>			
(a) Short Term Borrowings	7	4535050	5610523
(b) Trade Payable	8	18076387	13495323
(c) Other Current Liabilities	9	438680	470193
(d) Short Term Provisions	10	338090	322490
		<b>23388207</b>	<b>19898529</b>
<b>TOTAL</b>		<b>128223821</b>	<b>121513685</b>
<b>II ASSETS :</b>			
<b>1. NON CURRENT ASSETS</b>			
(a) Fixed Assets (Tangible Assets)	11	1230889	1469675
(b) Non-Current Investment	12	29966008	22966008
(c) Long Term Loans & Advances	13	11852500	12352500
<b>2. CURRENT ASSETS</b>			
(a) Inventories	14	7959961	9139756
(b) Trade Receivable	15	51398875	49944961
(c) Cash and Cash Equivalents	16	10997969	7278464
(d) Short Term Loans and Advances	17	13636588	17644295
(e) Other Current Assets	18	1181031	718026
		<b>85174424</b>	<b>84725502</b>
<b>TOTAL</b>		<b>128223821</b>	<b>121513685</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 : 30/05/2014

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

**Sd/-**

**VIKAS SETH**

(Managing Director)

DIN : 00383194

**Sd/-**

**(SANJAI SETH)**

(Whole Time Director)

DIN : 00350518

**Sd/-**

**JASPINDER SINGH SALUJA**

(Company Secretary)



**PROFIT & LOSS A/C FOR THE YEAR ENDED 31st MARCH, 2014**

PARTICULARS	NOTE NO.	CURRENT YEAR AT 31/3/2014 (In Rs.)	PREVIOUS YEAR AT 31/03/2013 (In Rs.)
<b>I. REVENUE FROM OPERATIONS :</b>			
(a) Revenue from Operations	19	5332481	5467933
(b) Other Income	20	947666	971487
<b>TOTAL REVENUE</b>		<b>6280147</b>	6439420
<b>II. EXPENSES</b>			
(a) Employee's Benefit Expenses	21	2449230	2456431
(b) Depreciation and Amortization Expenses	22	254899	320070
(c) Finance Costs	23	680164	627850
(d) Other Expenses	24	1888481	2033210
<b>TOTAL EXPENSES</b>		<b>5272774</b>	5437561
<b>III. PROFIT BEFORE TAX (I-II)</b>		<b>1007373</b>	1001859
<b>IV. TAX EXPENSES</b>			
(a) Current Tax		338090	322490
(b) Deferred Tax (Assets)/Liability		(26812)	(12918)
(c) Earlier Years Tax		12741	11510
<b>V. PROFIT AFTER TAX (III-IV)</b>		<b>683354</b>	680777
<b>VI. EARNING PER SHARE</b>			
Basic & Diluted (Face value Rs. 10/- per equity shares)		0.07	0.07
<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 : 30/05/2014

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

**Sd/-  
VIKAS SETH**  
(Managing Director)  
DIN : 00383194

**Sd/-  
(SANJAI SETH)**  
(Whole Time Director)  
DIN : 00350518

**Sd/-  
JASPINDER SINGH SALUJA**  
(Company Secretary)

**CASH FLOW STATEMENT AS ON 31st MARCH, 2014**

PARTICULARS	CURRENT YEAR AS ON 31/3/2014 (In Rs.)	PREVIOUS YEAR AS ON 31/03/2013 (In Rs.)
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>		
Net profit/(loss) before Tax & Extra ordinary items	1007373	1001859
<b><u>Adjustment for :</u></b>		
Depreciation Expenses	254899	267935
Dividend Income	(287989)	(372126)
Finance Costs	680164	627850
Interest Income	(644822)	(598302)
Operating profit/(loss) before working capital changes	1009625	927216
<b><u>Changes in working capital</u></b>		
Adjustment for (increase)/decrease in operating Assets :		
Inventories	1179795	-1229874
Trade Receivable	-1453914	1971079
Short -Term loans and advances	4007707	1121426
Long-term loans and advances	500000	-885000
Other Current assets	-463005	-499073
Adjustment for increase/(decrease) in operating liabilities :		
Trade payable	4581064	-2463644
Other Current liabilities	-31513	-7358
Cash Generated from operation	9329759	-1065228
Net Income Tax (paid)/refunds	-335231	-11510
Net Cash Flow from/(used in) operating activities (A)	8994528	-1076738
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of Fixed Assets	-16113	-11812
(Purchase)/sale of Investment	-7000000	Nil
Interest Received	644822	598302
Dividend Received	287989	372126
<b>Net Cash Flow from/(used in) Investing activities (B)</b>	<b>-6083302</b>	<b>958616</b>

PARTICULARS	CURRENT YEAR AS ON 31/3/2014 (In Rs.)	PREVIOUS YEAR AS ON 31/03/2013 (In Rs.)
<b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from Issue of Share Capital	2657000	Nil
(Repayment)/proceeds of Long Term Borrowings	-93084	-73293
Short Term Borrowings	-1075473	1008169
Finance Cost	-680164	-627850
<b>Net Cash Flow from/(used in) financing activities (C)</b>	<b>808279</b>	<b>307026</b>
<b>NET INCREASE/(DECREASE) IN CASH &amp; CASH EQUIVALENTS (A+B+C)</b>	<b>3719505</b>	<b>188904</b>
Cash & Cash Equivalents as at (opening Balance)	7278464	7089560
Cash & Cash Equivalents as at (Closing Balance)	10997969	7278464
*Comprises :		
(a) Cash on Hand	691238	254319
(b) Cheques, drafts on hand	Nil	Nil
(c) Balances with banks		
(i) In current accounts	5306731	2024145
(d) Term Deposit	5000000	5000000
<b>TOTAL</b>	<b>10997969</b>	<b>7278464</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

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

**Sd/-  
(PREM CHAND)**

Partner  
M.No.: 88235

Place : Delhi  
Dated : 30/05/2014

**Sd/-  
VIKAS SETH**  
(Managing Director)  
DIN : 00383194

**Sd/-  
(SANJAI SETH)**  
(Whole Time Director)  
DIN : 00350518

**Sd/-  
JASPINDER SINGH SALUJA**  
(Company Secretary)

**NOTE : 1**

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS AT MARCH 31, 2014**

**SIGNIFICANT ACCOUNTING POLICIES**

**a) Corporate Information**

My Money Securities Limited is a public limited company and incorporated as under the provisions of the Companies Act, 1956. Its shares are listed on Ahmadabad Stock Exchange, Delhi Stock Exchange and Jaipur Stock Exchange. The is engaged in the business of dealing in shares & currency and acting as a Broker in the National Stock Exchange and MCX Stock Exchange.

**b) Basis of Accounting**

The financial statements of the Company have been prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP) to comply with the Accounting Standards notified under the Companies (Accounting Standards) Rules, 2006 (as amended) and the relevant provisions of the Companies Act, 1956, read with General circular 8/2014 dated April 4, 2014 issued by the Ministry of Corporate Affairs. The financial statements have been prepared on accrual basis under the historical cost convention.

Method of Accounting followed is mercantile system.

**c) Use of estimates**

The preparation of the financial statements in conformity with Indian GAAP requires the Management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) and the reported income and expenses during the year. The Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ due to these estimates and the differences between the actual results and the estimates are recognised in the periods in which the results are known / materialise.

**d) 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.

**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.

**NOTE : 2**

**CASH FLOW STATEMENT**

Cash Flows are reported using the indirect method, whereas profit/(loss) before extraordinary items and tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipt or payments. The cash flow from operating, investing and financing activities of the Company are segregated based on the available information.

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS AT MARCH 31, 2014**

NOTE	PARTICULARS	As At 31/3/2014 (In Rs.)	As At 31/03/2013 (In Rs.)
<b>3</b>	<b>SHARE CAPITAL</b>		
	<b>(a) Authorised:</b>		
	1,15,00,000 Equity Shares of Rs. 10/- each (Previous Year 1,15,00,000 Equity Shares of Rs. 10/- each)	115000000	115000000
	10,000 Preference shares of Rs. 1000/- each Previous Year 10,000 Preference Shares of Rs. 1000/- each	10000000	10000000
		<u>125000000</u>	<u>125000000</u>
	<b>(b) Issued &amp; subscribed</b>		
	1,00,00,300 Equity Shares of Rs. 10/- each (Previous Year 10000300 Equity Shares of Rs. 10/- each)	100003000	100003000
		<u>100003000</u>	<u>100003000</u>
	<b>(c) 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 (Previous Year calls in arrears Rs. 2657000/-)	Nil	97346000
		<u>100003000</u>	<u>97346000</u>

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

Particulars	As at 31st March, 2014		As at 31st March, 2013	
	No of Shares	Amount (Rs.)	No of Shares	Amount (Rs.)
At the Beginning of the Year	10000300	100003000	10000300	97346000
Shares Issued during th year	Nil	Nil	Nil	Nil
<b>Share Outstanding at March 31, 2014</b>	<b>10000300</b>	<b>100003000</b>	10000300	97346000

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

Particulars	As at 31st March, 2014		As at 31st March, 2013	
	No of Shares	% of holding	No of Shares	% of holding
Sanjai Seth	653600	6.54	653600	6.54
Vikas Seth	546850	5.47	546850	5.47
My Money Technologies (P) Ltd.	2000000	20	2000000	20
Camco Commodities (P) Ltd.	1194100	11.94	1194100	11.94

**4 RESERVE & SURPLUS**

**(A) PROFIT & LOSS ACCOUNT**

Opening Balance	4363538	3682761
Add : Transferred from Profit & loss a/c	683354	680777
(B) Miscellaneous Expenditure not W/o	(527460)	(527460)
<b>TOTAL</b>	<u>4519432</u>	<u>3836078</u>

# MyMoney™

## SECURITIES LIMITED

NOTE	PARTICULARS	As At 31/3/2014 (In Rs.)	As At 31/03/2013 (In Rs.)				
<b>5</b>	<b>LONG TERM BORROWING</b>						
(a)	<b>SECURED LOANS</b>						
	Vehcile loan from Canara Bank	172362	265446				
	<b>TOTAL</b>	<b>172362</b>	<b>265446</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. 172362/- (Previous year Rs. 265446/-) is secured by hypothecation of Maruti Swift Dezire and personal guarantee of Director</td> <td>Repayable in 60 equated monthly Installments of Rs. 10027 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. 172362/- (Previous year Rs. 265446/-) is secured by hypothecation of Maruti Swift Dezire and personal guarantee of Director	Repayable in 60 equated monthly Installments of Rs. 10027 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. 172362/- (Previous year Rs. 265446/-) is secured by hypothecation of Maruti Swift Dezire and personal guarantee of Director	Repayable in 60 equated monthly Installments of Rs. 10027 including Interest from date of loan (11/11/2010)						
<b>6</b>	<b>DEFERRED TAX</b>						
	Related to Fixed Asset as at April 1, 2013	167632	180550				
	For the year	(26812)	(12918)				
	<b>TOTAL</b>	<b>140820</b>	<b>167632</b>				
<b>7</b>	<b>SHORT TERM BORROWING</b>						
(a)	<b>SECURED</b>						
	Bank Overdraft with Canara Bank	1805531	1801596				
(b)	<b>UNSECURED</b>						
	Bank Overdraft with Canara Bank	2729519	3808927				
	<b>TOTAL</b>	<b>4535050</b>	<b>5610523</b>				
(A)	<b>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>TRADE PAYABLE</b>						
(a)	Sundry Creditors	15914042	11632933				
(b)	Advance from Customers as a Margin Money	2162345	1862390				
	<b>TOTAL</b>	<b>18076387</b>	<b>13495323</b>				
<b>9</b>	<b>OTHER CURRENT LIABILITIES</b>						
(a)	Statutory Payable						
	TDS Payable	21035	51401				
	Stamp Duty	8668	3967				
(b)	Expenses Payable	408977	414825				
	<b>TOTAL</b>	<b>438680</b>	<b>470193</b>				
<b>10</b>	<b>SHORT TERM PROVISIONS</b>						
(a)	Provision for Taxation	338090	322490				
	<b>TOTAL</b>	<b>338090</b>	<b>322490</b>				

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

S. No	Particulars	Rate of Dep.	GROSS BLOCK			DEPRECIATION			NET BLOCK		
			Cost on 1.4.2013	Addition During the year	Deletion During the year	Cost on 31.3.2014	For the Year	Deduction during the year	As on 31.3.2014	WDV on 31.3.2014	WDV on 31.3.2013
1	Vehicle	9.50%	1865697	NIL	NIL	1865697	112194	NIL	1320042	545655	657849
2	Furniture	6.33%	451243	NIL	NIL	451243	19531	NIL	338466	112777	132308
3	Computer	16.21%	1511044	Nil	NIL	1511044	69745	NIL	1280690	230354	300099
4	Fax	6.33%	57290	Nil	NIL	57290	851	NIL	54188	3102	3953
5	Airconditioner	6.33%	83704	NIL	NIL	83704	5298	NIL	57560	26144	31442
6	Cellular Phone	16.21%	123475	8000	NIL	131475	7184	NIL	102945	28530	27714
7	Office Equipment	6.33%	132385	NIL	NIL	132385	8380	NIL	61906	70479	78859
8	Generator	4.75%	34074	Nil	NIL	34074	1618	NIL	22249	11825	13443
9	UPS & Batteries	4.75%	273324	8113	NIL	281437	13240	NIL	109793	171644	176771
10	Software	16.21%	104000	Nil	NIL	104000	16858	NIL	73621	30379	47237
	<b>TOTAL</b>		<b>4636236</b>	<b>16113</b>	<b>NIL</b>	<b>4652349</b>	<b>3166561</b>	<b>254899</b>	<b>3421460</b>	<b>1230889</b>	<b>1469675</b>
	<b>PREVIOUS YEAR</b>		<b>4624424</b>	<b>11812</b>	<b>NIL</b>	<b>4636236</b>	<b>2898626</b>	<b>267935</b>	<b>3166561</b>	<b>1469675</b>	<b>1725798</b>

NOTE PARTICULARS		As At 31/03/2014	As At 31/03/2014	As At 31/03/2013	As At 31/03/2013
<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 Paid Up Unquoted Equity Shares (Non Trade)</b>					
(I) Associates					
My Money Insurance Brokers (P) Ltd.	10/-	44000	4400000	74000	7400000
Camco Commodities (P) Ltd.	10/-	70000	7000000	70000	7000000
My Money Technologies (P) Ltd.	10/-	25000	2500000	Nil	Nil
<b>(c) Fully Paid Up Unquoted Equity Shares (Non Trade)</b>					
Mehak Infracon (P) Ltd	10/-	17500	1750000	Nil	Nil
IT&T Entertainment Services (P) Ltd	10/-	140000	3500000	Nil	Nil
Baba Nanak Financial Services Ltd.	10/-	10000	1000000	Nil	Nil
Ramsons Protiens Ltd	10/-	62500	1250000	Nil	Nil
<b>(d) Fully Paid Up Quoted Units in Mutual Fund (Trade)</b>					
(I) Birla Sunlife Floating Rate-Short Term	100/-	78	5000	78	5000
<b>TOTAL</b>		<b>413960</b>	<b>29966008</b>	<b>188960</b>	<b>22966008</b>

NOTE PARTICULARS	As At 31/3/2014 (In Rs.)	As At 31/03/2013 (In Rs.)
<b>13 LONG TERM LOANS &amp; ADVANCES</b>		
Advance against Lease Property	<b>4000000</b>	4000000
Advance for Property	<b>550000</b>	550000
Deposit with NSE (CM)	<b>5000000</b>	5100000
Deposit with NSE (F&O)	<b>800000</b>	800000
Deposit with IL&FS (Currency Segment)	<b>1100000</b>	1500000
Deposit with IL&FS (F&O segment)	<b>400000</b>	400000
Security Depsoit with Airtel	<b>2500</b>	2500
<b>TOTAL</b>	<b>11852500</b>	12352500



**NOTE : 14 CLOSING STOCK**  
**INVENTORIES AS ON 31/03/2014**

Scrip Name	Face Value	Quantity As At 31st March14	Amount As At 31st March14	Quantity As At 31st March13	Amount As At 31st March13
Axis-IT Ltd	5/-	1000	43900	1000	45350
Adiya Birla Nuvo	10/-	3	1335	3	1335
AMTL	5/-	5845	105502	5845	115124
Atlas Cycle (Har) Ltd	10/-	19000	4475450	15000	3577200
BHEL	2/-	40	6042	40	6042
BHARTI AIRTEL	5/-	30	8753	30	8753
EON ELECTRIC	5/-	133619	2578847	239942	5087039
Haryana Sheet	10/-	1000	6250	1000	6250
ITC Ltd.	10/-	95	99095	95	99095
IDFC	10/-	2700	283510	Nil	Nil
Liquid Benchmark	1000/-	17	10000	16	10000
MAGMA	2/-	3100	213043	Nil	Nil
NTPC	10/-	20	2398	20	2839
Nutek	5/-	15000	7500	15000	8250
OPTO CIRCUIT	10/-	6	163	6	360
Paramount Comm.	2/-	6709	9057	5209	7553
PHIL CORP.	10/-	800	2960	800	2960
Roofit Industries	10/-	5100	9180	5100	9180
State Bank of India	10/-	21	22409	21	22409
Sintex	1/-	2500	58500	2500	58500
Sri Adhikari	10/-	600	7890	600	7890
SQD SOFTWARE	10/-	1000	7450	1000	7450
SATYAM	2/-	NIL	NIL	NIL	NIL
SEAMARIN	10/-	NIL	NIL	1000	55450
TALBROSQ	10/-	20	727	20	727
		<b>198,225</b>	<b>7,959,961</b>	<b>294,247</b>	<b>9,139,756</b>

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SECURITIES LIMITED

NOTE	PARTICULARS	As At 31/3/2014 (In Rs.)	As At 31/03/2013 (In Rs.)
<b>15</b>	<b>TRADE RECEIVABLE</b>		
(a)	Trade Receivables outstanding for a period exceeding six months	3058994	6489884
(b)	Other Trade Receivables	48339881	43455077
	<b>TOTAL</b>	<b>51398875</b>	<b>49944961</b>
<b>16</b>	<b>CASH AND CASH EQUIVALENTS</b>		
(a)	Cash on Hand	691238	254319
(b)	Term Deposit	5000000	5000000
(c)	Balance with Banks	5306731	2024145
	<b>TOTAL</b>	<b>10997969</b>	<b>7278464</b>
<b>17</b>	<b>SHORT TERM LOAN AND ADVANCES</b>		
(a)	Loans and Advances to Employees	186060	196760
(b)	Share Application Money	8650000	13600000
(c)	Balance with Govt Authority		
	Advance Income Tax	290888	59831
	Advance Income Tax preceding year	4280210	3613210
(d)	Advance for Software	Nil	25000
(e)	NSE Advance for expenses	48457	Nil
(f)	Advance Transaction Charges (NSE)	180973	149494
	<b>TOTAL</b>	<b>13636588</b>	<b>17644295</b>
<b>18</b>	<b>OTHER CURRENT ASSETS</b>		
(a)	Interest Accured on FD	1127783	641583
(b)	other Receivables	53248	76443
	<b>TOTAL</b>	<b>1181031</b>	<b>718026</b>
<b>19</b>	<b>REVENUE FROM OPERATIONS</b>		
(a)	Brokerage Income	1901927	2042157
(b)	Other Brokerage Income	36838	313872
(c)	Net Gain on Current Investment		
	Opening Stock	9139756	7909882
	Add : Purchase	9848546	9373674
	Less : Sales	(12407057)	(11255704)
	Less : Closing Stock	(7959961)	(9139756)
(d)	Syndication Income	1378716	3111904
		2015000	Nil
	<b>TOTAL</b>	<b>5332481</b>	<b>5467933</b>
<b>20</b>	<b>OTHER INCOME</b>		
(a)	Interest on Bank Deposit	540223	497423
(b)	Interest on other Deposit	104599	100879
(c)	Dividend Income	287989	372126
(d)	Miscellaneous Income	14855	1059
	<b>TOTAL</b>	<b>947666</b>	<b>971487</b>

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## SECURITIES LIMITED

NOTE	PARTICULARS	As At 31/3/2014 (In Rs.)	As At 31/03/2013 (In Rs.)
<b>21</b>	<b>EMPLOYEE'S BENEFITS EXPENSES</b>		
	(a) Directors Remuneration	1392000	1458000
	(b) Salary & Benefits (HRA)	1047100	983550
	(c) Staff Welfare Expenses	10130	14881
		<u>2449230</u>	<u>2456431</u>
<b>22</b>	<b>DEPRECIATION AND AMORTIZATION EXPENSES</b>		
	(a) Depreciation on Tangible Assets	254899	267935
	(b) Preliminary Expenses	Nil	52135
	<b>TOTAL</b>	<u>254899</u>	<u>320070</u>
<b>23</b>	<b>FINANCE COST</b>		
	(a) Interest Expenses on Borrowing	459566	514314
	(b) Bank Guarantee Charges	210757	99214
	(c) Bank Charges	9841	14322
	<b>TOTAL</b>	<u>680164</u>	<u>627850</u>
<b>24</b>	<b>OTHER EXPENSES</b>		
	Advertising Expenses	46565	26161
	Auditors Remuneration	56180	56180
	Power & Fuel Charges	336034	347121
	Business Promotion & Marketing Expenses	19289	15552
	Computer & Software Maintenance	68390	88654
	Conveyance & Travelling Expenses	84643	92518
	Depository Charges	105088	112520
	Directors Meeting Expenses	8125	7568
	Insurance Expenses	19752	33396
	Professional & Legal Expenses	281906	149360
	Listing Expenses	64142	44171
	Printing & Stationery	58407	97545
	General Expenses	263916	273689
	Membership Fee & Subscription	109448	103337
	Exchange Transaction Expenses	Nil	52718
	Exchange Expenses	49726	36799
	Rent	120000	120000
	SEBI Fees	1396	1282
	Service Tax Non Recoverable expenses	Nil	265
	Subscription paid to N.S.E.	Nil	56180
	Telephone Expenses	135023	142435
	Exchange V-Sat Charges	60451	175759
	<b>TOTAL</b>	<u>1888481</u>	<u>2033210</u>

**NOTE : 25**

**NOTES FORMAING PART OF THE FINANCIAL STATEMENTS AS AT MARCH 31, 2014**

**NOTES ON ACCOUNTS**

**1. CONTINGENT LIABILITIES**

- (a) No Provision has been made in the books of accounts by the company of the following demands has been raised by the Income Tax department.

Nature of the Statute	Assessment year	Total Demand (Rs. In Lakhs)	Payment under protest (Rs.In Lakhs)	Dispute Amount
The Income Tax Act, 1961	1999-2000	14.76	11.25	3.51
The Income Tax Act, 1961	2000-2001	14.15	11.54	2.61
The Income Tax Act, 1961	2001-2002	4.61	3.99	0.62

However the company has filled review petition regarding disputed amount with Income Tax Department

(b) **Guarantees**

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

Bank Guarantee of Rs. 15,00,000/- is provided to MCX Stock Exchange towards Base Capital for currency segment. 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	Name of Party
A) Key Managerial Personnel	Mr. Sanjai Seth Mr. Vikas Seth
C) Transaction during the year	

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
Salary	Sanjai Seth			876
Salary	Vikas Seth			516

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	2013-2014	2012-2013
1.	Profit/(loss) after Taxation (A) Rs.	<b>683354</b>	680777
2.	No. of Equity Shares (B)	<b>10000300</b>	10000300
3.	Nominal Value of Equity Shares (EPS)	<b>10/-</b>	10/-
4.	Basic Earning per Shares (A/B) Rs.	<b>0.07</b>	0.07

7. Break up of Deferred Tax Assets and Deferred Tax Liabilities as at 31st March, 2014

	As At 31/03/2014 (Rs.)	As At 31/03/2013 (Rs.)
<b>Deferred Tax Assets</b>		
(a) Fixed Assets	<b>26,812</b>	12,918
(b) Other Expenses	<b>Nil</b>	Nil
<b>Deferred Tax Liability</b>		
(c) Fixed Assets	<b>Nil</b>	Nil
(d) Other Expenses	<b>Nil</b>	Nil
Deferred Tax Liability/(Assets) (Net)	<b>(26,812)</b>	(12,918)

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 31st March, 2014 and have been authenticated as such.

**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 : 30/05/2014

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

**Sd/-  
VIKAS SETH**  
(Managing Director)  
DIN : 00383194

**Sd/-  
(SANJAI SETH)**  
(Whole Time Director)  
DIN : 00350518

**Sd/-  
JASPINDER SINGH SALUJA**  
(Company Secretary)

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# MyMoney™

## SECURITIES LIMITED

**Regd. Office:** 10-A, Underhill lane, Civil Lines, Delhi-110054  
 CIN: L67120DL1992PLC047890; Website: www.mymoneyviews.com;  
 E-mail Id: mymoney@vsnl.com; Tel No.: 011-23937870; Fax No.: 011-23924241

### Form No. MGT - 11

#### PROXY FORM

*[Pursuant to Section 105 (6) of the Companies Act, 2013 and Rule 19(3) of the Companies (Management and Administration) Rules, 2014]*

Name of the Member (s): \_\_\_\_\_

Registered address: \_\_\_\_\_

E-mail Id: \_\_\_\_\_ Folio No. /DP ID & Client ID: \_\_\_\_\_

I/We, being the member (s) of \_\_\_\_\_ shares of the above named company, hereby appoint

1) Name: \_\_\_\_\_ E-mail Id: \_\_\_\_\_

Address: \_\_\_\_\_

Signature: , or failing him/her

2) Name: \_\_\_\_\_ E-mail Id: \_\_\_\_\_

Address: \_\_\_\_\_

Signature: , or failing him/her

as my/our Proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 23rd Annual General Meeting of the Company, to be held on the 30th day of September, 2014 at 11.00 A.M. at the Registered Office of the Company at 10-A, Underhill lane, Civil Lines, Delhi-110054 and at any adjournment thereof in respect of such resolutions as are indicated below:

Res. No.	Description	For*	Against*
1.	Adoption of Annual Accounts and Reports thereon for the financial year ended 31st March, 2014.		
2.	Re-appointment of Mr. Sanjai Seth(DIN: 00350518), who retires by rotation at this Annual General Meeting and, being eligible, offers himself for re-appointment.		
3.	Appointment of M/s Prem Amar And Co., Chartered Accountants (FRN: 009636N) as Statutory Auditors of the Company and to fix their remuneration		
4.	Appointment of Mr. Vineet Gupta (DIN:00411381) as an Independent Director of the Company		
5.	Appointment of Mr. Rajnish Khanna (DIN: 00898113) as an Independent Director of the Company		
6.	Increase the Managerial Remuneration of Mr. Sanjai Seth		
7.	Increase the Managerial Remuneration of Mr. Vikas Seth		

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 20

Signature of Shareholder: \_\_\_\_\_

**Affix,  
Re. 1/-  
Revenue  
Stamp**

**NOTES:**

- 1) Please put a 'X' in the appropriate column against the respective resolutions. If you leave the 'For' or 'Against' column blank against any or all the resolutions, your Proxy will be entitled to vote in the manner as he/she thinks appropriate.
- 2) Pursuant to the provisions of Section 105 of the Companies Act, 2013, a person can act as a proxy on behalf of not more than fifty (50) members and holding in the aggregate not more than ten percent (10%) of the total Share Capital of the Company carrying voting rights. A member holding more than ten percent (10%), of the total Share Capital of the Company carrying voting rights may appoint a single person as proxy and such person shall not act as proxy for any other member.
- 3) This form of Proxy in order to be effective should be duly completed, stamped, signed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the meeting.



# MyMoney™

## SECURITIES LIMITED

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E-mail Id: mymoney@vsnl.com; Tel No.: 011-23937870; Fax No.: 011-23924241

### ATTENDANCE SLIP

*(To be handed over at the entrance of the meeting venue)*

Name of the Member (s) / Proxy\*: \_\_\_\_\_

(\*Strike off whichever is not applicable)

Registered address: \_\_\_\_\_

E-mail Id: \_\_\_\_\_

Folio No. /DP ID & Client ID: \_\_\_\_\_

I/We, being the member (s) of \_\_\_\_\_ shares of the above named company, hereby record my/our presence at the 23rd Annual General Meeting of the Company, to be held on the 30th day of September, 2014 at 11.00 A.M. at the Registered Office of the Company at 10-A, Underhill lane, Civil Lines, Delhi-110054 and at any adjournment thereof.

Signature of the Member/Proxy\*: \_\_\_\_\_

(\*strike out whichever is not applicable)

#### **NOTES:**

- 1) Members/Proxies are requested to bring the duly signed attendance slip to the meeting and hand it over at the entrance.
- 2) Corporate members intending to send their authorized representatives to attend the meeting are requested to send, to the Company, a certified copy of the Board Resolution authorizing their representative to attend and vote on their behalf at the meeting.
- 3) For the convenience of Members, persons other than Members/Proxies will not be admitted.

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**SECURITIES LIMITED**

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