

**28<sup>TH</sup>**

**ANNUAL REPORT**

---

**2018 - 2019**

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

**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 – Chairman  
Mr. Sanjai Seth – Member  
Mr. Vineet Gupta – Member

**STAKEHOLDERS RELATIONSHIP COMMITTEE**

Mr. Rajnish Khanna – Chairman  
Mr. Sanjai Seth – Member  
Mr. Vineet Gupta – Member

**NOMINATION AND REMUNERATION COMMITTEE**

Mr. Rajnish Khanna – Chairman  
Mrs. Rajni Seth – Member  
Mr. Vineet Gupta – Member

**RISK MANAGEMENT COMMITTEE**

Mr. Rajnish Khanna – Chairman  
Mrs. Rajni Seth – Member  
Mr. Sanjai Seth – Member

**COMPANY SECRETARY & COMPLAINEE OFFICER**

Mr. Varun Kalra

**CHIEF FINANCIAL OFFICER**

Mr. Pawan Chawla

**STATUTORY AUDITORS**

M/s ADIWISE M.K. & ASSOCIATES  
301, Vardman Plaza, Plot No. 3  
F-Block LSC, Bhera Enclave  
New Delhi-110087

**INTERNAL AUDITOR**

M/s Rakesh Sharma Associates  
316, Dhaka Chambers,  
2068/39, Naiwala,  
Karol Bagh, New Delhi - 110005

**BANKERS**

Canara Bank  
O.B.C.

**BRANCH OFFICE**

Ground Floor, Gopal mansion, Cinema Road  
(Behind Metro Cinema), Dhobi Talao, Mumbai – 400020

**REGISTERED OFFICE**

10-A Under Hill Lane, Civil Lines  
Delhi-110 054  
Ph. 011-23937870, 23930655, Telefax : 011-23924241  
Email : [mymoneyviewsatoutlook.com](mailto:mymoneyviewsatoutlook.com)

**REGISTRAR AND SHARE TRANSFER AGENT**

Mas Services Ltd.  
T-34, 2nd Floor  
Okhla Industrial Area Phase-II  
New Delhi-110 020  
Ph. 011-26387281-83  
Email : [info@masserv.com](mailto:info@masserv.com)

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

CIN: L67120DL1992PLC047890

Email id: mymoneyviews@outlook.com, Contact No.: 23924241, 23930655,

Regd. Office: 10-A, UNDER HILL LANE, CIVIL LINES, DELHI - 110054

**NOTICE**

**NOTICE** is hereby given that the 28<sup>th</sup> Annual General Meeting of My Money Securities Limited will be held on Friday, 27<sup>th</sup> September, 2019 at 11.00 A.M. at 10-A, Under Hill Lane, Civil Lines Delhi-110 054 to transact the following business:

**AS ORDINARY BUSINESS:**

1. To receive, consider and adopt the Audited Financial Statements of the Company for the financial year ended March 31, 2019, including the audited Balance sheet as at March, 31, 2019, the statement of Profit and Loss for the year ended on that date and the reports of the Board of Directors and Auditors thereon.
2. To appoint a Director in place of Mrs. Rajni Seth (DIN: 00350604) who retires by rotation and being eligible offers herself for the re-appointment.

**AS SPECIAL BUSINESS :**

3. **To appoint Mr. Sandeep Gupta as an Independent Director and in this regard, pass the following resolution as an Ordinary Resolution:**

“**RESOLVED THAT** pursuant to the provisions of Sections 149 and 152 read with Schedule IV and other applicable provisions, if any, of the Companies Act, 2013 (“the Act”) and the Companies (Appointment and Qualification of Directors) Rules, 2014 and the applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Mr. Sandeep Gupta (DIN: 00411271), who qualifies for being appointed as an Independent Director and in respect of whom the Company has received a notice in writing under Section 160 of the Act from a member proposing his candidature for the office of Director, be and is hereby appointed as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term of 5 (five) consecutive years, that is, up to 27<sup>th</sup> September, 2024.”

4. **To appoint Mr. Ranjan Srinath as an Independent Director and in this regard, pass the following resolution as an Ordinary Resolution:**

“**RESOLVED THAT** pursuant to the provisions of Sections 149 and 152 read with Schedule IV and other applicable provisions, if any, of the Companies Act, 2013 (“the Act”) and the Companies (Appointment and Qualification of Directors) Rules, 2014 and the applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Mr. Ranjan Srinath, who qualifies for being appointed as an Independent Director and in respect of whom the Company has received a notice in writing under Section 160 of the Act from a member proposing his candidature for the office of Director, be and is hereby appointed as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term of 5 (five) consecutive years, that is, up to 27<sup>th</sup> September, 2024.”

By order of the Board  
For My Money Securities Ltd.

Sd/-  
(VIKAS SETH)  
Managing Director  
DIN: 00383194  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054

Place : Delhi  
Date : 14/08/2019

**ENCLS :-** Copy of Audited Financial Statements for the Year ended 31st day of March, 2019 attached along with all enclosures.

**NOTES:**

The statement pursuant to Section 102(1) of the Companies Act, 2013 setting out the material facts in respect of the business under Item Nos. 3 & 4 set out above and the details under the Listing Agreement with Stock Exchanges in respect of Directors proposed to be appointed/re-appointed at the Annual General Meeting, is annexed hereto.

1. **A MEMBER ENTITLED TO ATTEND AND VOTE IS ENTITLED TO APPOINT ONE OR MORE PROXY(IES) TO ATTEND AND VOTE ON POLL AT THE MEETING INSTEAD OF HIMSELF/HERSELF AND THE PROXY NEED NOT BE A MEMBER.** An instrument appointing a proxy, i.e Form MGT-11 (Enclosed), in order to be valid /effective must be duly filled in all respects and should be lodged with Company at its registered office at least 48 hours before the commencement of the meeting. Proxies shall not have any right to speak at the meeting
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. Bodies Corporate members are requested to send a certified copy of the Board resolution authorizing their representative/s to attend and vote at the meeting pursuant to provisions of section 113 of the Companies Act, 2013.
4. The Register of Director's and their Shareholding, Register of Contracts with related Party and contracts and Bodies in which directors are interested and Registers of Proxies would be available for Inspection by the Members at the meeting.
5. The Register of Members and Share Transfer Books of the Company will remain closed from Saturday 21st September, 2019 to Friday 27<sup>th</sup> September, 2019 (both days inclusive) in connection with the Annual General Meeting.
6. Section 20 of the Companies Act, 2013 permits service of documents on members by a company through electronic mode. Accordingly, as a part of the Green Initiative, electronic copy of the Annual Report for FY 2018-19 is being sent to all the members whose email IDs are registered with the Company/Depository Participants(s) for communication purposes unless any member has requested for a physical copy of the same. Further, in terms of SEBI Circular No. CIR/ CFD/ DIL/ 7/2011 dated 05.10.2011 and Clause 32 of the listing agreement read with SEBI (LODR) Regulations, 2015, the physical copies of Abridged Annual Report is being sent through permitted mode to all other members who have not registered their email address(es). Members may also note that the Annual Report for FY 2018-19 will also be available on the Company's website [www.mymoneyviews.com](http://www.mymoneyviews.com) for download.
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 Company at the Registered office of the Company at 10-A, Under Hill lane, Civil lines, Delhi-110054 or its Registrar and Share Transfer Agent M/s. Mas Services Limited, T-34, 2<sup>nd</sup> Floor, Okhla Industrial Area Phase-II, New Delhi-110 020.
8. Queries on accounts and operations of the Company, if any, may be sent to the Company Secretary seven days in advance of the meeting so as to enable the Management to keep the information ready at the meeting.
9. All transfer deeds, requests for change of address, bank particulars /mandates /ECS mandates, PAN should be lodged with Company's Registrar and Share Transfer Agent M/s. Mas Services Limited, in case of shares held in physical form on or before Friday, 20th September, 2019. The above details in respect of the shares held in electronic form should be sent to the respective Depository Participants by the members well in time.
10. Under Section 72 of the Companies Act, 2013, members are entitled to make nomination in respect of shares held by them in physical mode. Members desirous of making nominations are requested to send their request in Form No. SH.13 to the Company's Registrar and Share Transfer Agent.
11. As a measure of economy, Members are requested to bring their copy of Annual Report to the meeting. Members / Proxies should bring the attendance slip duly filled in and signed for attending the meeting.
12. The Company is providing facility for voting by electronic means. The business set out in the Notice can be transacted through such voting. The facility for voting through polling paper would also be made available at the Meeting and the members attending the Meeting who have not cast their vote by e-voting shall be able to vote at the Meeting.
13. The members who have cast their vote by e-voting may also attend the Meeting but shall not be entitled to cast their vote again.
14. The Notice of the 28<sup>th</sup> AGM along with the Annual Report 2018-19 is being sent in physical form by the permitted mode.
15. Members may also note that the notice of 28<sup>th</sup> AGM and the Annual Report 2018-19 will be available on the Company's website, [www.mymoneyviews.com](http://www.mymoneyviews.com).
16. Corporate members intending to send their authorised representatives to attend the Meeting are requested to send to Mas services Ltd a certified true copy of the Board Resolution authorising their representative to attend and vote on their behalf at the Meeting.

### 17. Voting through Electronic Means

- I. In Compliance with provisions of Section 108 of the Companies Act 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended by the companies (Management and Administration) Amendment Rules 2015 and Regulations 44 of SEBI (LODR) Regulations, 2015, the Company is pleased to provide to its members the facility to exercise their right to vote on resolution proposed to be considered at the Annual General Meeting (AGM) of the Company by electronic means and the business may be transacted through the e-voting services. The facility of casted the votes by the members using an electronic voting system from a place other than venue of the AGM ("remote e-voting") will be provided by National Securities Depository Limited (NSDL).
  - II. The facility for voting through ballot paper shall be made available at the AGM and the members attending the meeting who have not cast their vote by remote e-voting shall be able to exercise their right at the meeting through ballot paper.
  - III. The members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again.
  - IV. The remote e-voting period shall commence on Tuesday, 24<sup>th</sup> September, 2019 (9.00 A.M.) and ends on Thursday, 26<sup>th</sup> September, 2019 (5.00 P.M.). During this period members of the Company, holding shares either in physical or in dematerialized form, as on the cut of date of Friday, 20<sup>th</sup> September, 2019, may cast their vote by remote e-voting. The e-voting module shall be disabled by NSDL for voting thereafter. Once the vote on a resolution is cast by the member, the member shall not be allowed to change subsequently.
  - V. The process and manner for remote e-voting are as under.
- I. In case of Members receiving e-mail from NSDL (For those members whose e-mail addresses are registered with Company/Depositories):**
- a. Open e-mail and open PDF file viz."MMSL-remote e-Voting.pdf" with your client ID or Folio No. as password containing your user ID and password for remote e-voting. Please note that the password is an initial password.
  - b. Launch internet browser by typing the following URL: <https://www.evoting.nsd.com/>.
  - c. Click on Shareholder-Login.
  - d. Put user ID and password as initial password noted in step (i) above. Click Login.
  - e. Password change menu appears. Change the password with new password of your choice with minimum 8 digits/characters or combination thereof. Note new password. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
  - f. Home page of remote e-voting opens. Click on remote e-voting: Active Voting Cycles.
  - g. Select "EVEN" of "My Money Securities Limited".**
  - h. Now you are ready for remote e-voting as Cast Vote page opens.
  - i. Cast your vote by selecting appropriate option and click on "Submit" and also "Confirm" when prompted.
  - j. Upon confirmation, the message "Vote cast successfully" will be displayed.
  - k. Once you have voted on the resolution, you will not be allowed to modify your vote.
  - l. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer through e-mail to [cs.sarikajain@yahoo.in](mailto:cs.sarikajain@yahoo.in) with a copy marked to [evoting@nsdl.co.in](mailto:evoting@nsdl.co.in).
- II. In case of Members receiving Physical copy of Notice of 28<sup>th</sup> Annual General Meeting (for members whose email IDs are not registered with the Company/Depository Participants(s) or requesting physical copy)**
- a. Initial password is provided in the Postal Ballot form as enclosed herewith.
  - b. Please follow all steps from Sl. No. (b) to Sl. No. (l) above, to cast vote.
- III. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Members and remote e-voting user manual for Members available at the downloads section of [www.evoting.nsd.com](http://www.evoting.nsd.com) or call on toll free no.: 1800-222-990.**
- IV. If you are already registered with NSDL for remote e-voting then you can use your existing user ID and password/PIN for casting your vote.**

- V. You can also update your mobile number and e-mail id in the user profile details of the folio which may be used for sending future communication(s).
- VI. The voting rights of members shall be in proportion to their shares of the paid up equity share capital of the Company as on the cut-off date of i.e. Friday 20th September, 2019.
- VII. Any person, who acquires shares and becomes member of the Company after dispatch of the notice and holding shares as of the cut-off date i.e. Friday 20th September, 2019, may also obtain the login ID and password by sending a request at [evoting@nsdl.co.in](mailto:evoting@nsdl.co.in) or RTA, MAS Services Limited. at [info@masserv.com](mailto:info@masserv.com)
- However, if you are already registered with NSDL for remote e-voting then you can use your existing user ID and password for casting your vote. If you forgot your password, you can reset your password by using "Forgot User Details/Password" option available on [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or contact NSDL at the following toll free no.: 1800-222-990.
- VIII. A member may participate in the AGM even after exercising his right to vote through remote e-voting but shall not be allowed to vote again at the AGM.
- IX. A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting at the AGM through ballot paper.
- X. Ms. Sarika Jain, Practicing Company Secretary (Membership No. FCS-8185 & CP No. 8992), Proprietor M/s. Sarika Jain & Associates, Company Secretaries has been appointed for as the Scrutinizer for providing facility to the members of the Company to scrutinize the voting and remote e-voting process in a fair and transparent manner.
- XI. The Chairman shall, at the AGM, at the end of discussion on the resolutions on which voting is to be held, allow voting with the assistance of scrutinizer, by use of "Ballot Paper" for all those members who are present at the AGM but have not cast their votes by availing the remote e-voting facility.
- XII. The Scrutinizer shall after the conclusion of voting at the AGM, will first count the votes cast at the meeting and thereafter unblock the votes cast through remote e-voting in the presence of at least two witnesses not in the employment of the Company and shall make, not later than three days of the conclusion of the AGM, a consolidated scrutinizer's report of the total votes cast in favour or against, if any, to the Chairman or a person authorized by him in writing, who shall countersign the same and declare the result of the voting forthwith.
- XIII. The Results declared alongwith the report of the Scrutinizer shall be placed on the website of the Company [www.mymoneyviews.com](http://www.mymoneyviews.com) and on the website of NSDL immediately after the declaration of result by the Chairman or a person authorized by him in writing. The results shall also be immediately forwarded to the stock exchange i.e. BSE Limited.

**By order of the Board  
For My Money Securities Ltd.**

**Sd/-  
(VIKAS SETH)  
Managing Director  
DIN: 00383194  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054**

**Place : Delhi  
Date : 14/08/2019**

**ANNEXURE TO THE NOTICE**

**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. 3 & 4 of the accompanying Notice:

**Item No. 3**

In accordance with the provisions of Section 149 read with Schedule IV to the Act, appointment of an Independent Director requires approval of members. Based on the recommendation of the Nomination and Remuneration Committee, the Board of Directors has proposed that Mr. Sandeep Gupta (DIN: 00411271), be appointed as an Independent Director on the Board of the Company. The appointment of Mr. Sandeep Gupta, shall be effective upon approval by the members in the Meeting.

The Company has received a notice in writing from a member under Section 160 of the Act proposing the candidature of Mr. Sandeep Gupta for the office of Director of the Company. Mr. Sandeep Gupta is not disqualified from being appointed as a Director in terms of Section 164 of the Act and has given his consent to act as a Director. The Company has received a declaration from Mr. Sandeep Gupta that he meets the criteria of independence as prescribed both under sub-section (6) of Section 149 of the Act and under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). In the opinion of the Board, Mr. Sandeep Gupta fulfils the conditions for his appointment as an Independent Director as specified in the Act and the Listing Regulations Mr. Sandeep Gupta is independent of the management and possesses appropriate skills, experience and knowledge.

Details of Mr. Sandeep Gupta are provided in the "Annexure" to the Notice pursuant to the provisions of (i) the Listing Regulations and (ii) Secretarial Standard on General Meetings ("SS-2"), issued by the Institute of Company Secretaries of India. Copy of draft letter of Mr. Sandeep Gupta setting out the terms and conditions of appointment is available for inspection by the members at the registered office of the Company.

None of the Directors / Key Managerial Personnel of the Company / their relatives are, in any way, concerned or interested, financially or otherwise, in the resolution set out at Item No. 3 of the Notice. This statement may also be regarded as an appropriate disclosure under the Listing Regulations.

The Board recommends the Ordinary Resolution set out at Item No. 3 of the Notice for approval by the members.

**Item No. 4**

In accordance with the provisions of Section 149 read with Schedule IV to the Act, appointment of an Independent Director requires approval of members. Based on the recommendation of the Nomination and Remuneration Committee, the Board of Directors has proposed that Mr. Ranjan Srinath, be appointed as an Independent Director on the Board of the Company. The appointment of Mr. Ranjan Srinath, shall be effective upon approval by the members in the Meeting.

The Company has received a notice in writing from a member under Section 160 of the Act proposing the candidature of Mr. Ranjan Srinath for the office of Director of the Company. Mr. Ranjan Srinath is not disqualified from being appointed as a Director in terms of Section 164 of the Act and has given his consent to act as a Director. The Company has received a declaration from Mr. Ranjan Srinath that he meets the criteria of independence as prescribed both under sub-section (6) of Section 149 of the Act and under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). In the opinion of the Board, Mr. Ranjan Srinath fulfils the conditions for his appointment as an Independent Director as specified in the Act and the Listing Regulations Mr. Ranjan Srinath is independent of the management and possesses appropriate skills, experience and knowledge.

Details of Mr. Ranjan Srinath are provided in the "Annexure" to the Notice pursuant to the provisions of (i) the Listing Regulations and (ii) Secretarial Standard on General Meetings ("SS-2"), issued by the Institute of Company Secretaries of India. Copy of draft letter of Mr. Ranjan Srinath setting out the terms and conditions of appointment is available for inspection by the members at the registered office of the Company.

None of the Directors / Key Managerial Personnel of the Company / their relatives are, in any way, concerned or interested, financially or otherwise, in the resolution set out at Item No. 4 of the Notice. This statement may also be regarded as an appropriate disclosure under the Listing Regulations.

The Board recommends the Ordinary Resolution set out at Item No. 4 of the Notice for approval by the members.

**DETAILS OF DIRECTORS SEEKING APPOINTMENT/ REAPPOINTMENT AT THE FORTHCOMING ANNUAL GENERAL MEETING IN PURSUANCE TO CLAUSE 36(3) OF CHAPTER IV- RELATING TO DOCUMENTS & INFORMATION TO SHAREHOLDERS OF THE SEBI(LISTING OBLIGATIONS & DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**

The details pertaining to appointment or re-appointment of the Directors as required to be provided pursuant to Regulation 36(3) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 are as follows:

Name of the Director	Mr. SANDEEP GUPTA	Mr. RANJAN SRINATH
Director Identification Number (DIN)	00411271	Applied
Date of Birth	21/07/1964	04/05/1959
Date of Appointment	-	-
Profile of Director	Over 30 years of Business experience in Manufacturing, trading, exports and imports.	Over 35 years of Banking experience in various fields.
Expertise in specific functional area	Textile and watches	Treasury, Dealing with stressed Assets.
Qualification	Graduate	M.B.A
Remuneration last drawn (including sitting fees, if any)	N.A.	N.A.
List of outside Directorship held as on 31 <sup>st</sup> March, 2019 (Excluding Private Limited Companies and Foreign Companies)	Nil	Nil
Chairman/Member of the Committee of Board of Directors of the Company as on 31 <sup>st</sup> March, 2019	N.A.	N.A.
No of Shares held in the Company as on 31 <sup>st</sup> March, 2019	10	Nil
Relationship between directors Interest.	Mr. Vineet Gupta - Brother	N.A.
Number of meetings of the Board attended during the year	Nil	Nil

By order of the Board  
For My Money Securities Ltd.

Sd/-  
(VIKAS SETH)  
Managing Director  
DIN: 00383194  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054

Place : Delhi  
Date : 14/08/2019



**DIRECTOR'S REPORT**

To

*The Members,*

Your Directors have pleasure in presenting the 28<sup>th</sup> Annual Report of the Company with the Audited Financial Statements of Accounts and the Auditor's Report of the Company for the period ended 31<sup>st</sup> March, 2019. The Summarized Financial Results for the period ended 31<sup>st</sup> March, 2019 are as under.

**1. PERFORMANCE HIGHLIGHTS:**

The financial statements of the company are prepared in accordance with the Indian Accounting Standards (referred to as 'Ind AS') prescribed under section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, as amended from time to time. Significant accounting policies used in the preparation of the financial statements are disclosed in the notes to the consolidated financial statements.

The performance highlights of the company for FY 2018-19 are furnished as under:-

S. NO.	PARTICULARS	YEAR ENDED 31 <sup>ST</sup> MARCH, 2019	YEAR ENDED 31 <sup>ST</sup> MARCH, 2018
1	Revenue from Operations	20,92,995	60,22,013
	Other Income	24,04,325	20,77,604
	<b>Total Income</b>	<b>44,97,320</b>	<b>80,99,617</b>
2	<b>Total Expenditure</b>	<b>1,71,26,288</b>	<b>1,22,77,304</b>
3	<b>Profit (+) / Loss (-) before Depreciation and Tax</b>	<b>(1,26,28,968)</b>	<b>(41,77,687)</b>
4	Depreciation/ Amortisation	(2,25,267)	(2,05,947)
5	<b>Profit (+)/ Loss (-) before Tax</b>	<b>(1,28,54,235)</b>	<b>(43,83,634)</b>
6	Current tax	NIL	18,581
7	Deferred tax Liability/(Assets)	(18,30,004)	(12,76,630)
8	Earlier year Tax Expenses	NIL	1,485
9	<b>Net Profit (+)/ Loss (-) after Tax</b>	<b>(1,10,24,231)</b>	<b>(31,27,070)</b>
10	<b>EPS (Basic) &amp; (Diluted)</b>	<b>(1.1024)</b>	<b>(0.3127)</b>

**2. REVIEW OF OPERATIONS:**

Your Company being a member of National Stock Exchange of India Ltd (NSE) and Metropolitan Stock Exchange of India Ltd. (MSEI-Currency Segment) is in broking business and total Revenue for the Financial Year 2018-19 stood at Rs.44,97,320/-. net loss is Rs.1,10,24,231/- as against the revenue of previous Financial Year which was Rs.80,99,617/- net loss was Rs. 31,27,070/- .

The business margins are strained due to rise in input costs including salaries and other marketing expenses going up with inflation. Business is in stress due to severe economic condition and market volatility.

**3. DIVIDEND**

The company cannot give dividend due to loss during the year.

**4. NUMBER OF MEETINGS OF THE BOARD**

The Board of Directors duly met six times on 30<sup>th</sup> May, 2018, 30<sup>th</sup> June, 2018, 14<sup>th</sup> August 2018, 14<sup>th</sup> November, 2018, 14<sup>th</sup> February, 2019 and 18<sup>th</sup> March, 2019, in respect of which notices were given and the proceedings were recorded and signed in the Minutes Books maintained for the purpose.

**5. SUBSIDIARIES**

The company is not having any subsidiary company or joint venture or associate. Therefore, there is not requirement to furnish any information as required under Section 129 of the Companies Act, 2013 read with relevant rules.

**6. COMMITTEES OF THE BOARD**

Currently, the Board is having four committees namely as Audit Committee, Stakeholders Relationship Committee, Nomination & Remuneration Committee and Risk Management Committee consists of independent directors.

The Composition of the committees as per the applicable provisions of the Act and Rules are as follows:

S.No.	Name of Committee	Name of Members of Committee
1	Audit Committee	Mr. Rajnish Khanna, Independent Director Mr. Vineet Gupta, Independent Director Mr. Sanjai Seth, Whole Time Director Mr. Pawan Chawla, CFO
2	Risk Management Committee	Mr. Rajnish Khanna, Independent Director Mrs. Rajni Seth, Director Mr. Sanjai Seth, Whole Time Director
3	Nomination & Remuneration Committee	Mr. Rajnish Khanna, Independent Director Mrs. Rajni Seth, Director Mr. Vineet Gupta, Independent Director
4	Stakeholders Grievances Committee	Mr. Rajnish Khanna, Independent Director Mr. Vineet Gupta, Independent Director Mr. Sanjai Seth, Whole Time Director

**7. DISCLOSURE AS PER SECRETARIAL STANDARDS:**

The company confirms the compliance of applicable Secretarial Standards throughout the year.

**8. EMPLOYEES' STOCK OPTION PLAN**

Your company had not provided any employees stock options.

**9. BOARD OF DIRECTORS AND KEY MANAGERIAL PERSONNEL OF THE COMPANY**

The Board consists of executive & non- executive directors including independent directors who have wide and varied experience in different disciplines of corporate functioning.

In accordance with the provisions of Section 152 of the Companies Act, 2013 and pursuant to Regulation 17 (1A) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 and that of Articles of Association of the Company, Mrs. Rajni Seth Director of the Company retires by rotation at this AGM of the Company and being eligible, they offer herself for re-appointment.

In accordance with the provisions of Section 149 read with Schedule IV to the Act, read with the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 and that of Articles of Association of the Company, the Board of Directors has proposed that Mr. Sandeep Gupta (DIN: 00411271) and Mr. Ranjan Srinath be appointed as Independent Directors on the Board of the Company for a period of 5 years. The appointment of Mr. Sandeep Gupta and Mr. Ranjan Srinath, shall be effective upon approval by the members in the Meeting.

The Company has received a declaration from Mr. Sandeep Gupta and Mr. Ranjan Srinath that they meets the criteria of independence as prescribed both under sub-section (6) of Section 149 of the Act and under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations").

As stipulated under the Regulation 36(3) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, brief resume of the Director proposed to be re-appointed and appointed are given in the Notice .

**10. STATUTORY AUDITORS**

M/s Adiwise M.K. Associates, Chartered Accountants, New Delhi (Firm Registration no. 007180N) were appointed as Statutory Auditors of your Company at the Annual General Meeting held on 30th September, 2016, for a term of five consecutive years. As per the provisions of Section 139 of the Companies Act, 2013, the appointment of Auditors is required to be ratified by Members at every Annual General Meeting. In accordance with the Companies Amendment Act, 2017, enforced on 7th May, 2018 by the Ministry of Corporate Affairs, the appointment of Statutory Auditors is not required to be ratified at every Annual General Meeting.

### 11. AUDITOR'S REPORT

Comments of the Auditors in their report and their notes forming part of the Accounts are self explanatory and need no comments. There is no qualification, reservation or adverse remark or disclaimer made by the auditor in his report for the period under review.

### 12. MANAGEMENT VISION

Your Directors noted with satisfaction the performance of the Company in the current year. The outlook remains encouraging and it is expected that positive trend will continue in furthering the growth of the company.

### 13. SECRETARIAL AUDIT AND THE APPOINTMENT OF THE SECRETARIAL AUDITORS

The company has appointed M/s Sarika Jain & Associates, Company Secretaries (**Certificate of Practice No. 8992**) to hold the office of the Secretarial Auditors and to conduct the Secretarial Audit Report, as required under Section 204 of the Companies Act, 2013 and the Rules thereunder. The Secretarial Audit Report for the FY 2018-19 is being attached as **Annexure I** with the Directors Report which is explanatory.

### 14. COMMENTS OF SECRETRIAL AUDITOR REPORT

Comments of the Secretarial Auditors in their report and their notes forming part of the Accounts, are self-explanatory and need no comments

### 15. COST AUDITORS:

The Cost audit of the Company has not been conducted for the financial year 2018-19 as provisions of Section 148 of the Companies Act, 2013 are not applicable on the Company.

### 16. PUBLIC DEPOSIT

The Company neither invited nor accepted any Public Deposit in the year 2018-19. There are no small depositors in the company.

### 17. DIRECTOR'S RESPONSIBILITY STATEMENT

In accordance with Sub-Section (5) Of Section 134 of the Companies Act, 2013, the Board of Directors of the company confirm and submit the Directors Responsibility Statement:

- a) in the preparation of the annual accounts, the applicable accounting standards had been followed along with proper explanation relating to material departures;
- b) the directors had selected such accounting policies and applied them consistently and made judgments 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 and loss of the company for that period;
- c) the directors had taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of this Act for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;
- d) the directors had prepared the annual accounts on a going concern basis; and
- e) the directors, in the case of a listed company, had laid down internal financial controls to be followed by the company and that such internal financial controls are adequate and were operating effectively.  
"Internal Financial Controls" means the policies and procedures adopted by the company for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information.
- (f) the directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively .

### 18. PERSONNEL

The company continued to have cordial relations with the employees.

### 19. MANAGEMENT DISCUSSION AND ANALYSIS REPORT

A Management Discussion and Analysis as required under Regulation 34 of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 is annexed and forming part of the Director Report.

### **20. SHARE CAPITAL**

The Authorized share capital as on 31<sup>st</sup> March, 2019 was Rs. 225,000,000/- and the issued, subscribed and paid-Up Equity Share Capital as on 31<sup>st</sup> March, 2019 was Rs. 100,003,000/-. During the year under review, the Company has not issued shares with differential voting rights nor granted any stocks options or sweat equity. As on 31<sup>st</sup> March, 2019 none of the Directors of the Company holds instrument convertible into equity shares of the Company.

### **21. TRAINING**

A number of in-house programmers were conducted at registered office during the year under review.

### **22. PARTICULARS OF CONTRACTS OR ARRANGMENTS WITH RELATED PARTIES**

The Company has entered into any contracts or arrangements with Related Party as referred to in Section 188 of the Companies Act, 2013 for the period under review.

The Policy on materiality of related party transactions and dealing with related party transactions as approved by the Board may be accessed on the Company's website at the link: [www.mymoneyviews.com](http://www.mymoneyviews.com).

Your Directors draw attention of the members to after the Notes i.e. to the note no. 25, to the financial statement which sets out related party disclosures.

### **23. PARTICULARS OF EMPLOYEES**

None of the employees of the Company fall within the purview of the limits as prescribed under Rule 5 (2) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014.

### **24. LISTING OF SHARES**

The equity shares of the company are listed on BSE Ltd and BSE scrip code of the company is 538862. The company confirms that it paid the Annual Listing fee for the Financial Year 2018-19 to BSE where the company shares are listed.

### **25. DEMATERIALIZATION OF SHARES:**

The shares of the company are already in the demat form. Any member wish to get his/her shares may get the shares dematerialisation.

### **26. CORPORATE GOVERNANCE:**

As per the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, a separate Report on Corporate Governance practices followed by the Company, together with a Certificate from the Company's Auditors confirming compliance forms an integral part of this Report.

Further, as per the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, CEO/CFO Certification confirming the correctness of the financial statements, adequacy of the internal control measures and reporting of matters to the Audit Committee forms an integral part of this Report.

### **27. TRANSFER TO GENERAL RESERVES**

No amount has been transferred to the General Reserves of the company during the period under review.

### **28. INTERNAL CONTROL SYSTEM AND THEIR ADEQUACY:**

The Company has adequate system of internal control to safeguard and protect from loss, unauthorized use or disposition of its assets commensurate with its size, scale and complexities of its operations. The internal auditor of the company checks and verifies the internal control and monitors them in accordance with policy adopted by the company.

The Audit Committee of the Board of Directors actively reviews the adequacy and effectiveness of the internal control systems and suggests improvements to strengthen the same.

All the transactions are properly authorized, recorded and reported to the Management. The Company is following all the applicable Accounting Standards for properly maintaining the books of accounts and reporting financial statements.

### **29. NOMINATION AND REMUNERATION POLICY:**

Pursuant to Provisions of Section 178 of the Companies Act, 2013 and Regulation 19 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and on the recommendation of the Nomination & Remuneration committee the Board had adopted policy for selection and appointment of Directors, Senior Management and their remuneration in

the year 2014. The details of Remuneration Policy is stated in the Corporate Governance Report. The Nomination and Remuneration Policy is posted on the website of the Company.

**30. RISK MANAGEMENT:**

As per the Companies Act, 2013 and as part of good corporate governance the Company has constituted the Risk Management Committee. The Committee is required to lay down the procedures to inform to the Board about the risk assessment and minimization procedures and the Board shall be responsible for framing, implementing and monitoring the risk management plan and policy for the Company.

The main objective of this policy is to ensure sustainable business growth with stability and to promote a pro-active approach in reporting, evaluating and resolving risks associated with the business. In order to achieve the key objective, the policy establishes a structured and disciplined approach to Risk Management, in order to guide decisions on risk related issues.

The Committee reviewed the risk trend, exposure and potential impact analysis carried out by the management. It was specifically confirmed to the Committee by the MD & CEO and the CFO that the mitigation plans are finalized and up to date, owners are identified and the progress of mitigation actions are monitored.

**31. PERFORMANCE EVALUATION**

Pursuant to the provisions of the Companies Act, 2013 and the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, a separate exercise was carried out to evaluate the performance of individual Directors including the Chairman of the Board who were evaluated on parameters such as level of engagement and contribution and independence of judgment thereby safeguarding the interest of the Company. The performance evaluation of the Independent Directors was carried out by the entire Board. The performance evaluation of the Chairman and the Non Independent Directors was carried out by the Independent Directors. The board also carried out annual performance evaluation of the working of its Audit, Nomination and Remuneration as well as stakeholder relationship committee. The Directors expressed their satisfaction with the evaluation process.

**32. BOARD EVALUATION:**

Pursuant to the provisions of the Act and the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, the Board has carried out an annual evaluation of its performance, the Directors individually as well as the evaluation of the working of its Audit and Nomination & Remuneration Committees.

**33. DETAILS OF REMUNERATION TO DIRECTORS & KMP**

**Particulars of employees**

The information required under Section 197 of the Act read with rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 are given below:

**a. The ratio of the remuneration of each director to the median remuneration of the employees of the Company for the financial year:**

S. No.	Name of Non-executive directors	Remuneration of Non-Executive Directors (in Rs.)	Ratio to median remuneration
1	Rajni Seth	Nil	N.A.
2.	Rajnish Khanna	Nil	N.A.
3.	Vineet Gupta	Nil	N.A.

S. No.	Name of Executive directors	Remuneration of Executive Directors (in Rs.)	Ratio to median remuneration
1	Sanjai Seth	11,17,000	3.10
2.	Vikas Seth	7,57,000	2.10

- b. The percentage increase in remuneration of each director, chief executive officer, chief financial officer, company secretary in the financial year:

S. No.	Directors, Chief Executive Officer, Chief Financial Officer and Company Secretary	Remuneration of Director (in Rs.)	% increase/(decrease) in remuneration in the financial year
1.	Sanjai Seth-Whole Time Director	11,17,000	6.58
2.	Vikas Seth-Managing Director	7,57,000	10.03
3.	Pawan Chawla-Chief Financial Officer	5,26,100	16.16
5.	Varun Kalra-Company Secretary	3,14,000	9.79

- c. The percentage increase in the median remuneration of employees in the financial year: 10%
- d. There were ten permanent employees on the rolls of Company.
- e. The explanation on the relationship between average increase in remuneration and Company performance: Not Applicable

- f. Comparison of the remuneration of the key managerial personnel against the performance of the Company:

Aggregate remuneration of key managerial personnel (KMP) in FY19	27,14,100
Revenue	44,97,320
Remuneration of KMPs (as % of revenue)	60.35
Profit/(Loss) before Tax (PBT)	(1,28,54,235)
Remuneration of KMP (as % of PBT)	Nil

- g. Variations in the market capitalisation of the Company, price earnings ratio as at the closing date of the current financial year and previous financial year:

Particulars	March 31, 2019	March 31, 2018	% Change
Market Capitalisation	22.60 Crore	28.75 Crore	(21.39)
Price Earnings Ratio	Nil	Nil	Nil

- h. Percentage increase over decrease in the market quotations of the shares of the Company in comparison to the rate at which the Company came out with the last price of the previous year:

Particulars	March 31, 2019	% Change
Market Price (BSE)	22.60	(21.39)

- i. Comparison of each remuneration of the key managerial personnel against the performance of the Company:

	Vikas Seth-(Managing Director)	Sanjai Seth (Whole Time Director)	Pawan Chawla (CFO)	Varun Kalra (C.S.)
Remuneration in FY19	7,57,000	11,17,000	5,26,100	3,14,000
Revenue	44,97,320	44,97,320	44,97,320	44,97,320
Remuneration as % of Revenue	16.83	24.84	16.70	6.98
Profit/(Loss) before Tax	(1,28,54,235)	(1,28,54,235)	(1,28,54,235)	(1,28,54,235)
Remuneration (as % of Profit/(Loss) before Tax)	Nil	Nil	Nil	Nil

- j. The key parameters for any variable component of remuneration availed by the directors: **Not Applicable**
- k. The ratio of the remuneration of the highest paid director to that of the employees who are not directors but receive remuneration in excess of the highest paid director during the year: **None**.

**I. Affirmation that the remuneration is as per the remuneration policy of the Company:**

The Company affirms remuneration is as per the remuneration policy of the Company.

- m.** The statement containing particulars of employees as required under Section 197(12) of the Act read with Rule 5(2) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, is provided in a separate annexure forming part of this report. Further, the report and the accounts are being sent to the members excluding the aforesaid annexure. In terms of Section 136 of the Act, the said annexure is open for inspection at the Registered Office of the Company. Any shareholder interested in obtaining a copy of the same may write to the Company Secretary.

**34. DISCLOSURES:**

**I. AUDIT COMMITTEE**

The Audit Committee Comprises two Non- Executive Director and one Executive Director, all of Non-executive directors are Independent Director. Mr. Rajnish Khanna is the Chairman of the Audit Committee and Mr. Vineet Gupta & Mr. Sanjai Seth are members of the committee. Mr. Rajnish Khanna is Chartered Accountant. The Members process adequate knowledge of Accounts, Audit and Finance, among others. The composition of the Audit Committee meets the requirements as per the Section 177 of the Companies Act, 2013 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

There are no recommendations of the Audit Committee which have not been accepted by the Board.

**II. VIGIL MECHANISM / VIGIL MECHANISM POLICY**

In order to ensure that the activities of the Company and its employees are conducted in a fair and transparent manner by adoption of highest standards of professionalism, honesty, integrity and ethical behavior of the company has adopted a vigil mechanism policy.

**III. PARTICULARS OF LOANS, GUARANTEE OR INVESTMENTS UNDER SECTION 186:**

The Company has not given any Loan, given any guarantee or provided security in connection with a Loan to any other body corporate or person and has not acquired by way of subscription, purchase or otherwise, the securities of any other body corporate.

**IV. SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURTS**

There are no significant material orders passed by the Regulators / Courts which would impact the going concern status of the Company and its future operations.

**V. CONSERVATION OF ENERGY AND TECHNOLOGY ABSORPTION**

The Provisions of Section 134(3)(m) of the Companies Act, 2013 read with Rule 8 of Companies (Accounts) Rules, 2014 regarding Conservation of Energy and Technology Absorption do not apply as operations of your Company are not energy - intensive for the period under review. However, Adequate measures have been taken to reduce energy consumption by using energy-efficient equipment incorporating the latest technology.

**VI. MATERIAL CHANGES AND COMMITMENTS**

There is no material change which may affect the financial position of the Company between the financial year and up to the date of this report.

**VII. EXTRACT OF ANNUAL RETURN:**

The Annual Return in Form MGT-9 as required under Section 92 and 134 (3) of the Companies Act, 2013 read with rules made thereunder, is attached herewith.

**VIII. FOREIGN EXCHANGE EARNINGS AND OUTGO:**

Foreign Exchange Earning: Rs. NIL (Previous Year Rs. NIL )

Foreign Exchange Outgo: Rs. NIL (Previous Year Rs. NIL )

**IX. DISCLOSURE UNDER THE SEXUAL HARASSMENT OF WOMEN AT WORK PLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013:**

The Company has in place an Anti-Sexual Harassment Policy in line with the requirements of the Sexual Harassment

of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. An Internal Complaints Committee (ICC) has been set up to redress complaints received regarding sexual harassment. All employees (permanent, contractual, temporary, trainees) are covered under this policy.

No complaints pertaining to sexual harassment were received during FY 2018-19.

**35. ACKNOWLEDGEMENTS**

The Board expresses its sincere gratitude to the shareholders, bankers and clients for their continued support. The Board also wholeheartedly acknowledges with thanks the dedicated efforts of all the staff and employees of the Company.

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

**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**

**Place : New Delhi  
Dated : 14/08/2019**



**SECRETARIAL AUDIT REPORT**

*FOR THE FINANCIAL YEAR ENDED 31st MARCH, 2019*

[Pursuant to section 204(1) of the Companies Act, 2013 and rule No.9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014]

To  
The Members  
My Money Securities Limited  
CIN: L67120DL1992PLC047890  
10-A, Under Hill Lane  
Civil Lines, Delhi-110054

We have conducted the secretarial audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by M/s My Money Securities Limited (CIN: L67120DL1992PLC047890), (hereinafter called the company). Secretarial Audit was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts/statutory compliances and expressing our opinion thereon.

Based on our verification of the company's books, papers, minute books, forms and returns filed and other records maintained by the company and also the information provided by the Company, its officers, agents and authorized representatives during the conduct of secretarial audit, We hereby report that in our opinion, the company has, during the audit period covering the financial year ended on 31<sup>st</sup> March, 2019 complied with the statutory provisions listed hereunder and also that the Company has proper Board-processes and compliance-mechanism in place to the extent, in the manner and subject to the reporting made hereinafter:

We have examined the books, papers, minute books, forms and returns filed and other records maintained by M/s My Money Securities Limited ("the Company") for the financial year ended on 31<sup>st</sup> March, 2019 according to the provisions of:

- (i) The Companies Act, 2013 (the Act) and the rules made thereunder;
- (ii) The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the rules made thereunder;
- (iii) The Depositories Act, 1996 and the Regulations and Bye-laws framed thereunder;
- (iv) Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder to the extent of Foreign Direct Investment, Overseas Direct Investment and External Commercial Borrowings;
- (v) The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act'):-
  - a) Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015;
  - b) Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;
  - c) Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
  - d) Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018; **NOT APPLICABLE**
  - e) Securities and Exchange Board of India (Share Based Employee Benefits) Regulations, 2014; **NOT APPLICABLE**
  - f) Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008; **NOT APPLICABLE**
  - g) Securities and Exchange Board of India (Issue and Listing of Non-Convertible and Redeemable Preference Shares) Regulations, 2013; **NOT APPLICABLE**
  - h) Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
  - i) Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996;
  - j) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;
  - k) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009; and **NOT APPLICABLE**
  - l) The Securities and Exchange Board of India (Stock Broker and Sub Broker) Regulations, 1992 and other applicable amendment in said regulations.and circulars/ guidelines issued thereunder;
- (vi) All relevant laws applicable to the company as provided by the management hereunder:
  - a. Finance Act, 1994.

- b. Income Tax Act, 1961 and the rules made thereunder.
- c. Information Technology Act, 2000 and the rules made thereunder.
- d. Listing Agreement of Equity shares with Bombay Stock Exchange (BSE).
- e. The Competition Act, 2002
- f. Indirect Tax Laws.

We have also examined compliance with the applicable clauses of the following:

**(i) Secretarial Standards issued by The Institute of Company Secretaries of India.**

The Secretarial Standards issued & notified by The Institute of Company Secretaries of India are duly complied by the company.

**(ii) Listing Agreements**

The Listing Agreements entered into by the Company with Bombay Stock Exchange (BSE).

During the period under review and as per the explanations and clarifications given to us and the representations made by the Management, the Company has generally complied with the provisions of the Act, Rules, Regulations, Guidelines, etc. mentioned above.

**We further report that**

The Board of Directors of the Company is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors. The changes in the composition of the Board of Directors that took place during the period under review were carried out in compliance with the provisions of the Act.

Adequate notice is given to all directors to schedule the Board Meetings, agenda and detailed notes on agenda were sent at least seven days in advance, and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting.

Majority decision is carried through while the dissenting members' views are captured and recorded as part of the minutes.

**We further report that** there are adequate systems and processes in the company commensurate with the size and operations of the company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines.

**We further report that** during the audit period, the members increases the Authorized Share Capital from Rs. 12,50,00,000/- (Rupees Twelve Crores Fifty Lacs) to Rs. 22,50,00,000/- (Twenty Two Crores Fifty Lacs) in 27th Annual General Meeting held on 27th September, 2018.

**We further report that** during the audit period, there were no other specific events/actions other than specified above such as Public Issue of Securities, Buy Back, Merger, amalgamation or any other major decisions have taken place which requires compliance of applicable provisions.

For Sarika Jain & Associates  
Company Secretaries

Sd/-

**Sarika Jain**

Company Secretary

FCS 8185

CP No. 8992

Date: 02<sup>nd</sup> August, 2019

Place: New Delhi

Note: This report should be read with the letter of even date which is annexed as 'ANNEXURE B' and forms an integral part of this report.

**BOOKS, PAPERS AND MINUTE BOOKS MAINTAINED BY THE COMPANY**

1. Book containing the Minutes of the Board Meeting, General Meeting and Committees Meeting.
2. Books of Accounts.
3. Register of Members.
4. Register of Transfer & Transmission.
5. Register of Director's and Key Managerial Personnel.
6. Register of Directors Shareholding.
7. Register of Charges.
8. Registers of Director's and Shareholder's Attendance.
9. Registers of Loans, Investments and Guarantee.
10. Agenda's of Board & Committee Meeting.
11. Registers of Contract or arrangements in which directors are interested.

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**ANNEXURE B**

To  
The Members  
My Money Securities Limited  
CIN: L67120DL1992PLC047890  
10-A, Under Hill Lane  
Civil Lines, Delhi-110054

Our report of even date is to be read along with this letter.

1. Maintenance of secretarial record is the responsibility of the management of the Company. Our responsibility is to express an opinion on these secretarial records based on our audit.
2. We have followed the audit practices and processes as were appropriate to obtain reasonable assurance about the correctness of the contents of the Secretarial records. The verification was done on test basis to ensure that correct facts are reflected in Secretarial records. We believe that the processes and practices, we followed provide a reasonable basis for our opinion.
3. We have not verified the correctness and appropriateness of financial records and Books of Accounts of the Company.
4. We have based our opinion on the matters relating to the Income Tax Act and Service Tax matters on the basis of Internal Audit Report for each quarter in the FY 2018-19 by the Internal Auditors.
5. Where ever required, we have obtained the Management representation about the compliance of laws, rules and regulations and happening of events etc.
6. The compliance of the provisions of Corporate and other applicable laws, rules, regulations, standards is the responsibility of management. Our examination was limited to the verification of procedures on test basis.
7. The Secretarial Audit report is neither an assurance as to the future viability of the Company nor of the efficacy or effectiveness with which the management has conducted the affairs of the Company.

For Sarika Jain & Associates  
Company Secretaries

Sd/-  
**Sarika Jain**  
Company Secretary  
FCS 8185  
CP No. 8992

Date: 02<sup>nd</sup> August, 2019  
Place: New Delhi

**Form No. AOC-2**  
**(Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2)**  
**of the Companies (Accounts) Rules, 2014)**

Form for disclosure of particulars of contracts/arrangements entered into by the company with related parties referred to in sub-section (1) of section 188 of the Companies Act, 2013 including certain arms length transactions under third proviso thereto

1. Details of contracts or arrangements or transactions not at arm's length basis	
(a) Name(s) of the related party and nature of relationship	N.A.
(b) Nature of contracts/arrangements/transactions	N.A.
(c) Duration of the contracts / arrangements/transactions	N.A.
(d) Salient terms of the contracts or arrangements or transactions including the value, if any	N.A.
(e) Justification for entering into such contracts or arrangements or transactions	N.A.
(f) date(s) of approval by the Board	N.A.
(g) Amount paid as advances, if any:	N.A.
(h) Date on which the special resolution was passed in general meeting as required under first proviso to section 188	N.A.
2. Details of material contracts or arrangement or transactions at arm's length basis	
(a) Name(s) of the related party and nature of relationship	GOVIND NARAIN SETH (Father of Mr. Sanjai Seth and Mr. Vikas Seth)
(b) Nature of contracts/arrangements/transactions	Rent of Rs. 3.30 Lacs Paid to Mr. Govind Narain seth for office use in the FY 2018-19
(c) Duration of the contracts / arrangements/transactions	12 months
(d) Salient terms of the contracts or arrangements or transactions including the value, if any:	Nil
(e) Date(s) of approval by the Board, if any:	N.A.
(f) Amount paid as advances, if any:	Nil

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

**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**

Place : New Delhi  
Dated : 14/08/2019

## MANAGEMENT DISCUSSION AND ANALYSIS

### **Economic agenda remains in the forefront for India's government**

The fiscal year of 2019 marked the completion of NDA government's 5 year term, with the nation-wide election results favouring majority for NDA government. The government's thrust was more on digital initiatives and financial inclusion on the forefront. However, India's speedy journey in terms of political and economic reforms faced national as well as international road-blocks in FY2019. Global trade war concerns between US and China made the global markets volatile. Any agreement on the same will be a welcome move, going ahead. At the domestic level, rupee faced volatility due to tightening of US rates and hovering crude oil prices. This was followed by the default of IL&FS which had a ripple effect on NBFCs and mid-caps, contributing to liquidity issues.

Structurally, India's future outlook remains optimistic with various fundamentals in favour. Firstly, in the coming years India is poised to gradually become the world's youngest workforce after overtaking China. This combined with an increase in productivity will hugely benefit the economy. Although, Government has softened the growth rate to 7% for FY20 from 7.5% citing weaker global outlook, it continues to maintain the fastest growing status for India.

### **The Equity Markets in FY2019 remained volatile but gave positive returns**

The equity markets in FY2019 were exposed macro-events like NBFC liquidity crisis, mid-cap rally reversal, cross-border tensions coupled with political uncertainty. However, the revival in FII sentiments in last leg of the year paved the way for double digit positive benchmark returns. While, the large-cap benchmark, Nifty 50, rose 15% YoY in FY2019, the multi-cap benchmark, Nifty 500, rose 8.5% YoY. The indices witnessed a sharp fall in Q2 FY2019 post the default of IL&FS and consequent liquidity issues in the system. This was later coupled with cross-border tensions and political uncertainty before elections. The Indian households, continued to hold the interest in equity mutual funds, who are incrementally viewing it as a long-term savings vehicle delivering higher inflation-adjusted returns as compared to fixed income products.

### **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

#### **Primary Products and services**

Equity (cash and derivatives)

Distribution of financial products like Mutual

Fund, PMS, IPO

Depository services

Dealing and hedging various currencies.

Equity (cash and derivatives) broking

Advisory

Capital raising

M&A Advisory

Private Equity Placements

Corporate Finance Advisory

Restructuring

### **BROKING BUSINESS**

#### **Industry Facts**

The average daily traded volumes (ADTO) for the equity markets during FY2019 stood at R 9.93 lakh crores, up 46% YoY from R 6.79 lakh crores in FY2018. The overall Cash market ADTO reported growth of 7% YoY at R 35,180 crores in FY2019. However, the absolute growth was affected due to decrease in delivery, which saw de-growth of 8.2% YoY to R 8,854 crores v/s 26% growth in FY2018. Within derivatives, futures volume rose 9.7% YoY to R 87,564 crores while options rose 54% YoY to R 8.70 lakh crores. Amongst cash market participants, retail constitutes 53% of total cash volume, institution constitutes 25% of total cash volume and prop constitutes 20%. Within institution, DII cash volumes increased 6% YoY to R 3,627 crores vs 51% in the previous year, reflecting the lull market sentiments during the year. The proportion of DII in the cash market

remained constant at 10.4%. The increase in demat accounts during the year stood at 12% with total number of accounts as on March 2019 at R 3.59 crores. The revival in market sentiments along with clearer picture on political front is expected to give push to the primary market activities and overall volumes.

### **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 filis 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 be to have at least 2500 clients with a portfolio of at least ' one crore each. This would give us a portfolio of a \$ billion a crucial landmark in a \$ trillion market capitalization. This would be in addition to around 50 corporate relationships each with market cap of around Rs. 500 crores each.

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

We will also start focusing on trading of Derivatives which form bulk of the turnover of N.S.E.

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.

### **OUR INVESTMENT BANKING BUSINESS**

After last year success, we are advising a few clients on raising capital on the SME platform. We expect a substantial income from the advisory and syndication business.

### **DEPOSITORY SERVICES**

We started the depository services during the year. We are depository participant of CDSL.

### **STRONG CORPORATE ACCESS**

Corporate access activities were carried out throughout the year. Our strong relationship with managements of leading midsize corporates in their fund raising activities. With Banks under stress this activity has opened a new chapter of syndicating from NBFC.

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. The Management has taken a decision to distribute Mutual funds through its associate company My Money Credits (P) Ltd.

### **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.
- Volatile economic conditions
- Slowdown in Indian Economy.

## OUR BUSINESS STREAMS AND OUTLOOK:

The company had undertaken measures to strengthen its capital base December 2010. The Company got Listed on BSE Ltd during the year.

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	12.20%
2	MY MONEY CREDITS (P) LTD.	FINANCIAL SERVICES	19.10%

## 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.

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  
**For My Money Securities Limited**

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

Place : New Delhi  
Dated : 14/08/2019

**FORM NO. MGT-9**  
**EXTRACT OF ANNUAL RETURN**  
As on the financial year ended on 31<sup>st</sup> March 2019  
[Pursuant to section 92(3) of the Companies Act, 2013 and rule 12(1) of the  
Companies (Management and Administration) Rules, 2014]

**I. REGISTRATION AND OTHER DETAILS:**

i)	CIN:-	L67120DL1992PLC047890
ii)	Registration Date:-	05/03/1992
iii)	Name of the Company:-	MY MONEY SECURITIES LIMITED
iv)	Category / Sub-Category of the Company	Public Company Limited by Shares / Indian Non-Government Company
v)	Address of the Registered office and contact details:-	10-A, Under Hill Lane Civil Lines, Delhi- 110054
vi)	Whether listed company:-	Yes
vii)	Name, Address and Contact details of Registrar and Transfer	M/s Mas Services Limited T-34, 2nd Floor, Okhla Industrial Area Phase II, New Delhi- 110020 Contact No. 011-26387281-83

**II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY**

All the business activities contributing 10 % or more of the total turnover of the company are stated:-

Sl. No.	Name and Description of main products / services	NIC Code of the Product/ Service	% to total turnover of the Company
1	Brokerage & other Income	9971	100

**III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES:-**

S. NO.	NAME AND ADDRESS OF THE COMPANY	CIN/GLN	HOLDING/ SUBSIDIARY/ ASSOCIATE	% OF SHARES HELD	APPLICABLE SECTION
		Nil			

**IV. SHAREHOLDING PATTERN**

(Equity Share Capital Break up as percentage of Total Equity)

**i) Category-wise Share Holding as on 31st March, 2019**

Category of Shareholders	No. of Shares held at the beginning of the year 01.04.2018				No. of Shares held at the end of the year 31.03.2019				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
<b>A. Promoters</b>									
<b>(1) Indian</b>									
a) Individual/HUF	2127800	-	2127800	21.277	2127800	Nil	2127800	21.277	Nil
b) Central Govt.	-	-	-	-	-	-	-	-	-
c) State Govt(s)	-	-	-	-	-	-	-	-	-
d) Bodies Corp.	3194100	-	3194100	31.94	3194100	Nil	3194100	31.94	Nil
e) Banks /FI	-	-	-	-	-	-	-	-	-



Category of Shareholders	No. of Shares held at the beginning of the year 01.04.2018				No. of Shares held at the end of the year 31.03.2019				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
f) Any Other....	-	-	-	-	-	-	-	-	-
<b>Sub-total (A) (1):-</b>	5321900	-	5321900	53.217	5321900	Nil	5321900	53.217	Nil
<b>(2) Foreign:</b>	-	-	-	-	-	-	-	-	-
a) NRIs- Individuals	-	-	-	-	-	-	-	-	-
b) Other- Individuals	-	-	-	-	-	-	-	-	-
c) Bodies Corp.	-	-	-	-	-	-	-	-	-
d) Banks/FI	-	-	-	-	-	-	-	-	-
e) Any Other....	-	-	-	-	-	-	-	-	-
<b>Sub-total(A) (2):-</b>	-	-	-	-	-	-	-	-	-
<b>Total shareholding of Promoter (A) = (A)(1)+(A)(2)</b>	5321900	Nil	5321900	53.217	5321900	Nil	5321900	53.217	Nil
<b>B. Public Shareholding</b>	-	-	-	-	-	-	-	-	-
<b>1. Institutions</b>	-	-	-	-	-	-	-	-	-
a) Mutual Funds	-	-	-	-	-	-	-	-	-
b) Banks / FI	-	-	-	-	-	-	-	-	-
c) Central Govt	-	-	-	-	-	-	-	-	-
d) State Govt(s)	-	-	-	-	-	-	-	-	-
e) Venture Capital Funds	-	-	-	-	-	-	-	-	-
f) Insurance Companies	-	-	-	-	-	-	-	-	-
g) FIs	-	-	-	-	-	-	-	-	-
h) Foreign Venture Capital Funds	-	-	-	-	-	-	-	-	-
i) Others (specify)	-	-	-	-	-	-	-	-	-
<b>Sub-total(B)(1):-</b>	-	-	-	-	-	-	-	-	-
<b>2. NonInstitutions</b>	-	-	-	-	-	-	-	-	-
a) Bodies Corp.	1802841	135900	1938741	19.387	1731899	130200	1862099	18.621	(0.766)
i) Indian	-	-	-	-	-	-	-	-	-
ii) Overseas	-	-	-	-	-	-	-	-	-
b) Individuals	-	-	-	-	-	-	-	-	-
i) Individual shareholders holding nominal share capital up to Rs.1 lakh	2159	714000	716159	7.162	3098	686000	689098	6.891	(0.271)
ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh	1460000	563500	2023500	20.234	1530000	597200	2127200	21.271	1.037

Category of Shareholders	No. of Shares held at the beginning of the year 01.04.2018				No. of Shares held at the end of the year 31.03.2019				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
c) Any Others Clearing member	Nil	Nil	Nil	Nil	3	Nil	3	Nil	Nil
<b>Sub-total(B)(2):-</b>	3265000	1413400	4678400	46.783	3265000	1413400	4678400	46.783	Nil
<b>Total Public Shareholding (B)= (B)(1)+ (B)(2)</b>	3265000	1413400	4678400	46.783	3265000	1413400	4678400	46.783	Nil
C. Shares held by Custodian for GDRs & ADRs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>Grand Total(A+B+C)</b>	8586900	1413400	10000300	100	8586900	1413400	10000300	100	Nil

**(ii) Shareholding of Promoters**

Sl. No.	Shareholder's Name	Shareholding at the beginning of the year 01.04.2018			Shareholding at the end of the year 31.03.2019			% change in shareholding during the year
		No. of Shares	% of total shares of the Company	% of shares pledged/encumbered to total shares	No. of Shares	% of total shares of the Company	% of shares pledged/encumbered to total shares	
1.	Sanjai Seth	653600	6.54	Nil	653600	6.54	Nil	Nil
2.	Vikas Seth	546850	5.47	Nil	546850	5.47	Nil	Nil
3.	Rajni Seth	790300	7.90	Nil	790300	7.90	Nil	Nil
4.	Govind Narain Seth	137050	1.37	Nil	137050	1.37	Nil	Nil
5.	Camco Commodities (P) Ltd	1194100	11.94	Nil	1194100	11.94	Nil	Nil
6.	My Money Technologies (P) Ltd	2000000	19.99	Nil	2000000	19.99	Nil	Nil
	<b>TOTAL</b>	<b>5321900</b>	<b>53.21</b>	Nil	<b>5321900</b>	<b>53.21</b>	Nil	Nil

**(iii) Change in Promoters' Shareholding: NO CHANGE**

Sl. No.	Particulars	Shareholding during the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
	<b>Not Applicable</b>	<b>Not Applicable</b>			

(iv) Shareholding Pattern of top ten Shareholders (other than Directors, Promoters and Holders of GDRs and ADRs):

Sl. No.	Name of Shareholders	Shareholding at the beginning of the year		Cumulative Shareholding during the year 31.03.2019	
		No. of Shares	% of total Share capital	No. of Shares	% of total Share capital
1.	IT&T Entertainment Services (P) Ltd	500000	5.00	500000	5.00
2.	Super Promoters (P) Ltd	500000	5.00	500000	5.00
3.	Sunvision Metal & Alloys (P) Ltd	500000	5.00	500000	5.00
4.	Vinay Sharma	500000	5.00	500000	5.00
5.	Kranti Prakash Jain	200000	2.00	200000	2.00
6.	Yukti Securities (P) Ltd.	0	0	190000	1.90
7.	Rohitasava Chand	0	0	177700	1.78
8.	My Money Capital Services (P) Ltd.	111780	1.12	129858	1.30
9.	Radha Raman Mehra	120000	1.20	120000	1.20
10.	Devender Kumar Prashar	100000	1.00	100000	1.00

Note: Top ten shareholders of the Company as on 31<sup>st</sup> March, 2019 has been considered for the above disclosure.

(v) Shareholding of Directors and Key Managerial Personnel:

Sl. No.	Name of Directors	Shareholding at the beginning of the year		Change in Shareholding			Shareholding at the end of the year	
		No. of Shares	% of total share capital	Increase	Decrease	Reason for change	No. of Shares	% of total Share capital
1.	Sanjai Seth	653600	6.54	Nil	Nil	Nil	653600	6.54
2.	Vikas Seth	546850	5.47	Nil	Nil	Nil	546850	5.47
3.	Rajni Seth	790300	7.90	Nil	Nil	Nil	790300	7.90
4.	RajnishKhanna	Nil	Nil	Nil	Nil	Nil	Nil	Nil
5.	Vineet Gupta	30	0	Nil	Nil	Nil	30	0
6.	VarunKalra	Nil	Nil	Nil	Nil	Nil	Nil	Nil
7.	PawanChawla	3000	0.03	Nil	Nil	Nil	3000	0.03

**V. INDEBTEDNESS**

Indebtedness of the Company including interest outstanding/accrued but not due for payment (Rs. In lacs)

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
<b>Indebtedness at the beginning of the financial year</b>				
i) Principal Amount	82.87	76.63	Nil	159.50
ii) Interest due but not paid	Nil	Nil	Nil	Nil
iii) Interest accrued but not due	0.43	Nil	Nil	0.43
<b>Total (i+ii+iii)</b>	<b>83.30</b>	<b>76.63</b>	<b>Nil</b>	<b>159.93</b>
<b>Change in Indebtedness during the financial year</b>				
Additions	Nil	Nil	Nil	Nil
Deletions	28.49	1.42	Nil	29.91
<b>Net Change</b>				
<b>Indebtedness at the end of the financial year</b>				
i) Principal Amount	54.63	75.21	Nil	129.84
ii) Interest due but not paid	Nil	Nil	Nil	Nil
iii) Interest accrued but not due	0.18	Nil	Nil	0.18
<b>Total (i+ii+iii)</b>	<b>54.81</b>	<b>75.21</b>	<b>Nil</b>	<b>130.02</b>

**VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL**

A. Remuneration to Managing Director, Whole-time Directors and/or Manager: (Rs.. in lacs)

Sl. No.	Particulars of Remuneration	Name of WTD	Name of MD	Total Amount
		Mr. Sanjai Seth	Mr. Vikas Seth	
1.	Gross salary			
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	11.17	7.57	18.74
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	Nil	Nil	Nil
	(c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961	Nil	Nil	Nil
2.	Stock Option	Nil	Nil	Nil
3.	Sweat Equity	Nil	Nil	Nil
4.	Commission -as % of profit -others, specify...	Nil	Nil	Nil
5.	Others, please specify	Nil	Nil	Nil
	<b>Total (A)</b>	<b>11.17</b>	<b>7.57</b>	<b>18.74</b>
	Ceiling as per the Act	-	-	-

B. Remuneration to other Directors:

(Rs. in lacs)

Sl. No.	Particulars of Remuneration	Name of Directors			Total
		Mr. Vineet Gupta	Mr. Rajnish Khanna	Mrs. Rajni Seth	
	Independent Directors	Nil	Nil	Nil	Nil
	• Fee for attending board / committee meetings				
	• Commission				
	• Others, please specify	Nil	Nil	Nil	Nil
	Total (1)	Nil	Nil	Nil	Nil
	Other Non-Executive Directors	Nil	Nil	Nil	Nil
	• Fee for attending board / committee meetings				
	• Commission				
	• Others, please specify				
	Total (2)	Nil	Nil	Nil	Nil
	Total (B)=(1+2)	Nil	Nil	Nil	Nil
	Total Managerial Remuneration	Nil	Nil	Nil	Nil
	Overall Ceiling as per the Act	Nil	Nil	Nil	Nil

C. Remuneration to Key Managerial Personnel other than MD/Manager/WTD.

(Rs. in lacs)

Sl. No.	Particulars of Remuneration	Key Managerial Personnel		Total
		Mr. Varun Kalra (CS)	Mr. Pawan Chawla (CFO)	
1.	Gross salary			
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	3.14	5.26	8.40
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	Nil	Nil	Nil
	(c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961	Nil	Nil	Nil
2.	Stock Option	Nil	Nil	Nil
3.	Sweat Equity	Nil	Nil	Nil
4.	Commission -as % of profit -others, specify...	Nil	Nil	Nil
5.	Others, please specify	Nil	Nil	Nil
	<b>Total</b>	<b>3.14</b>	<b>5.26</b>	<b>8.40</b>

VII. PENALTIES/PUNISHMENT/COMPOUNDING/OFFENCES:

Type	Section of the Companies Act	Brief Description	Details of Penalty / Punishment / Compounding fees imposed	Authority [RD / NCLT / COURT]	Appeal made, if any (give details)
<b>A. COMPANY</b>					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
<b>B. DIRECTORS</b>					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
<b>C. OTHER OFFICERS IN DEFAULT</b>					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-

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

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

Place : New Delhi  
Dated : 14/08/2019

**REPORT ON CORPORATE GOVERNANCE**

**1. 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.

Pursuant to Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") the Company has executed fresh Listing Agreements with the Stock Exchanges

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 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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.**

**2. BOARD OF DIRECTORS**

**A. 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 31<sup>st</sup> March, 2019 is tabled hereunder:**

**B. BOARD MEETINGS HELD DURING THE FINANCIAL YEAR ENDED 2019**

During the year, the Board of Directors duly met six times on 30<sup>th</sup> May, 2018, 30<sup>th</sup> June, 2018, 14<sup>th</sup> August 2018, 14<sup>th</sup> November, 2018, 14<sup>th</sup> February, 2019 and 18<sup>th</sup> March, 2019. All the Board Meetings were held at the registered office of the Company.

The details of Directors, category of Directors, No. of other Directorship/ Committee membership held by them as on 31st March, 2019 are given below:

S. No.	Name of the Director	Date of Appointment	Designation	Category of Directorship	No. of outside Directorship		No. of Committee	
					Public	Private	Memberships	Chairmanship
1	Mr. Vineet Gupta	26.02.2014	Chairman	Non Executive/ Independent	Nil	2	3	Nil
2.	Mr Vikas Seth	11.01.1993	Managing Director	Executive Director	Nil	5	Nil	Nil
3.	Mr. Sanjai Seth	11.01.1993	Whole Time Director	Executive Director	Nil	5	3	Nil
4.	Mrs. Rajni Seth	14.08.1994	Director	Non Executive	Nil	Nil	2	Nil
5.	Mr. Rajnish Khanna	31.03.2007	Director	Non Executive/Independent	Nil	2	Nil	4

The Committees considered for the purpose are those prescribed under Regulation 26(1)(b) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015. None of the Directors on the Board is a member of more than 10 Committees or Chairman of more than 5 Committees across all listed Companies in which he is a Director.

All the relevant information, required to be placed before the Board of Directors as per Regulation 17(7) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 are duly considered and taken on record / approved by the Board. Further, the Board periodically reviews Compliance Reports in respect of laws and regulations applicable to the Company.

**C. SHAREHOLDINGS OF DIRECTORS AS ON MARCH 31, 2019**

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	7,90,300
5.	Mr. Vineet Gupta	30

**D. ATTENDANCE RECORD OF THE DIRECTORS AT THE BOARD MEETINGS AND AT THE ANNUAL GENERAL MEETING IS AS UNDER:**

Name of Director	No. of Board Meeting Attended	Attendance at last AGM
Mr. Vikas Seth	6	Yes
Mr. Sanjai Seth	6	Yes
Mr. Rajnish Khanna	6	Yes
Mr. Vineet Gupta	6	Yes
Mrs. Rajni Seth	6	Yes

**E. INDEPENDENT DIRECTORS**

The Company has two Independent Directors having expertise in their respective fields. All Independent Directors have given a declaration that they meet the criteria of Independence as required under section 149(7) of the Companies Act, 2013, and they maintain the limit of Directorship as required under the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015. During the year, a separate meeting of the Independent Directors was held on 14/02/2019 without the attendance of Non Independent Directors. All the Independent Directors attended the said meeting. At this meeting, the Independent Directors inter alia evaluated the performance of the Non-independent Directors and the Board of Directors, as a whole, Evaluation of the quality, content and timelines of flow of information between and Management and the board that its necessary for the Board to effectively and reasonably perform its duties.

**F. FAMILIARISATION PROGRAMME**

The Company follows familiarisation programmes through various reports/ codes/ policies for all the Directors. The details of familiarization programme have been posted on the website of the Company under the weblink: <http://www.mymoneyviews.com>

**G. PECUNIARY RELATIONSHIP**

The independent Directors do not have any material pecuniary relationship or transactions with the Company, its Directors and its senior management personnel which may affect their independence, except for the Sitting fees, drawn for attending the meetings of the Board and Committee(s) thereof.

**H. PERFORMANCE EVALUATION OF DIRECTORS**

The Nomination and Remuneration Committee of the Board reviewed the criteria laid down for the performance evaluation of all Directors. The performance evaluation has been done by the entire Board of Directors, except the Director concerned being evaluated.

**I. BOARD'S FUNCTIONING & PROCEDURES**

The Board plays a pivotal role in ensuring good governance. Its style of functioning is democratic. The Members of the Board have always had complete freedom to express their opinion and decisions are taken on the basis of a consensus arrived at after detailed discussion. The members are also free to bring up any matter for discussion at the Board Meetings with the permission of the Chairman, accountability are clearly defined. In addition to its primary role of setting corporate goals and monitoring corporate performance, it directs and guides the activities of the



management towards the set goals and seeks accountability with a view to ensure that the corporate philosophy and mission viz., to create long term sustainable growth that translates itself into progress, prosperity and the fulfillment of stakeholders' aspirations, is accomplished. It also sets standards of corporate behavior and ensures ethical behaviour at all times and strict compliance with Laws and Regulations.

The items placed at the Meetings of the Board include the following:

- Report on operations of all businesses including progress on ongoing projects.
- Opportunities for expansion, modernization, new projects.
- Financial plans and budgets and updates/ reviews thereof.
- Strategic and business plans and updates/ reviews thereof.
- Minutes of the meetings of the Audit Committee and other committees of the Board.
- Corporate performance against strategic and business plans.
- The unaudited quarterly financial results and the audited annual accounts of the company.
- Financial statements such as cash flow, inventories, sundry debtors, and/or other liabilities or claims of substantial nature.
- Regular assessment of risk and minimization procedure as per Risk Management policy of the Company. Status of borrowings and details of material foreign exchange exposures and the steps taken by the management to limit the risks of adverse exchange rate movement, if any.
- Delegation of powers to the management.
- Any material default in financial obligations to and by the company.
- Review compliance of all laws applicable to the company including the requirements of the Listing Agreement with the Stock Exchanges and steps taken by the company to rectify instances of non-compliances, if any.
- Material communications from Government including show cause notices, demand and penalty notices, if any, which are materially important.
- Communication to the Stock exchanges, the Shareholders and the press regarding Company's performance, future plans and other decision/changes of significant importance or of price sensitive nature.
- All the items on the Agenda are accompanied by notes giving comprehensive information on the related subject and in certain matters such as financial/business plans, financial results, detailed presentations are made. The Agenda and the relevant notes are sent in advance separately to each Director to enable the Board to take informed decisions.
- The minutes of the meetings of the Board are individually given to all directors and confirmed at the subsequent Board Meeting. The Minutes of the various Committees of the Board are also individually given to the Board Directors and thereafter tabled for discussion at the subsequent Board Meeting, in compliance with Secretarial Standards issued by the Institute of Company Secretaries of India.

### **3. COMMITTEES OF THE BOARD**

#### **I. AUDIT COMMITTEE**

##### **Terms of Reference**

The role and terms of reference of the Audit Committee covers the area mentioned under SEBI Regulation 18 of SEBI (LODR) regulations, 2015 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 2018-19 on 30/05/2018, 14/08/2018, 14/11/2019 and 14/02/2019.

Sr. No.	Name of the Committee Member	Position	Category	No. of Meeting 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	4	4

*ED-Executive Director*

*NEC: Non Executive chairman*

The minutes of the Committee are placed before the Board.

**Functions of the Audit Committee**

- i) Oversight of the company's financial reporting process and the disclosure of its financial information to ensure that the financial statement is correct, sufficient and credible;
- ii) Recommendation for appointment, remuneration and terms of appointment of auditors of the company;
- iii) Approval of payment to statutory auditors for any other services rendered by the statutory auditors;
- iv) Reviewing, with the management, the annual financial statements and auditor's report thereon before submission to the board for approval, with particular reference to:
  - a. Matters required to be included in the Director's Responsibility Statement to be included in the Board's report in terms of clause (c) of subsection 3 of section 134 of the Companies Act, 2013;
  - b. Changes, if any, in accounting policies and practices and reasons for the same;
  - c. Major accounting entries involving estimates based on the exercise of judgment by management;
  - d. Significant adjustments made in the financial statements arising out of audit findings;
  - e. Compliance with listing and other legal requirements relating to financial statements;
  - f. Disclosure of any related party transactions;
  - g. Qualifications in the draft audit report.
- v) Reviewing, with the management, the quarterly financial statements before submission to the board for approval;
- vi) Reviewing, with the management, the statement of uses / application of funds raised through an issue (public issue, rights issue, preferential issue, etc.), the statement of funds utilized for purposes other than those stated in the offer document/ prospectus/ notice and the report submitted by the monitoring agency monitoring the utilisation of proceeds of a public or rights issue, and making appropriate recommendations to the Board to take up steps in this matter;
- vii) Review and monitor the auditor's independence and performance, and effectiveness of audit process;
- viii) Approval or any subsequent modification of transactions of the company with related parties;
- ix) Scrutiny of inter-corporate loans and investments;
- x) Valuation of undertakings or assets of the company, wherever it is necessary;
- xi) Evaluation of internal financial controls and risk management systems;
- xii) Reviewing, with the management, performance of statutory and internal auditors, adequacy of the internal control systems;
- xiii) Reviewing the adequacy of internal audit function, if any, including the structure of the internal audit department, staffing and seniority of the official heading the department, reporting structure coverage and frequency of internal audit;
- xiv) Discussion with internal auditors of any significant findings and follow up there on;
- xv) Reviewing the findings of any internal investigations by the internal auditors into matters where there is suspected fraud or irregularity or a failure of internal control systems of a material nature and reporting the matter to the board;
- xvi) Discussion with statutory auditors before the audit commences, about the nature and scope of audit as well as post-audit discussion to ascertain any area of concern;
- xvii) To look into the reasons for substantial defaults in the payment to the depositors, debenture holders, shareholders (in case of non-payment of declared dividends) and creditors;
- xviii) To review the functioning of the Vigil Mechanism;
- xix) Carrying out any other function as is mentioned in the terms of reference of the Audit Committee.

**Powers of Audit Committee**

- (i) To investigate any activity within its terms of reference.
- (ii) To seek information from any employee.
- (iii) To obtain outside legal or other professional advice.
- (iv) To secure attendance of outsiders with relevant expertise, if it considers necessary.

**Review of information by Audit Committee**

The Audit Committee shall mandatorily review the following information:

- (i) Management Discussion and Analysis of financial condition and results of operations;
- (ii) Statement of significant related party transactions (as defined by the Audit Committee), submitted by management;
- (iii) Management letters / letters of internal control weaknesses issued by the statutory auditors;
- (iv) Internal audit reports relating to internal control weaknesses; and
- (v) The appointment, removal and terms of remuneration of the Chief internal auditor shall be subject to review by the Audit Committee.
- (vi) Statement of deviations:
  - (a) quarterly statement of deviation(s) including report of monitoring agency, if applicable, submitted to stock exchange(s) in terms of Regulation 32(1) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 .
  - (b) annual statement of funds utilized for purposes other than those stated in the offer document/ prospectus/ notice in terms of Regulation 32(7) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015.

**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 composition and the terms of reference are in compliance with the provisions of the Companies Act, 2013 and Regulation 20(1) &(2) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015.

In the Financial year 2018-19, the Stakeholders Relationship committee duly met four times on 30/05/2018, 14/08/2018, 14/11/2018 and 14/02/2019. The Present composition of the committee is as under;

Sr. No.	Name of the Committee Member	Position	Category	No. of Meeting 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	4	4

**ED-Executive Director**

**NEC: Non Executive chairman**

Investor and Shareholders may contact the Address mentioned below:-

Address:-

My Money Securities Limited  
 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 2019, The Company has not received any Complaints from the Shareholders and no Complaints pending as on date.

**III. NOMINATION AND REMUNERATION COMMITTEE**

In terms of section 178 of the Companies Act, 2013 and the SEBI (Listing Obligations And Disclosure Requirements)

Regulations, 2015, The Board of Directors of the company already constituted Nomination and Remuneration committee. The composition of the Nomination and Remuneration Committee is as under:

In the Financial year 2018-19, the Nomination and Remuneration committee duly met one times on 14/08/2018, The Present composition of the committee is as under;

Sr. No.	Name of the Committee Member	Position	Category	No. of Meeting held	No. of Meetings attended
1	Mr. Rajnish Khanna	Chairman	Independent	1	1
2	Mrs. Rajni Seth	Member	NED	1	1
3	Mr. Vineet Gupta	Member	Independent & NEC	1	1

**NED-Non Executive Director**

**NEC: Non Executive chairman**

The board terms of reference of the Nomination & Remuneration committee are as under:

- Formulation of the criteria for determining qualification, positive attributes and independence of a director and recommend to the Board a policy, relating to the remuneration of directors, key managerial personnel and other Senior Management positions.
- Formulation of criteria for evaluation of Independent Directors and the Board.
- Devising a policy on Board diversity.
- Identifying persons who are qualified to become directors and who may be appointed in senior management in accordance with the criteria laid down, and recommend to the board their appointment and removal.

#### Remuneration Policy:

The Appointment and Remuneration of Directors is governed by the recommendations of the Remuneration and Nomination committee, resolutions passed by the Board of Directors and Shareholders of the Company. The remuneration policy is directed towards rewarding performance based on review of achievements.

#### Details of Remuneration paid of Directors for the financial year 2018-19

S. No.	Name of Directors	Designation	Salary per annum (Rs.)
1	Sanjai Seth	Whole Time Director	11,17,000
2	Vikas Seth	Managing Director	7,57,000

The Company does not have any stock option scheme and No commission was paid to any Directors during the year 2018-19.

#### DIRECTORS:

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

#### IV. RISK MANAGEMENT COMMITTEE

Pursuant to the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, the company required to constitute Risk Management Committee for evaluating the risk aspects of the company. The Company has constituted the Risk Management Committee consisting of three members and it met Four Times during the Financial years 2018-19 on 30/05/2018, 14/08/2018, 14/11/2018 and 14/02/2019. The details are given below.

Sr. No.	Name of the Committee Member	Position	Category	No. of Meeting held	No. of Meetings attended
1	Rajnish Khanna	Chairman	Independent	4	4
2	Rajni Seth	Member	NED	4	4
3	Sanjai Seth	Member	ED	4	4

**ED-Executive Director**

**NED: Non Executive Director**

**4. GENERAL BODY MEETINGS:**

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

Year	Venue	Date	Time
2018	10-A Under Hill Lane, New Delhi-110054	27/09/2018	11.00 A.M
2017	10-A Under Hill Lane, New Delhi-110054	29/09/2017	11.00 A.M
2016	10-A Under Hill Lane, New Delhi-110054	30/09/2016	11.00 A.M

**5. DISCLOSURES:**

- a. The disclosures of related party transactions have been made in Notes No. 25 to Accounts annexed to the Balance sheet as on 31<sup>st</sup> March, 2019.
- b. 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.
- c. Pursuant to section 177(9) & (10) of the Companies Act 2013 and the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 the company has formulated Vigil Mechanism Policy for Vigil mechanism for directors and employees to report to the management about the unethical behavior, fraud or violation of Companies Code of Conduct. The mechanism provides for adequate safeguards against the victimization of the employee and directors who use such mechanism and makes provisions for direct access to the chairman of the Audit Committee in exceptional cases. None of the personnel of the company has been denied access to the Audit committee.
- d. Pursuant to the requirements of SEBI (Prohibition of Insider Trading) Regulation, 2015 as amended, the Company has adopted a 'Code of Conduct' for Prevention of Insider Trading' (The Code). The code is applicable to all Directors and such designated employee who are expected to have access to unpublished price sensitive information relating to the Company.
- e. Adoption of non mandatory requirements of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 is being reviewed by the board from time to time.
- f. 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) .
- g. The Board of Directors adopted the Code for Prevention of Insider Trading as per SEBI (Prohibition of Insider Trading) Regulations, 2015.. 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).
- h. A report on Corporate Governance forms part of the Annual Report of the Company and is sent to the shareholders accordingly. The Company also submits a quarterly compliance report on Corporate Governance to the Stock Exchanges within 15 days from the close of the quarter.
- i. In compliance with Regulation 33 of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, the Company duly places a Certificate signed by Managing Director and Chief Financial Officer of the Company before the Board of Directors.
- j. The Company attached the certificate on compliance of conditions of Corporate Governance stipulated under Listing Regulations and the said certificate is attached to the Directors Report and forms a part of the Annual Report..

**6. SUBSIDIARY/ MONITORING FRAMEWORK**

Company has no subsidiary company during the financial year ended 31<sup>st</sup> March, 2019.

**7. POLICY FOR PRESERVATION OF DOCUMENTS**

Pursuant to the requirements under Regulation 9 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board has formulated and approved a Document Retention Policy prescribing the manner of retaining the Company's documents and the time period up to certain documents are to be retained.

The policy percolates to all levels of the organization who handle the prescribed categories of documents.

**8. MEANS OF COMMUNICATION**

**a) Financial Results :**

The Company intimates un-audited as well as audited financial results to the all stock exchanges i.e. BSE Ltd. Immediately after the Board meetings at which they approved. The results of the Company are also published in at least one national and one regional newspaper. The results are published in The Pioneer (English) and Hari Bhoomi (Hindi) as required under the Listing Agreement. The Financial results are also displayed on the company's website [www.mymoneyviews.com](http://www.mymoneyviews.com).

**b) News, Release etc.;**

The official news releases etc. are displayed on the Company's website [www.mymoneyviews.com](http://www.mymoneyviews.com).

**c) Website:**

The website [www.mymoneyviews.com](http://www.mymoneyviews.com) contains a separate dedicated section for the Company's "Shareholders" where shareholder's information is available. The Annual Report, shareholding pattern, Corporate Governance, CS and compliance officer details, RTA details, code of conduct etc.

**d) Quarterly results, shareholding pattern, quarterly compliances and all other Corporate communication to the Stock Exchange i.e. BSE Ltd are filed electronically.**

**9. SHARES HOLDER INFORMATION**

**a. Appointment/ Re-appointment of Directors**

As required, a brief profile and other particulars of the Directors seeking appointment/ re-appointment are given in the Notice of the 28<sup>th</sup> Annual general meeting and forms part of the Corporate Governance Report.

**b. Annual General Meeting**

(i) Date & Venue of the Annual General Meeting: Friday 27<sup>th</sup> September 2019, at 11.00 A.M. at 10-A Under Hill Lane, Civil Lines, Delhi-110054.

(ii) **Financial calendar for 2019-20 (Provisional)**

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

**Tentative:**

Results for the quarter ended 30.06.2019: On or before 14<sup>th</sup> August, 2019

Results for the quarter ended 30.09.2019: On or before 14<sup>th</sup> November, 2019

Results for the quarter ended 31.12.2019: On or before 14<sup>th</sup> February, 2019

Results for the quarter ended 31.03.2020: By end of May 2020

(iii) **Book Closure Date**

The Register of Members and Share Transfer Books are closed keeping in view the proposed dates of annual general Meeting. For the year reference the above registers/books would closed from Saturday 21<sup>st</sup> September, 2019 to Friday 27<sup>th</sup> September, 2019 (both days inclusive)

(iv) **Dividend Payment Date:**

The Board of Directors has not recommended any dividend for the financial year 2018-19.

(v) **Address for Correspondence/investor Complaints**

**Registrar and Share Transfer Agents:**

M/s MAS Services Limited,

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

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

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

**Company**

**Register office:**

My Money Securities Ltd.

10-A, Under Hill Lane, Civil Lines, Delhi-110054

Ph. 011-23937870, 23930655 Fax : 011-23924241

Email : [mymoneyviews@outlook.com](mailto:mymoneyviews@outlook.com), Website : [www.mymoneyviews.com](http://www.mymoneyviews.com)

(vi) **Registrar and transfer Agents, Share Transfer System**

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

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

**M/s Mas Services Limited,**

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

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

**c. Listing of Shares**

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

- Bombay Stock Exchange (BSE Ltd. )** : Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai-400001  
 (Scrip Code : 538862)

**d. E-Voting Facility**

E voting facility has been made available for voting on all resolution at the AGM. The details of the same are given in the notice of the AGM.

**e. Stock Code**

International Securities Identification Number (ISIN) for NSDL & CDSL: INE232L01018.

**f. Stock Market Data**

Monthly High & Low quotations of the equity shares of the company traded for the year 2018-19 based upon BSE price data is given below.

Month	High (Rs.)	Low (Rs.)
April, 2018	28.80	28.75
May, 2018	28.80	28.75
June, 2018	28.80	28.75
July, 2018	28.80	28.75
August, 2018	28.80	28.75
September, 2018	28.80	28.75
October, 2018	28.80	28.75
November, 2018	27.35	24.70
December, 2018	23.50	22.60
January, 2019	23.50	22.60
February, 2019	23.50	22.60
March, 2019	23.50	22.60

**g. Shareholding Pattern Of The Company An On 31<sup>st</sup> March, 2019**

<b>S. No.</b>	<b>Category</b>	<b>No. of Equity Shares Held</b>	<b>% of Shareholding</b>
<b>A</b>	<b>Promoter's holding</b>	53,21,900	53.22
	<b>Sub-Total (A)</b>	<b>53,21,900</b>	<b>53.22</b>
<b>B</b>	<b>Non Promoters Holding</b>		
A	Mutual Funds / Banks	Nil	Nil
B	Foreign Institutional Investors	Nil	Nil
C	Bodies Corporate	18,62,099	18.62
D	Individual shareholders holding nominal share capital upto Rs. 1 Lakh	6,89,098	6.89
E	Individual shareholders holding nominal share capital in excess of Rs. 1 Lakh	21,27,200	21.27
F	Any other	3	Nil
G	NRI/OCBs	Nil	Nil
	<b>Sub-Total (B)</b>	<b>46,78,400</b>	<b>46.78</b>
	<b>Grand Total (A+B)</b>	<b>1,00,00,300</b>	<b>100</b>

**h. Distribution Schedule Of Share Holding As On 31<sup>st</sup> March, 2019**

<b>Share holding of Nominal Value of Rs.</b>	<b>No of Share Holder</b>	<b>% of total share holder</b>	<b>Total No of shares held</b>	<b>% of Total shareholding</b>
1 to 5000	558	66.987	107421	1.074
5001 to 10000	69	8.283	62671	0.627
10001 to 20000	39	4.682	56740	0.567
20001 to 30000	61	7.323	157100	1.571
30001 to 40000	36	4.322	125800	1.258
40001 to 50000	3	0.36	15000	0.15
50001 to 100000	25	3.001	206610	2.066
100001 and Above	42	5.042	9268958	92.687
<b>TOTAL</b>	<b>833</b>	<b>100</b>	<b>10000300</b>	<b>100</b>

**i. Dematerialization Of Shares**

The Equity shares of the company are to be traded compulsorily in Dematerialised form. About 85.87% of paid-up Equity Shares capital has been in dematerialised as on 31<sup>st</sup> March, 2019. 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.



**j. 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, A Wing 4<sup>th</sup> Floor  
Kamla Mills Compound  
Senapati Bapat Marg, Lower Parel,  
Mumbai 400013  
Telephone: 022 24994200  
Toll free: 1800 222 990  
Email : [info@nsdl.co.in](mailto:info@nsdl.co.in)

Central Depository Services (India) Ltd.  
Marathon Futurex, A-Wing, 25th floor, NM Joshi  
Marg, Lower Parel, Mumbai 400013

Telephone: 1800-22-5533

Email : [helpdesk@cdslindia.com](mailto:helpdesk@cdslindia.com)

**By order of the Board  
For My Money Securities Ltd.**

**Sd/-  
(VIKAS SETH)  
Managing Director  
DIN: 00383194  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054**

**Date: 14/08/2019  
Place : Delhi**

**CEO & CFO CERTIFICATE**

**The Board of Directors  
My Money Securities Ltd.**

**We, Vikas Seth, Managing director and Pawan Chawla, CFO of My Money Securities Limited, to the best of our Knowledge and belief certify that:-**

- a. We have reviewed financial statements and the cash flow statement for the year and that to the best of our knowledge and belief:
  - i) These statements do not contain any materially untrue statement 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 affairs 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 My Money Securities Limited during the year which are fraudulent, illegal or violate of the Company's code of conduct.
- c. We are responsible for establishing and maintaining internal controls for financial reporting in MY MONEY SECURITIES LIMITED and we have evaluated the effectiveness of the internal control systems of the Company pertaining to financial reporting. We have disclosed to the Auditors and the Audit Committee, deficiencies in the design or operation of such internal 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 the Audit committee
  - i) there are no Significant changes in internal control over financial reporting during the year;
  - ii) there are Significant changes in accounting policies during the year and the same have been disclosed in the Notes to the financial statements; and
  - iii) there are no Instances of significant fraud of which we have become aware and the involvement therein, if any, of the Management or an employee having a significant role in the Company's internal control system over financial reporting
- e. We affirm that we have not denied any personnel access to the Audit Committee of the Company (in respect of matters involving alleged misconduct, if any).
- f. We further declare that all Board members and Senior Management Personnel have affirmed compliance with the Code of Conduct
- g. As required by sub clause 2 of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015, we have certified to the Board that for the financial year ended March 31, 2019, the Company has complied with the requirements of the said sub clause.

**For My Money Securities Ltd.**

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

**Sd/-  
Pawan Chawla  
C.F.O.**

**Date: 14/08/2019  
Place: Delhi**

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**DECLARATIONS CERTIFICATE OF CODE OF CONDUCT FOR THE YEAR: 2018-19**

My Money Securities Limited is committed to conducting its business in accordance with the applicable laws, rules and regulations and with the highest standards of business ethics.

As provided under Listing Regulations, I hereby certify that all the Board members and Senior Management personnel have affirmed the compliance with the Code of Ethics and Business Conduct for the year ended 31<sup>st</sup> March, 2019.

**For My Money Securities Ltd.**

**Sd/-  
(VIKAS SETH)  
Managing Director  
DIN: 00383194  
ADD: 10-A, Under Hill Lane,  
Civil Lines Delhi-110 054**

**Date: 14/08/2019  
Place: Delhi**

**INDEPENDENT AUDITOR’S REPORT**

To The Members of

**MY MONEY SECURITIES LIMITED**

**Report on the Standalone Financial Statements**

**Opinion**

1. We have audited the accompanying standalone financial statements of **MY MONEY SECURITIES LIMITED** (“the Company”), which comprise the Balance Sheet as at March 31, 2019, the Statement of Profit and Loss (including Other Comprehensive Income), the Cash Flow Statement and the Statement of Changes in Equity for the year then ended on that date, and notes to the standalone financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as “the standalone financial statements”).
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Companies Act, 2013 (“the Act”) in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act, read with Companies (Indian Accounting Standards) Rules, 2015, as amended, (“Ind AS”) and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2019, the profit and total comprehensive income, its cash flows and changes in equity for the year ended on that date.

**Basis for Opinion**

3. We conducted our audit of the standalone financial statements in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor’s Responsibilities for the Audit of the Standalone Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the standalone financial statements.

**Key Audit Matters**

4. Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements of the current period. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. In addition to the matters described in the Material Uncertainty related to Going Concern section and Emphasis of Matter section, we have determined the matters described below to be the key audit matters to be communicated in our report :

Key Audit Matters	Auditor’s Response
<p><b>Revenue Recognition</b></p> <p>The principal services offered by the Company include broking for equities and depository participant services and syndication. Brokerage revenue is recognised on trade date upon exchange confirmations and income from Syndication is recognized based on agreements with clients and when the right to receive income is established.</p> <p>We identified revenue recognition as a key audit matter because there is a risk of revenue considering the judgments involved in the revenue recognition for services.</p>	<p>In view of the significance of the matter we applied the following audit procedures in this area, among others to obtain sufficient appropriate audit evidence:</p> <ol style="list-style-type: none"> <li>1. We assessed the appropriateness of the revenue recognition accounting policies, by comparing with applicable accounting standards.</li> <li>2. We evaluated the design of controls and operating effectiveness of the relevant controls with respect to revenue recognition and accounting for Brokerage and syndication incomes on selected transactions.</li> <li>3. We performed substantive testing by selecting samples of revenue transactions recorded during the year by verifying the underlying documents.</li> <li>4. We carried out analytical procedures on revenue recognized during the year to identify unusual variances.</li> <li>5. We performed confirmation procedures on trade receivable balances at the balance sheet date on a sample basis.</li> </ol>

	6. We tested, on a sample basis, specific revenue transactions recorded before and after the financial year end date to determine whether the revenue had been recognised in the appropriate financial period.
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**Information other than the Standalone Financial Statements and Auditor's Report Thereon.**

The Company's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Management Discussion and Analysis, Board's Report including Annexures to Board's Report, Business Responsibility Report, Corporate Governance and Shareholder's Information, but does not include the standalone financial statements and our auditor's report thereon.

Our opinion on the standalone financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the standalone financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

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

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance, total comprehensive income, changes in equity and cash flows of the Company in accordance with the Ind AS and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the Company's financial reporting process.

**Auditor's Responsibilities for the Audit of the Standalone Financial Statements**

Our objectives are to obtain reasonable assurance about whether the standalone financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial statements.

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

- Identify and assess the risks of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the standalone financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

### Report on Other Legal and Regulatory Requirements

1. As required by Section 143(3) of the Act, based on our audit we report that:
  - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
  - b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
  - c) The Balance Sheet, the Statement of Profit and Loss including Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flow dealt with by this Report are in agreement with the relevant books of account.
  - d) In our opinion, the aforesaid standalone financial statements comply with the Ind AS specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
  - e) On the basis of the written representations received from the directors as on March 31, 2019 taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2019 from being appointed as a director in terms of Section 164 (2) of the Act.
  - f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure A". Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal financial controls over financial reporting.
  - g) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended: In our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act.
  - h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended in our opinion and to the best of our information and according to the explanations given to us:
    - i) The Company has disclosed the impact of pending litigations on its financial position in its standalone financial statements.
    - ii. The Company has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts.

- iii. There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Company
- 2 As required by the Companies (Auditor's Report) Order, 2016 ("the Order") issued by the Central Government in terms of Section 143(11) of the Act, we give in "Annexure B" a statement on the matters specified in paragraphs 3 and 4 of the Order.

**For ADIWISE M.K. & ASSOCIATES**  
**Chartered Accountants**  
**F.R.N. : 007180N**

**Sd/-**  
**RAJ KARAN**  
**Partner**  
**M.No. 086022**

**Place : New Delhi**  
**Dated : 30/05/2019**

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### **"Annexure A" to the Independent Auditor's Report – 31<sup>st</sup> March, 2019**

**Referred to in paragraph 1 (f) under the heading 'Report on Other Legal & Regulatory Requirement' of our report of even date to the financial statements of the Company for the year ended March 31, 2019**

**Report on the Internal Financial Controls under clause (i) of sub – section 3 of Section 143 of the Companies Act, 2013 ("the Act"):**

We have audited the Internal Financial Control over financial reporting of **My Money Securities Limited** ("the Company") as of 31st March, 2019 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

#### **Management's Responsibility for Internal Financial Controls**

The Company's management is responsible for establishing and maintaining internal financial controls based on "the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India" (ICAI). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

#### **Auditors' Responsibility**

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. 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.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

### Meaning of Internal Financial Controls Over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

### Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

### Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2019, based on "the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India".

**For ADIWISE M.K. & ASSOCIATES**  
**Chartered Accountants**  
**F.R.N. : 007180N**

**Sd/-**  
**RAJ KARAN**  
**Partner**  
**M.No. 086022**

**Place : New Delhi**  
**Dated : 30/05/2019**

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### “Annexure B” to the Independent Auditors’ Report -31<sup>st</sup> March, 2019

**Referred to in paragraph 2 under the heading ‘Report on Other Legal & Regulatory Requirement’ section of our report to the Members of My Money Securities Limited of even date**

- 1) In respect of Company's Fixed Assets:
  - (a) The Company has maintained proper records showing full particulars, including quantitative details and situation of fixed assets.
  - (b) The Company has a regular programme of physical verification of its fixed assets by which fixed assets are verified in a phased manner. In accordance with this programme, certain fixed assets were verified during the year and no material discrepancies were noticed on such verification. In our opinion, this periodicity of physical verification is reasonable having regard to the size of the Company and the nature of its assets.
  - (c) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the company is not holding immovable assets.
- 2) According to the information and explanation given to us, physical verification of inventories is conducted by the management at periodic intervals. The procedures followed by the Company for physical verification of inventories are reasonable and adequate in relation to the size of the company and the nature of its business. The Company is maintaining proper records of inventory and no discrepancies were noticed on physical verification as compared to book records.

- 3) In our opinion and according to the information and explanations given to us, the company has not granted any loans, secured or unsecured to companies, firms or other parties covered in the register maintained under section 189 of the Companies Act. Hence reporting under clause 3(iii) of the Order is not applicable to the company.
- 4) In our opinion and according to the information and explanations given to us, the company has neither granted any loans to directors, etc. nor made loan and investment under section 185 and 186 of the Companies Act respectively. Hence, reporting under clause 3(iv) of the Order is not applicable to the company.
- 5) According to the information and explanations given to us, during the FY 2018-19 the Company has not accepted deposits from the public during the year. Therefore, the provisions of clause 3(v) of the Order are not applicable to the Company.
- 6) As informed to us, the maintenance of Cost Records has not been specified by the Central Government under sub-section (1) of Section 148 of the Act, in respect of the activities carried on by the company.
- 7) (a) According to information and explanations given to us and on the basis of our examination of the books of account, and records, the Company has been generally regular in depositing undisputed statutory dues including Income-Tax, Goods and Service Tax, Service Tax, Cess and any other statutory dues with the appropriate authorities. According to the information and explanations given to us, no undisputed amounts payable in respect of the above were in arrears as at March 31, 2019 for a period of more than six months from the date on when they become payable.  
b) According to the information and explanation given to us, there are no dues of income tax, Goods and Service Tax, service tax, outstanding on account of any dispute.
- 8) According to the information and explanations given to us, and based on the verification of records of company examined by us, the company has not default in repayment of loan or borrowings to financial institution & bank.
- 9) According to the information and explanations provided to us and as per the records of the company examined by us, company has not raised funds by way of public issue/ follow-on offer (including debt instruments) and term loans. Therefore paragraph 3(ix) of the Order is not applicable to the company.
- 10) According to the information and explanations given to us, no material fraud by the Company or on the Company by its officers or employees has been noticed or reported during the course of our audit.
- 11) According to the information and explanations given to us and based on our examination of the records of the Company, the Company has paid/provided managerial remuneration in accordance with the requisite approvals mandated by the provisions of section 197 read with schedule V to the Companies Act.
- 12) In our opinion and according to the information and explanations given to us, the Company is not a Nidhi company. Accordingly, paragraph 3(xii) of the Order is not applicable.
- 13) According to the information and explanations given to us and based on our examination of the records of the Company, transactions with the related parties are in compliance with sections 177 and 188 of the Act where applicable and details of such transactions have been disclosed in the financial statements as required by the applicable accounting standards.
- 14) According to the information and explanations given to us and based on our examination of the records of the Company, the Company has not made preferential allotment of Equity Share/ private placement of shares or fully or partly convertible debenture. Therefore paragraph 3(xiv) not applicable to the company.
- 15) According to the information and explanations given to us and based on our examination of the records of the Company, the Company has not entered into non-cash transactions with director or person connected with them.
- 16) In our opinion and according to information and explanation provided to us, Company is not required to be registered under section 45-IA of Reserve Bank of India Act, 1934. Therefore paragraph 3(xvi) of the Order is not applicable to the company.

**For ADIWISE M.K. & ASSOCIATES**  
**Chartered Accountants**  
**F.R.N. : 007180N**

**Sd/-**  
**RAJ KARAN**  
**Partner**  
**M.No. 086022**

**Place : New Delhi**  
**Dated : 30/05/2019**



**BALANCE SHEET AS AT MARCH 31, 2019**

PARTICULARS	NOTE NO.	As at March 31, 2019 (In Rs.)	As at March 31, 2018 (In Rs.)
<b>ASSETS</b>			
<b>Non-Current Assets</b>			
Property, Plant & Equipment	3	1,265,688	1,264,051
Financial Assets			
- Investments	4	23,506,600	37,268,627
- Others	5	4,166,500	4,002,500
		<b>28,938,788</b>	<b>42,535,178</b>
<b>Current Assets</b>			
Inventories	6	47,311,221	50,977,503
Financial Assets			
- Loans & Advances	7	2,479,353	2,096,650
- Trade Receivables	8	9,268,460	6,414,729
- Cash & Cash Equivalents	9	28,676,068	20,320,253
- Others	10	15,034,473	12,937,468
Other Current Assets	11	35,413	32,428
		<b>102,804,988</b>	<b>92,779,031</b>
<b>TOTAL ASSETS</b>		<b>131,743,776</b>	<b>135,314,209</b>
<b>EQUITY &amp; LIABILITIES</b>			
<b>Equity</b>			
Share Capital	12	100,003,000	100,003,000
Other Equity		(3,070,642)	7,953,589
		<b>96,932,358</b>	<b>107,956,589</b>
<b>Non-Current Liabilities</b>			
Financial Liabilities			
- Borrowings	13	82,753	197,120
Deferred Tax Liability	14	265,515	2,095,519
		<b>348,268</b>	<b>2,292,639</b>
<b>Current Liabilities</b>			
Financial Liabilities			
- Borrowings	15	12,786,903	15,649,210
- Current Maturities of Long Term Debt	16	114,363	103,619
- Trade Payables	17	20,985,139	8,784,818
- Others	18	557,945	508,534
Provisions	19	18,800	18,800
		<b>34,463,150</b>	<b>25,064,981</b>
<b>TOTAL LIABILITIES</b>		<b>131,743,776</b>	<b>135,314,209</b>
<b>Notes forming Part of the Financial Statements</b>	1-27		

**AUDITORS**

AS PER OUR REPORT OF EVEN DATE ATTACHED  
FOR **ADIWISE M.K. & ASSOCIATES**  
CHARTERED ACCOUNTANTS  
FRN : 007180N

Sd/-  
**(RAJ KARAN)**  
PARTNER  
M.NO. 086022

PLACE : DELHI  
DATE : 30/05/2019

**FOR AND ON BEHALF OF THE BOARD OF DIRECTORS**

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

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

Sd/-  
**VARUN KALRA**  
(Company Secretary)

Sd/-  
**PAWAN CHAWLA**  
C.F.O.

**STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED 31ST MARCH, 2019**

PARTICULARS	NOTE NO.	CURRENT YEAR AT 31/3/2019 (In Rs.)	PREVIOUS YEAR AT 31/03/2018 (In Rs.)
<b>I. REVENUE FROM OPERATIONS :</b>			
(a) Revenue from Operations	20	2,092,995	6,022,013
(b) Other Income	21	2,404,325	2,077,604
<b>TOTAL REVENUE</b>		<b>4,497,320</b>	<b>8,099,617</b>
<b>II. EXPENSES</b>			
(a) Employee's Benefit Expenses	22	4,489,710	3,819,072
(b) Depreciation and Amortization Expenses	3	225,267	205,947
(c) Finance Costs	23	1,885,318	900,578
(d) Other Expenses	24	10,751,260	7,557,654
<b>TOTAL EXPENSES</b>		<b>17,351,555</b>	<b>12,483,251</b>
<b>III. PROFIT BEFORE TAX (I-II)</b>		<b>(12,854,235)</b>	<b>(4,383,634)</b>
<b>IV. TAX EXPENSES</b>			
(a) Current Tax		-	18,581
(b) Deferred Tax (Assets)/Liability		(1,830,004)	(1,276,630)
(c) Earlier Years Tax		-	1,485
<b>V. PROFIT AFTER TAX (III-IV)</b>		<b>(11,024,231)</b>	<b>(3,127,070)</b>
<b>OTHER COMPREHENSIVE INCOME ('OCI')</b>			
Items not to be classified to Profit & Loss A/c		-	-
Items to be reclassified to Profit & Loss A/c		-	-
<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>-</b>	<b>-</b>
<b>VI. EARNING PER SHARE</b>			
Basic & Diluted (Face value Rs. 10/- per equity shares)		(1.1024)	(0.3127)

**NOTES FORMING PART OF THE  
FINANCIAL STATEMENTS**

**1 - 27**

**AUDITORS**

AS PER OUR REPORT OF EVEN DATE ATTACHED  
FOR **ADIWISE M.K. & ASSOCIATES**  
CHARTERED ACCOUNTANTS  
FRN : 007180N

Sd/-  
**(RAJ KARAN)**  
PARTNER  
M.NO. 086022

PLACE : DELHI  
DATE : 30/05/2019

**FOR AND ON BEHALF OF THE BOARD OF DIRECTORS**

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

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

Sd/-  
**VARUN KALRA**  
(Company Secretary)

Sd/-  
**PAWAN CHAWLA**  
C.F.O.

**STATEMENT OF CASH FLOWS FOR THE YEAR ENDED MARCH 31, 2019**

PARTICULARS	For the year ended 31 March, 2019 (In Rs.)	For the year ended 31 March, 2018 (In Rs.)
<b>Cash Flow from Operating Activities</b>		
<b>Profit Before tax</b>	<b>(12,854,235)</b>	<b>(4,383,634)</b>
Add : Depreciation	225,267	205,947
Finance Cost	1,885,318	900,578
Unrealised Loss / (Gain) on Investments	7,135,000	4,992,878
Less: Dividend Income	(560,714)	(511,734)
Interest Income	(1,741,859)	(1,565,870)
<b>Operating profit before working capital changes</b>	<b>(5,911,223)</b>	<b>(361,835)</b>
Adjustments for :		
(Decrease)/increase in Borrowings	(2,862,307)	10,641,550
(Decrease)/increase in Trade Payables	12,200,321	(5,732,703)
(Decrease)/Increase in Current Liabilities	49,411	(212,998)
(Increase)/Decrease in Short term Advances	(382,703)	24,791
(Increase)/Decrease in Trade Receivables	(2,853,731)	6,406,808
(Increase)/Decrease in Other (Financial Assets)	(2,097,005)	39,478
(Increase)/Decrease in Inventories	3,666,282	(19,133,820)
(Increase)/Decrease in Other Current Assets	(2,985)	27,454
Income tax paid	-	(207,366)
<b>A. Net cash from operating activities</b>	<b>1,806,060</b>	<b>(8,508,641)</b>
<b>Cash Flow from Investing Activities</b>		
Purchase of fixed assets	(226,904)	(91,919)
Purchase of Investments	-	-
Sale of Investments	6,627,027	5,715,077
Advance to SEBI (CDSL)	(164,000)	-
Dividend income	560,714	511,734
Interest Income	1,741,859	1,565,870
<b>B. Net cash from Investing activities</b>	<b>8,538,696</b>	<b>7,700,762</b>
<b>Cash Flow from Financing Activities</b>		
Share Capital Issued	-	-
Repayment Long Term Loans	(103,623)	(93,892)
Interest Paid	(1,885,318)	(900,578)
<b>C. Net cash from Financing Activity</b>	<b>(1,988,941)</b>	<b>(994,470)</b>
<b>Net cash flows (A+B+C)</b>	<b>8,355,815</b>	<b>(1,802,349)</b>
<b>Cash and Cash Equivalent as at the beginning</b>	<b>20,320,253</b>	<b>22,122,602</b>
<b>Cash &amp; Cash Equivalent as at the end</b>	<b>28,676,068</b>	<b>20,320,253</b>

**AUDITORS**

AS PER OUR REPORT OF EVEN DATE ATTACHED  
FOR **ADIWISE M.K. & ASSOCIATES**  
CHARTERED ACCOUNTANTS  
FRN : 007180N

Sd/-  
**(RAJ KARAN)**  
PARTNER  
M.NO. 086022

PLACE : DELHI  
DATE : 30/05/2019

**FOR AND ON BEHALF OF THE BOARD OF DIRECTORS**

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

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

Sd/-  
**VARUN KALRA**  
(Company Secretary)

Sd/-  
**PAWAN CHAWLA**  
C.F.O.

**STATEMENT OF CHANGES IN EQUITY**

Particulars	Share Capital		Other Equity				Total Equity	
	No. of Shares	Amount	Share Premium	Retained Earnings	General Reserve	Capital Reserve		Total
<b>As of April 1, 2017</b>	<b>10,000,300</b>	<b>100,003,000</b>	-	<b>11,080,659</b>	-	-	<b>11,080,659</b>	<b>111,083,659</b>
Loss for the year	-	-	-	(3,127,070)	-	-	(3,127,070)	(3,127,070)
Income Tax expense for prior years	-	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-	-
<b>Total Comprehensive Income</b>	-	-	-	<b>(3,127,070)</b>	-	-	<b>(3,127,070)</b>	<b>(3,127,070)</b>
<b>Transactions with owners of Equity</b>								
Dividend Paid (Including Tax)	-	-	-	-	-	-	-	-
<b>As of March 31, 2018</b>	<b>10,000,300</b>	<b>100,003,000</b>	-	<b>7,953,589</b>	-	-	<b>7,953,589</b>	<b>107,956,589</b>
Loss for the year	-	-	-	(11,024,231)	-	-	(11,024,231)	(11,024,231)
Income Tax expense for prior years	-	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-	-
<b>Total Comprehensive Income</b>	-	-	-	<b>(11,024,231)</b>	-	-	<b>(11,024,231)</b>	<b>(11,024,231)</b>
<b>Transactions with owners of Equity</b>								
Dividend Paid (Including Tax)	-	-	-	-	-	-	-	-
<b>As of March 31, 2019</b>	<b>10,000,300</b>	<b>100,003,000</b>	-	<b>(3,070,642)</b>	-	-	<b>(3,070,642)</b>	<b>96,932,358</b>

**AUDITORS**

AS PER OUR REPORT OF EVEN DATE ATTACHED  
FOR **ADIWISE M.K. & ASSOCIATES**  
CHARTERED ACCOUNTANTS  
FRN : 007180N

Sd/-  
**(RAJ KARAN)**  
PARTNER  
M.NO. 086022

PLACE : DELHI  
DATE : 30/05/2019

**FOR AND ON BEHALF OF THE BOARD OF DIRECTORS**

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

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

Sd/-  
**VARUN KALRA**  
(Company Secretary)

Sd/-  
**PAWAN CHAWLA**  
C.F.O.

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31, 2019

#### NOTE 1: 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 Bombay Stock Exchange (BSE Ltd.). The company is engaged in the business of dealing in shares, currency & Depository participant and acting as a Broker in the National Stock Exchange of India Ltd., Metropolitan Stock Exchange of India Ltd and Depository participant with Central Depository Services (I) Ltd.

#### NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND ESTIMATES

##### a) Basis of Preparation

The financial statements have been prepared on the historical cost basis except for certain financial assets which have been measured at fair value

The financial statements of the company have been prepared to comply in all material aspects with the Indian Accounting Standards ('Ind AS') notified under section 133 of the Companies Act, 2013, read together with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standards) Amendment Rules, 2016, issued by the Ministry of Corporate Affairs ('MCA')

The accounting policies, as set out in the following paragraphs of this note have been consistently applied, by the Company to all periods presented in the said financial statements.

The financial statements are based on the classification provisions contained in Ind AS 1, 'Presentation of Financial Statements' and division II of Schedule III of Companies Act, 2013.

All the amounts included in the financial statements are reported in Indian Rupees.

##### b) Basis of Measurement

The financial statements have been prepared on the accrual and going concern basis, and the historical cost convention except where the Ind AS requires a different accounting treatment. The principal variations from the historical cost convention relate to financial instruments classified as fair value through profit or loss.

##### Fair Value Measurement

Fair value is the price at measurement date, at which an asset can be sold or paid to transfer a liability, in an orderly transaction between market participants. The Company's accounting policies require, measurement of certain financial assets at fair value.

##### c) Revenue Recognition

Revenue is recognized when it is probable that the entity will received the economic benefits associated with the transaction and the related revenue can be measured reliably. Revenue is recognized at the fair market value of consideration received or receivable.

Dividend Income is recognized when the Company's right to received the payment is established.

##### d) Property, Plant and Equipment ('PPE')

PPE are initially recognized at cost. The initial cost of PPE comprises its purchase price (including non-refundable duties and taxes but excluding trade discounts and rebates), and any directly attributable cost of bringing the asset to its working condition and location for its intended use.

Subsequent to initial recognition, PPE are stated at cost less accumulated depreciation or any impairment losses. When significant parts of PPE are required to be replaced in regular intervals, the Company recognises such parts as separate component of assets.

Depreciation on PPE is computed using the Written-down Value method over the useful life of the asset as defined in Schedule II to the Companies Act, 2013.

##### e) Financial Instruments

The financial instruments are recognized in the balance sheet when the Company becomes a party to the contractual provisions of the financial instrument.

The determines the classification of its financial instruments at initial recognition.

The Company has classified all its Financial Assets as measured at Fair Value through Profit & Loss Account and all its Financial Liabilities as measured at Amortised Cost.

**f) Inventory**

The Company is primarily engaged in the dealing of shares therefore the inventory mainly consists financial instruments. Closing stock of shares is carried at fair value as on reporting date.

Inventory of currency is valued at market value as on reporting date.

**g) Taxes**

The income tax expense comprises of current and deferred income. Income tax recognized in the statement of Profit and Loss, except to the extent that it relates to items recognised in the other comprehensive income or directly in equity, in which case the related income tax is also recognised accordingly.

**i. Current Tax**

The current tax is calculated on the basis of the tax rates, laws and regulations, which have been enacted or subsequently enacted as at the reporting date. The payment made in excess / shortfall of the Company's income tax obligation for the period is recognized in the balance sheet as current asset / liability.

**ii. Deferred Tax**

Deferred tax is recognised, using the liability method, on temporary differences arising between the tax bases of assets and liabilities using and their carrying value in the financial statements. Deferred tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

**h) Cash and Cash Equivalents**

Cash and cash equivalents includes cash in hand, bank balance and any deposits with original maturities of three months or less. However, for the purpose of cash flows, in addition to the above items, any bank overdrafts / cash credits that are integral part of the Company's cash management, are also included as a component of cash and cash equivalents.

**i) Provisions**

Provisions are recognized when the Company has a present obligation (legal or constructive) as a result of past event, it is probable that an outflow of resources will be required to settle the said obligation, and the amounts of said obligation can be reliably estimated.

**j) Contingencies**

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 of resources is remote, no provision or disclosure is made.

**k) Borrowing Costs**

Borrowing costs consist of interest and other ancillary costs that the Company incurs in connection with the borrowing of funds. The borrowing costs directly attributable to the acquisition or construction of any asset that takes a substantial period of time to get ready for its intended use or sale are capitalised. All the other borrowing costs are recognised in the statement of profit and loss within finance costs of the period in which they are incurred.

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS AT MARCH 31, 2019**

**NOTE 3: PROPERTY, PLANT AND EQUIPMENT**

Particulars	Vehicles	Furniture & Fixtures	Office Equipment	Computers	Total
<b>Gross Carrying Value</b>					
Balance as of April 1, 2017	2,641,943	462,943	554,328	2,150,919	5,810,133
Additions	-	-	12,500	79,419	91,919
Disposals	-	-	-	-	-
Balance as of March 31, 2018	2,641,943	462,943	566,828	2,230,338	5,902,052
Additions	-	-	37,184	189,720	226,904
Disposals	-	-	-	-	-
Balance as at March 31, 2019	2,641,943	462,943	604,012	2,420,058	6,128,956
<b>Accumulated Depreciation</b>					
Balance as of April 1, 2017	1,883,326	393,943	402,764	1,752,021	4,432,054
Charge	130,751	5,409	19,527	50,260	205,947
Disposals / Adjustment	-	-	-	-	-
Balance as of March 31, 2018	2,014,077	399,352	422,291	1,802,281	4,638,001
Charge	130,751	3,909	23,494	67,113	225,267
Disposals / Adjustment	-	-	-	-	-
Balance as at March 31, 2019	2,144,828	403,261	445,785	1,869,394	4,863,268
<b>Net Carrying Value</b>					
As at March 31, 2018	627,866	63,591	144,537	428,057	1,264,051
As at March 31, 2019	497,115	59,682	158,227	550,664	1,265,688

PARTICULARS	As at March 31, 2019 (In Rs.)	As at March 31, 2018 (In Rs.)
<b>4 INVESTMENTS</b>		
Investments classified as Fair Value through Profit & Loss (Annexure : I)	23,506,600	37,268,627
<b>TOTAL</b>	<b>23,506,600</b>	<b>37,268,627</b>
<b>5 OTHER NON-CURRENT FINANCIAL ASSETS</b>		
Advance against Lease Property	4,000,000	4,000,000
Security Deposits with Airtel	2,500	2,500
Advance fee to SEBI	164,000	Nil
<b>TOTAL</b>	<b>4,166,500</b>	<b>4,002,500</b>
<b>6 INVENTORY</b>		
Closing stock of shares (Annexure : II)	47,311,221	50,977,503
<b>TOTAL</b>	<b>47,311,221</b>	<b>50,977,503</b>

PARTICULARS	As at March 31, 2019 (In Rs.)	As at March 31, 2018 (In Rs.)
<b>7 CURRENT LOANS AND ADVANCES</b>		
Loans and advances to employees	171,060	142,960
Advance Income Tax	2,308,293	1,859,077
Advance Transaction Charges (NSE)	Nil	94,613
<b>TOTAL</b>	<b>2,479,353</b>	<b>2,096,650</b>
<b>8 TRADE RECEIVABLES</b>		
(a) Trade receivables outstanding for a period exceeding 6 months	3,269,104	3,397,373
(b) Other Trade Receivables	5,999,356	3,017,356
<b>TOTAL</b>	<b>9,268,460</b>	<b>6,414,729</b>
<b>9 CASH &amp; CASH EQUIVALENTS</b>		
Cash-in-Hand	472,448	151,787
Balance with Banks	9,131,904	1,827,931
Term Deposits	19,071,716	18,340,535
<b>TOTAL</b>	<b>28,676,068</b>	<b>20,320,253</b>
<b>10 OTHER CURRENT FINANCIAL ASSETS</b>		
Advance for Property	2,550,000	2,550,000
Deposit with NSE (CM)	5,000,000	5,000,000
Deposit with NSE (F&O)	800,000	800,000
Deposit with IL&FS (Currency Segment)	500,000	500,000
Deposit with IL&FS (F&O segment)	2,200,000	1,700,000
Interest Accrued on FD	3,484,473	2,387,468
Deposit with CDSL	500,000	Nil
<b>TOTAL</b>	<b>15,034,473</b>	<b>12,937,468</b>
<b>11 OTHER CURRENT ASSETS</b>		
Other Receivables	35,413	32,428
<b>TOTAL</b>	<b>35,413</b>	<b>32,428</b>



### NOTE 12: SHARE CAPITAL

Particulars	As at 31 March, 2019		As at 31 March, 2018	
	Number of shares	Amount (Rs.)	Number of shares	Amount (Rs.)
1.1 (a) <b>Authorised:</b>				
21500000 (11500000) Equity Shares of Rs.10 Each	21,500,000	215,000,000	11,500,000	115,000,000
10,000 Preference Shares of Rs. 1,000 Each	10,000	10,000,000	10,000	10,000,000
	<b>21,510,000</b>	<b>225,000,000</b>	<b>11,510,000</b>	<b>125,000,000</b>
(b) <b>Issued and Subscribed</b>				
1,00,00,300 Nos. Equity Shares of Rs. 10 Each, fully paid-up	10,000,300	100,003,000	10,000,300	100,003,000

1.2 No shares out of the above were allotted for consideration other than cash in the last five years

1.3 All the shares issued carry equal voting rights

1.4 Details of Shareholders holding more than 5% of the Shares

Class of Shareholder / Name of Shareholder	As at 31 March, 2019		As at 31 March, 2018	
	Number of shares	% of holding	Number of shares	% of holding
Sanjai Seth	653,600	6.54%	653,600	6.54%
Vikas Seth	546,850	5.47%	546,850	5.47%
Rajni Seth	790,300	7.90%	790,300	7.90%
My Money Technologies (P) Ltd.	2,000,000	20.00%	2,000,000	20.00%
Camco Commodities (P) Ltd.	1,194,100	11.94%	1,194,100	11.94%
	<b>5,184,850</b>		<b>5,184,850</b>	

1.5 Reconciliation of the Number of shares outstanding

PARTICULARS	As at March 31, 2019	As at March 31, 2018
Equity Shares at the Beginning of the year	10,000,300	10,000,300
Issued during the year	-	-
Buy Back during the year	-	-
Equity Shares at the end of the year	10,000,300	10,000,300

PARTICULARS	As at March 31, 2019 (In Rs.)	As at March 31, 2018 (In Rs.)
<b>13 NON-CURRENT BORROWINGS</b>		
Loans from Banks (Car Loan from ICICI Bank Ltd is secured by Hypothecation of Maruti Ciaz and personal guarantee of Director)	82,753	197,120
<b>TOTAL</b>	<b>82,753</b>	<b>197,120</b>

PARTICULARS	As at March 31, 2019 (In Rs.)	As at March 31, 2018 (In Rs.)
<b>14 DEFERRED TAX LIABILITY</b>		
Opening Balance	2,095,519	3,372,149
Charge for the period	(1,830,004)	(1,276,630)
<b>TOTAL</b>	<b>265,515</b>	<b>2,095,519</b>
<b>15 CURRENT BORROWINGS</b>		
(a) Secured		
Bank Overdraft with Canara Bank, Delhi (OD towards deposit of Fixed deposits of Rs. 87 Lakhs)	5,266,213	7,986,452
(b) Unsecured		
Bank Overdraft with Canara Bank, Mumbai (OD from Canara Bank, Mumbai towards deposit of shares)	7,520,690	7,662,758
<b>TOTAL</b>	<b>12,786,903</b>	<b>15,649,210</b>
<b>16 CURRENT MATURITIES OF LONG TERM DEBT</b>		
Loans from Banks	114,363	103,619
<b>TOTAL</b>	<b>114,363</b>	<b>103,619</b>
<b>17 TRADE PAYABLES</b>		
Sundry Creditors	17,524,730	5,620,887
Advance from Customers as Margin Money	3,460,409	3,163,931
<b>TOTAL</b>	<b>20,985,139</b>	<b>8,784,818</b>
<b>18 OTHER CURRENT LIABILITIES</b>		
(a) Statutory Dues		
TDS Payable	12,117	9,036
Stamp Duty Payable	43,826	40,942
GST Payable	56,957	93,946
(b) Outstanding Expenses	445,045	364,610
<b>TOTAL</b>	<b>557,945</b>	<b>508,534</b>
<b>19 CURRENT PROVISIONS</b>		
Provision for Tax	18,800	18,800
<b>TOTAL</b>	<b>18,800</b>	<b>18,800</b>

PARTICULARS	For the year ended 31 March, 2019 (In Rs.)	For the year ended 31 March, 2018 (In Rs.)
<b>20 REVENUE FROM OPERATIONS</b>		
(a) Brokerage Income	2,467,548	3,403,567
(b) Other Brokerage Income	11,735	21,862
(c) Net Gain/(loss) on sale of Shares	(3,136,288)	1,582,267
(d) Profit form F&O Segment	Nil	14,317
(e) Syndication Income	2,750,000	1,000,000
<b>TOTAL</b>	<b>2,092,995</b>	<b>6,022,013</b>
<b>21 OTHER INCOMES</b>		
(a) Income from Capital gain on Investment	101,752	Nil
(b) Interest on Bank Deposit	1,625,198	1,471,850
(c) Interest on other Deposit	116,661	94,020
(d) Dividend Income	560,714	511,734
<b>TOTAL</b>	<b>2,404,325</b>	<b>2,077,604</b>
<b>22 EMPLOYEE BENEFIT EXPENSES</b>		
(a) Directors Remuneration	1,874,000	1,736,000
(b) Salary & Benefits (HRA)	2,588,950	2,048,400
(c) Staff Welfare Expenses	26,760	34,672
<b>TOTAL</b>	<b>4,489,710</b>	<b>3,819,072</b>
<b>23 FINANCE COST</b>		
(a) Interest Expenses on Borrowing	1,656,865	736,274
(b) Bank Guarantee Charges	212,700	144,774
(c) Bank Charges	15,753	19,530
<b>TOTAL</b>	<b>1,885,318</b>	<b>900,578</b>

PARTICULARS	For the year ended 31 March, 2019 (In Rs.)	For the year ended 31 March, 2018 (In Rs.)
<b>24 OTHER EXPENSES</b>		
Advertising Expenses	37,680	28,861
Auditors Remuneration	50,000	50,000
Business Promotion & Marketing Expenses	39,244	46,942
Computer & Software Maintenance	77,548	79,335
Conveyance Expenses	96,977	145,181
CDSL Membership processing charges	Nil	50,400
Depository Charges	94,003	139,181
Own Depository expenses	106,667	Nil
Directors Meeting Expenses	21,497	29,455
Exchange Expenses	74,123	66,251
Exchange V-Sat Charges	36,000	36,900
General Expenses	225,829	212,402
Insurance Expenses	40,427	43,453
Listing Expenses	350,000	337,094
Membership Fee & Subscription	100,201	142,814
Office Expenses	63,366	64,976
Power & Fuel Charges	350,974	386,856
Printing & Stationery	80,276	97,437
Professional & Legal Expenses	313,900	208,250
Rent	330,000	120,000
SEBI Fees	4,706	4,592
SEBI (DP Annual Fee)	41,000	Nil
Stamp charges	2,401	9,377
STT Expenses	30,165	80,395
Telephone Expenses	94,774	106,949
Travelling Expenses	54,502	77,675
Unrealised Loss on investments	7,135,000	4,992,878
Increase in Authorised Capital	900,000	Nil
<b>TOTAL</b>	<b>10,751,260</b>	<b>7,557,654</b>

**NOTE 25: RELATED PARTY DISCLOSURES**

**A. List of Related Parties**

Name of the Key Management Personnel	Designation
Mr. Vikas Seth	Managing Director
Mr. Sanjai Seth	Whole time Director
Mr. Pawan Chawla	C.F.O.
Mr. Varun Kalra	Company Secretary
Name of Relatives	Relations
Mr. Govind Narain Seth	Father of Mr. Sanjai Seth & Mr. Vikas Seth

**B. Transactions with Related Parties:**

(Rs. In thousands)

Name of Related Party	Relation	Nature of Transaction	As at March 31, 2019 (Rs.)	As at March 31, 2018 (Rs.)
Mr. Sanjai Seth	Key Management Personnel	Remuneration	1117	1048
Mr. Vikas Seth	Key Management Personnel	Remuneration	757	688
Mr. Pawan Chawla	Key Management Personnel	Remuneration	526	453
Mr. Varun Kalra	Key Management Personnel	Remuneration	314	286
Mr. Govind Narain Seth	Relative of Key Management Personnel	Rent	330	120

**NOTE 26: CONTINGENT LIABILITIES**

**a. Guarantees:**

1. Bank Guarantee of Rs. 30,00,000/- is provided to National Stock Exchange (NSE) towards Base Capital. It is against 50% Margin including Fixed Deposits.
2. Bank Guarantee of Rs. 10,00,000/- is provided to IL&FS Securities Services Ltd. towards Margin Money Deposit for F&O Segment. It is against 50% Margin including Fixed Deposits.

**NOTE 27: PREVIOUS YEAR FIGURE**

Previous years' figures have been regrouped and re-arranged wherever necessary to make them comparable to the figures of the current year.

**AUDITORS**

AS PER OUR REPORT OF EVEN DATE ATTACHED  
 FOR **ADIWISE M.K. & ASSOCIATES**  
 CHARTERED ACCOUNTANTS  
 FRN : 007180N

Sd/-  
**(RAJ KARAN)**  
 PARTNER  
 M.NO. 086022

PLACE : DELHI  
 DATE : 30/05/2019

**FOR AND ON BEHALF OF THE BOARD OF DIRECTORS**

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

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

Sd/-  
**VARUN KALRA**  
 (Company Secretary)

Sd/-  
**PAWAN CHAWLA**  
 C.F.O.

**Details of Investment**

Scrip Name	Face Value	Quantity As At 31st March 19	Total Fair Value As At 31st March 19	Quantity As At 31st March 18	Total Fair Value As At 31st March 18
<b>(a) Trade Investment In Equity Shares (Quoted)</b>					
(I) Atlas Cycle (Haryana) Ltd.	5/-	Nil	Nil	89764	14918777
(II) HPL Electric Power Ltd	10/-	100000	5525000	100000	12660000
(III) S Chand and Co. Ltd	5/-	Nil	Nil	15000	6158250
<b>(b) Fully PaidUp Unquoted Equity Shares (Non Trade)</b>					
(I) Associates Camco Commodities (P) Ltd.	10/-	148700	2676600	148700	2676600
My Money Credits (P) Ltd.	10/-	85000	850000	85000	850000
<b>(c) Fully Paid Up UnQuoted Equity Shares (Non Trade)</b>					
Mehak Infracon (P) Ltd	10/-	170000	14450000	Nil	Nil
<b>(d) Fully Paid Up Quoted Units in Mutual Fund (Trade)</b>					
(I) Birla Sunlife Floating Rate-Short Term	100/-	83	5000	83	5000
<b>TOTAL</b>		<b>503783</b>	<b>23506600</b>	<b>438547</b>	<b>37268627</b>

Annexure : II

**Details of Inventory**

Scrip Name	Face Value	Quantity As At 31st March 19	Amount As At 31st March 19	Quantity As At 31st March 18	Amount As At 31st March 18
Axis Cades	5/-	1000	43900	1000	43900
ACC	10/-	200	276380	200	276380
Aditya Birla Fashion	10/-	15	Nil	15	Nil
Aditya Birla Capital	10/-	5	Nil	5	Nil
Atlas Cycle (Har) Ltd	5/-	100000	8085000	55000	9141000
BHEL	2/-	1560	116922	1560	118404
BHARTI AIRTEL	5/-	30	8753	30	8753
Chambal Fertilizer	10/-	10000	1345702	4000	219600
Cromton Greaves (CG Power)	2/-	7875	336262	7875	384694
Cromton Greaves Consumer Elec Ltd	10/-	7875	653625	7875	653625
Cummins India	2/-	500	350125	500	350125
GAIL	10/-	1333	267300	1000	267300
GNFC	10/-	3000	204300	3000	204300
GP Petroleums	5/-	Nil	Nil	6000	498919
Grasim Ind Ltd	2/-	4	1335	4	1335
Haryana Sheet	10/-	1000	6250	1000	6250
HDFC Bank	2/-	1160	1046726	1160	1046726
Hexa Tradex Ltd	2/-	1000	Nil	1000	Nil

# MyMoney™

## SECURITIES LIMITED

Scrip Name	Face Value	Quantity As At 31st March 19	Amount As At 31st March 19	Quantity As At 31st March 18	Amount As At 31st March 18
HPL Electric & Power Ltd	10/-	210778	11771952	140056	15524889
Indiabulls Real Estate	2/-	Nil	Nil	2400	435480
ITC Ltd.	10/-	95	99095	95	99095
IDBI Bank	10/-	1500	69975	1500	104100
ISMT Ltd	5/-	100	720	100	720
Infosys Ltd	5/-	1600	817800	800	817800
ITC Ltd.	1/-	3000	651700	3000	651700
Jindal Saw	2/-	5000	193500	5000	193500
JITF Infralogistics Ltd	2/-	401	Nil	401	Nil
Junior Bees	1.25/-	50	9407	50	9407
KCP Sugar	1/-	47200	774080	47200	868480
Liquid Benchmark	1000/-	20.791	10000	20.012	10000
M&M	5/-	800	475120	800	475120
NTPC	10/-	24	2398	20	2398
Nutek	5/-	45000	13500	45000	23500
Onelife Capital	10/-	Nil	Nil	247	4742
OPTO CIRCUIT	10/-	7	55	7	55
Omax Auto	10/-	34310	2840868	Nil	Nil
Paramount Cable	2/-	6709	9057	6709	9057
Kore Foods Ltd	10/-	800	1976	800	1976
Reliance Ind. Ltd	10/-	4800	3041412	2800	1156400
Reliance Comm.	5/-	400	1660	400	8700
Roofit Industries	10/-	5100	9180	5100	9180
SEAMEC LTD	10/-	10284	2944893	24284	2410186
State Bank of India	1/-	710	22409	210	22409
S Chand and co ltd	5/-	45758	8307365	30758	12627697
Sintex Ind. Ltd	1/-	5000	42250	5000	89750
Sintex Plastics Tech	1/-	5000	99750	5000	193166
Sri Adhikari	10/-	600	2678	600	2678
SAB Events	10/-	180	90	180	90
SQD SOFTWARE	10/-	1000	7450	1000	7450
Syndicate Bank	10/-	2000	86400	2000	110900
TATA Motors	2/-	1097	191152	1097	358554
TALBROSQ	10/-	7731	1608821	4031	1061883
TV Vision Ltd	10/-	600	1920	600	5122
Zee Entertainment	1/-	1096	374558	1096	374558
Zuari Global	10/-	1000	85450	1000	85450
<b>TOTAL</b>		<b>586,308</b>	<b>47,311,221</b>	<b>430,585</b>	<b>50,977,503</b>





## NOTES

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## NOTES

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# MyMoney™

## SECURITIES LIMITED

CIN: L67120DL1992PLC047890

Regd. Office: 10-A, UNDER HILL LANE, CIVIL LINES, DELHI-110054

E-mail Id: mymoneyviews@outlook.com

### 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 Member(s)	
Registered Address	
Email Id	
Folio No./Client ID	
DP 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

2. Name : ..... E – Mail id : .....

Address : .....

..... Signature : ....., or failing him

3. Name : ..... E – Mail id : .....

Address : .....

..... Signature : .....

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 28<sup>th</sup> Annual general meeting of the company, to be held on the Friday 27<sup>th</sup> day of September, 2019 At 11:00 a.m. at 10-A, Under Hill Lane, Civil Lines, Delhi-110054, and at any adjournment thereof in respect of such resolutions as are indicated below :

\*\* I wish my proxy to vote in the manner as indicated in the box below (optional):

S. No.	RESOLUTIONS	FOR	AGAINST
1.	To receive, consider and adopt the Audited Financial Statements for the financial year ended 31st March, 2019, the Reports of the Board of Directors and Auditors thereon.		
2.	To appoint a Director in place of Mrs. Rajni Seth (DIN: 00350604), who retires by rotation and, being eligible, offers herself for re-appointment.		
3.	To appoint Mr. Sandeep Gupta (DIN : 00411271) as an Independent Director of the Company for a period of five years for a term of 5 (five) consecutive years, that is, up to 27th September, 2024.		
4.	To appoint Mr. Ranjan Srinath as an Independent Director of the Company for a period of five years for a term of 5 (five) consecutive years, that is, up to 27th September, 2024.		

Signed this ..... day of ..... 2019

Affix  
` 1/-  
Revenue  
Stamp

.....  
Signature of Shareholder

.....  
Signature of Proxy Holder(s)

**Note:**

1. This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting.
- 2.\*\* This is only optional. Please put a 'X' in the appropriate column against the resolutions indicated in the Box. 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.
3. Appointing a proxy does not prevent a member from attending the meeting in person if he so wishes.
4. In the case of joint holders, the signature of any one holder will be sufficient, but names of all the joint holders should be stated.

# MyMoney™

## SECURITIES LIMITED

CIN: L67120DL1992PLC047890

Regd. office: 10-A, UNDER HILL LANE, CIVIL LINES, DELHI-110054

Ph. & Fax No. 011-23924241, 23937870

Email Id: mymoneyviews@outlook.com, Website: [www.mymoneyviews.com](http://www.mymoneyviews.com)

### ATTENDANCE SLIP

**(Please complete this attendance slip and hand it over at the entrance of the venue)**

I hereby record my presence at the 28<sup>th</sup> Annual General Meeting of the Company being held on Friday, the 27<sup>th</sup> September, 2019 at 11 A.M. at 10-A, Under Hill Lane, Civil Lines, Delhi-110054

<b>Folio No./DP ID-Client ID</b>	
<b>Name and Address of the Shareholder in Block Letters</b>	
<b>Nos of shares Held</b>	
<b>Name of proxy (if Any) in Block Letters</b>	

.....  
(Signature of the shareholder/Proxy)

**\*Strike out whichever is not applicable**

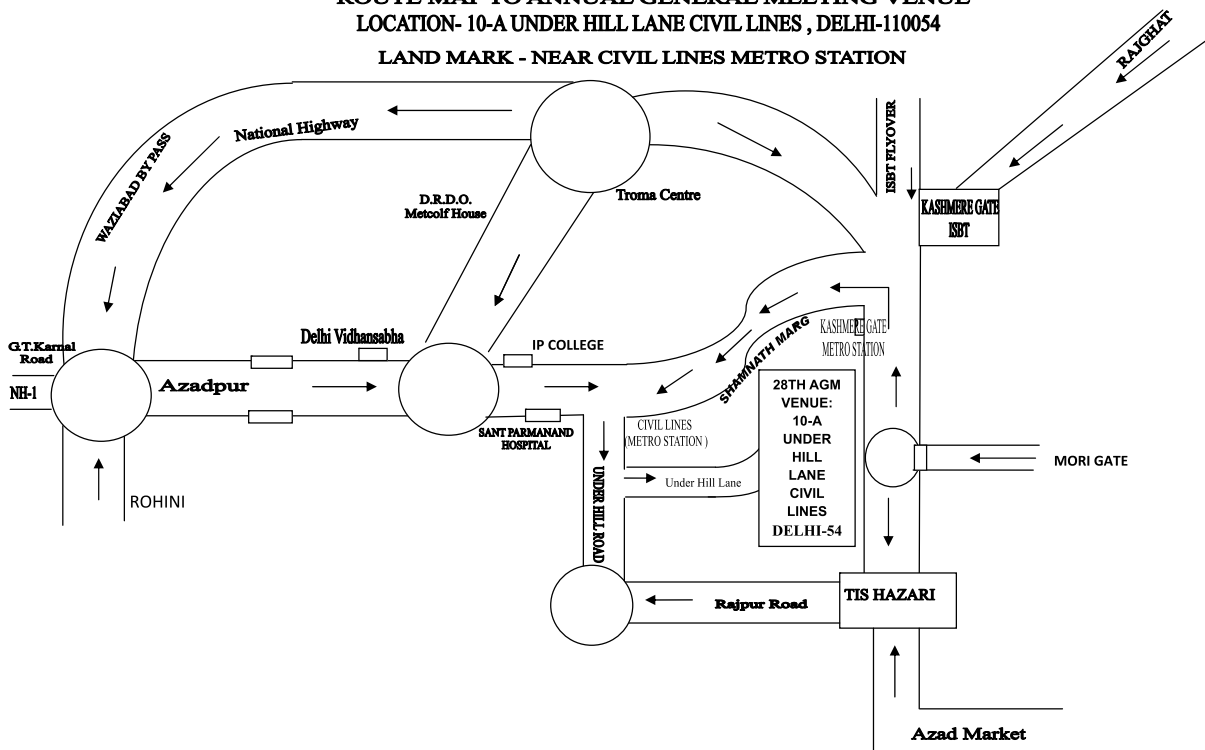
**Note :**

1. Please hand over the Attendance Slip duly completed and signed at the REGISTRATION COUNTERS.
2. Electronic copy of the Annual Report 2018-19 and Notice of the Annual General Meeting (AGM) along with Attendance Slip and Proxy form is being sent to all the members whose email address is registered with Company/Depository Participant(s) unless any member has requested for a hard copy of the same. Members receiving electronic copy and attending the AGM can print copy of this Attendance Slip.
3. Physical copy of the Annual Report 2018-19 and Notice of the Annual general Meeting (AGM) along with Attendance Slip and Proxy for is sent in the permitted mode to all the members whose email is not registered or have requested for a hard copy.





**ROUTE MAP TO ANNUAL GENERAL MEETING VENUE  
 LOCATION- 10-A UNDER HILL LANE CIVIL LINES , DELHI-110054  
 LAND MARK - NEAR CIVIL LINES METRO STATION**



If undelivered, please return to :

**MyMoney™**  
**SECURITIES LIMITED**

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