

31st Annual Report for the year ended 31st March, 2015



PAUL MERCHANTS LTD.

(An ISO 9001:2008 Certified Co.)

(CIN: L74900DL1984PLC018679)

www.paulmerchants.net

CORPORATE INFORMATION

<p>BOARD OF DIRECTORS</p> <p>MR. SAT PAUL BANSAL MR. RAJNEESH BANSAL MR. SANDEEP BANSAL MRS. SARITA RANI BANSAL MR. VIGYAN ARORA MR. DILBAG SINGH SIDHU MR. AJAY KUMAR ARORA MR. ARJUN PANDURANG GHUGAL MR. SURINDER SINGH BEDI MR. KRISHAN LALL KHETARPAUL</p> <p>REGISTERED OFFICE</p> <p>FF-1, FF-1A, FF-1B, FF-1C, 1ST FLOOR, 11/5-B, PUSA ROAD, NEW DELHI-110055 TEL: 011-48602000 EMAIL: info@paulmerchants.net</p> <p>CORPORATE OFFICE</p> <p>SCO 829-830, SECTOR 22-A, CHANDIGARH - 160 022 TEL: 0172-5041786, 5025090 FAX: 0172-5041713 EMAIL- info@paulmerchants.net WEBSITE: www.paulmerchants.net</p> <p>CIN: L74900DL1984PLC018679</p>	<p>AUDITORS</p> <p>M/S. JAIN & ASSOCIATES CHARTERED ACCOUNTANTS SCO 819-820, SECTOR 22-A, CHANDIGARH -160022</p> <p>CHIEF FINANCIAL OFFICER</p> <p>MR. TILAK RAJ KHEPAR</p> <p>COMPANY SECRETARY</p> <p>MR. HARDAM SINGH</p> <p>PRINCIPAL BANKERS</p> <p>HDFC BANK STATE BANK OF INDIA ICICI PUNJAB NATIONAL BANK AXIS BANK STATE BANK OF PATIALA UNION BANK OF INDIA INDUSIND BANK STATE BANK OF BIKANER & JAIPUR STATE BANK OF HYDERABAD YES BANK ORIENTAL BANK OF COMMERCE</p> <p>REGISTRAR & TRANSFER AGENT</p> <p>Alankit Assignments Limited, 2E/21, JHANDEWALAN EXTN. NEW DELHI- 110055 (INDIA) Ph No. : 011- 42541959</p>
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YEAR 2014-2015 – AT A GLANCE

INTERNATIONAL MONEY TRANSFER ACTIVITIES

Gross Remittances – Rs 15387/- Crores

MONEY EXCHANGE ACTIVITIES

Gross Turnover – Rs. 2013/- Crores

INCOME FROM TOURS & TRAVELS ACTIVITIES

Gross Turnover – Rs. 35.15/- Crores

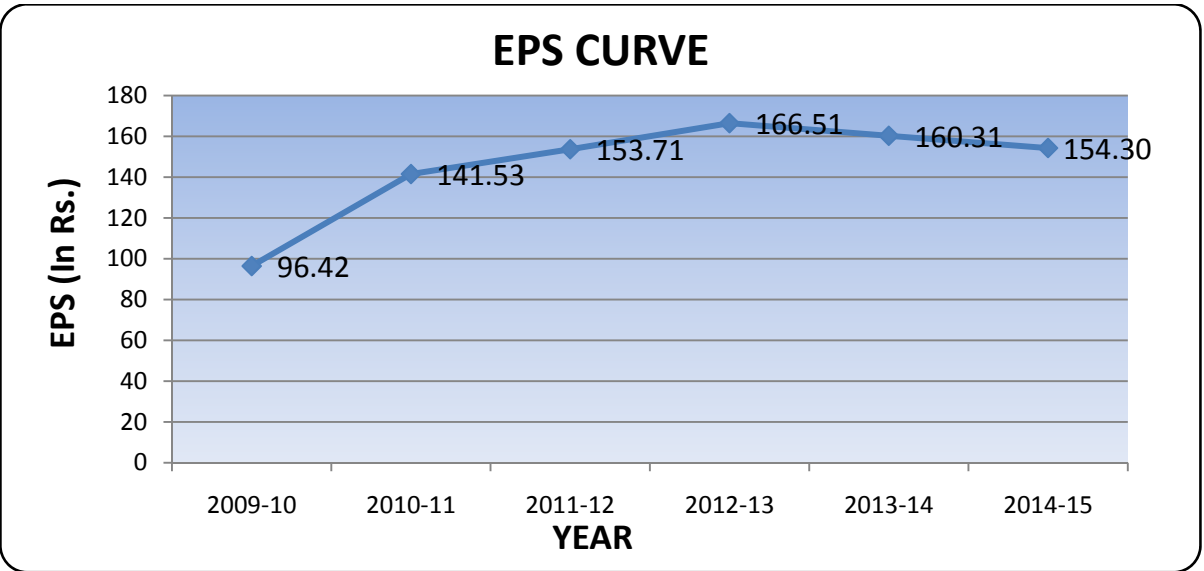
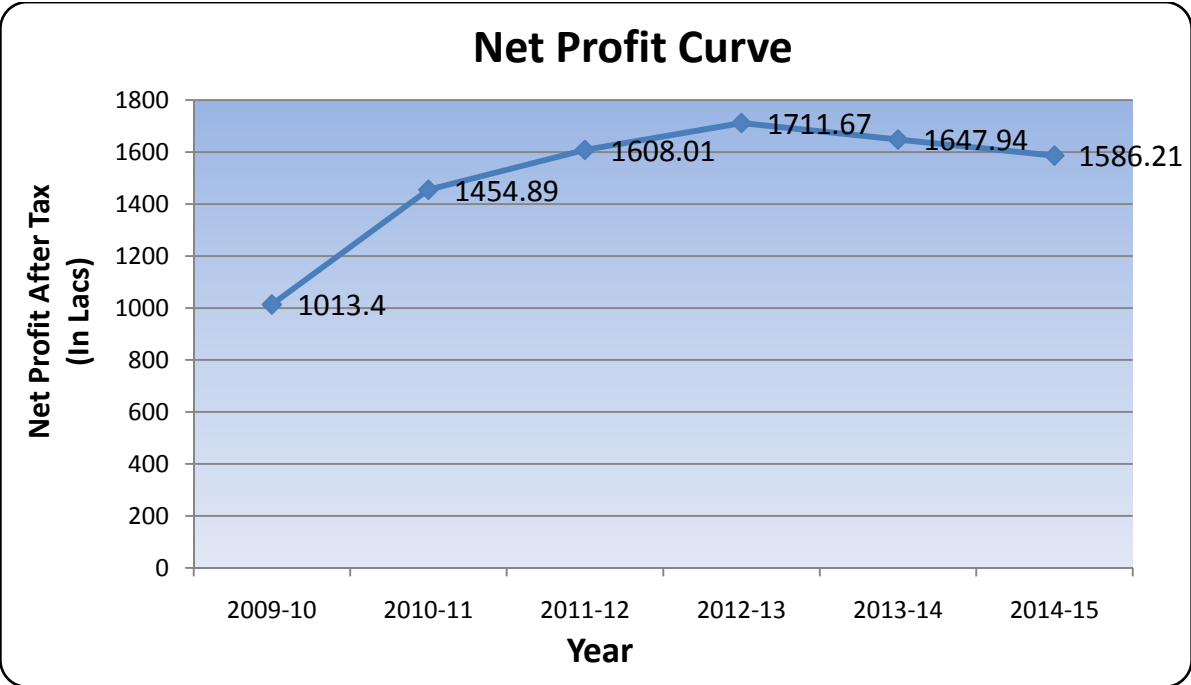
OVERALL PERFORMANCE

Gross Revenues – 2167/- Crores

PROFITABILITY

Net Profit Before Tax – Rs. 24.14/- Crores

Net Profit After Tax – Rs 15.86/- Crores



LIST OF BRANCH OFFICES OF THE COMPANY

sr no	REGION	SUB ZONE	BRANCH
1	EAST	BIHAR	SIWAN
			MAIN ROAD, KHALISPUR SIWAN
2	EAST	BIHAR	MOTIHARI
			AGARWA CHOWK OPP ZILA SCHOOL MOTIHARI
3	EAST	BIHAR	SASARAM
			DHARMSHALA NEAR RAILWAY STATION
4	EAST	BIHAR	THAWE
			MAIN ROAD
5	EAST	BIHAR	GOPALGANJ
			HOSPITAL CHOWK
6	EAST	BIHAR	PATNA
			G-12, EMARAT FIRDAUS BUILDING EXHIBITION ROAD, PATNA
7	EAST	BIHAR	GOPALGANJ
			MAIN ROAD, OPP KALIMANDIR JANTA CINEMA ROAD
8	EAST	BIHAR	SIWAN
			JANAKI COMPLEX BABUNIA ROAD, CHAPRA ROAD
9	EAST	JHARKHAND	JAMSHEDPUR
			ROAD NO 10 MAIN ROAD JAWAHAR NAGAR MAANGO
10	EAST	ORISSA	BALUGAON
			ASHOKA MARKET COMPLX.I B ROAD NERA SBI BALUGAON
11	EAST	ORISSA	JAGATSINGHPUR
			LAXMI MARKET COMPLX.MAIN ROAD NEAR SBI.JAGATSINGHPUR
12	EAST	WEST BENGAL	GARAPOTA
			GARAPOTA, P.O. - GARAPOTA P.S. - HANSKHALI
13	EAST	WEST BENGAL	BAGULA
			STATION ROAD PO: BAGULA PS: HANSKHALI
14	EAST	WEST BENGAL	BETAI
			VILL : BETAI BAZAR, NUTAN PARA PO: BETAI, PS: TEHATTA
15	EAST	WEST BENGAL	HALENCHA
			GROUND FLOOR AT HALENCHA MORE, PO HALENCHA,
16	EAST	WEST BENGAL	KOLKATTA
			27 A & B, ROYD STREET G-2, ABHINANDAN APARTMENT
17	EAST	WEST BENGAL	KOLKATA
			DIAMOND PRESTIGE 1ST FLOOR ROOM NO 109 41 A, A.J.C.BOSE ROAD KOLKATA
18	NORTH-1	HARYANA	PEHOWA
			SANT BABA DALIP SINGH MARG, NEAR BUS STAND
19	NORTH-1	HARYANA	AMBALA CANTT
			SHOP NO 3 GOBIND NAGAR JAGADHRI ROAD
20	NORTH-1	HARYANA	FATEHABAD
			SIRSA ROAD NEAR BUS STAND

21	NORTH-1	HARYANA	AMBALA CANTT
			6352/11/2, NICHOLSON ROAD, ADJ. HOTEL SHINGAR PALACE,
22	NORTH-1	HARYANA	GURGAON
			SHOP NO B 119 SUPER MART 1 DLF CITY PHASE IV GURGAON
23	NORTH-1	HIMACHAL PRADESH	BAIJNATH
			VILLAGEÂ CHOCHAN, P.O. BIR,TEH. BAIJNATH
24	NORTH-1	HIMACHAL PRADESH	UNA
			AMB ROAD
25	NORTH-1	HIMACHAL PRADESH	DHARAMSHALA
			KHARA DANDA ROAD, TIBETIAN LIBRARY
26	NORTH-1	HIMACHAL PRADESH	BHUNTER
			OPP. AIR PORT, BHUNTER,
27	NORTH-1	HIMACHAL PRADESH	DHARAMSHALA
			SHOP NO. 1, FIRST FLOOR, HOTEL SURYA ROAD, DOLMA CHOWK
28	NORTH-1	HIMACHAL PRADESH	DHARAMSHALA
			UPPER STORY OF OASIS CAFÉ, DHARMKOT ROAD
29	NORTH-1	HIMACHAL PRADESH	MANALI
			5,RAM BAGH THE MALL
30	NORTH-1	HIMACHAL PRADESH	DHARAMSHALA
			SHOP NO. 2, B-1, GROUND FLOOR & 1ST FLOOR, OPP. MAIN BUS STAND CHOWK
31	NORTH-1	HIMACHAL PRADESH	SUNDERNAGAR
			MAIN BAZAAR BHOJPUR NH 21 SUNDER NAGAR MANDI ROAD
32	NORTH-1	HIMACHAL PRADESH	NIRMAND
			VPO KASOL TEHSIL BHUNTER
33	NORTH-1	JAMMU & KASHMIR	RAJOURI
			WARD NO 7 MAIN BAZAR RAGHU NATH BAZAR RAJAURI
34	NORTH-1	JAMMU & KASHMIR	LEH LADAKH
			KHAWJA COMPLEX, OPP. STATE BANK OF INDIA
35	NORTH-1	JAMMU & KASHMIR	JAMMU
			81-A, GOLE MARKET, NEAR BUS STOP, GANDHI NAGAR
36	NORTH-1	JAMMU & KASHMIR	POONCH
			QILLA MARKET, BUS STAND POONCH
37	NORTH-1	JAMMU & KASHMIR	MENDHAR
			MAIN BAZAR , MENDHAR DISTT. POONCH
38	NORTH-1	JAMMU & KASHMIR	RAJOURI
			NEAR BSNL EXCHANGE GUJJAR MANDI RAJOURI
39	NORTH-1	PUNJAB	NAWANSHAHR
			AMBEDKAR CHOWK, OPP RAI MARKET BANGA ROAD NAWASAHAR
40	NORTH-1	PUNJAB	FEROZEPUR
			SHOP NO 8 SHAHID UDAM SINGH CHOWK MARKET OPP AXIS BANK FEROZPUR
41	NORTH-1	PUNJAB	BANGA
			OPP CIVIL HOSPITAL MAIN ROAD

42	NORTH-1	PUNJAB	PATHANKOT
			SHOP NO 32 OPP HINDU CO BANK NETAJI MARKET DALHOUSIE ROAD PATHANKOT
43	NORTH-1	PUNJAB	NURPUR BEDI
			ROPAR ROAD OPP.WATER TANKI VPO.NURPURBEDI TEH & DISTT ROPAR
44	NORTH-1	PUNJAB	AJNALA
			MAIN CHOWK AMRITSAR ROAD AJNALA
45	NORTH-1	PUNJAB	BAGHAPURANA
			NEAR BUS STAND, KOTKAPURA ROAD BAGHAPURANA, MOGA
46	NORTH-1	PUNJAB	SUDHAR BAZAR
			OPP NOVA COLLECTIONS ADJ KAINTH CLOTH HOUSE KULDEEP DI HATTI MULLAN PUR ROAD
47	NORTH-1	PUNJAB	TARAN TARAN
			GURU RAM DASS MARG, CHOWK CHAAR KHAMBA OPPOSITE PUNJAB & SIND BANK
48	NORTH-1	PUNJAB	BATALA
			SCO 30, FUWARA CHOWK JALANDHAR ROAD Batala
49	NORTH-1	PUNJAB	HOSHIARPUR
			NEAR PREM MEDICOS OPP SHIV MANDIR - RAILWAY ROAD
50	NORTH-1	PUNJAB	MOHALI
			BOOTH NO 17 PHASE 7
51	NORTH-1	PUNJAB	GARHSHANKAR
			NEAR RAILWAY STATION, HOSHIARPUR ROAD, OPP. STATE BANK OF PATIALA,
52	NORTH-1	PUNJAB	GURDASPUR
			SHOP NO.1, SHIVAM MARKET, OPP. LIC OFFICE, G T ROAD
53	NORTH-1	PUNJAB	GARDHIWALA
			KHALSA COLLEGE MARKET, SHOP N 8,DASUYA ROAD
54	NORTH-1	PUNJAB	BARNALA
			KACHA COLLEGE ROAD, OPP.DR.NARESH NURSINGH HOME
55	NORTH-1	PUNJAB	MAHILPUR
			VPO. MAHILPUR, PHAGWARA ROAD, NEAR PURI MATTA MANDIR,
56	NORTH-1	PUNJAB	PHILLAUR
			OLD NAWANSHAHR ROAD, NEAR TAJ HOTEL
57	NORTH-1	PUNJAB	ADAMPUR
			SHOP NO.2240, WARD NO.7, RAILWAY ROAD
58	NORTH-1	PUNJAB	KHANNA
			1ST FLOOR HARDYAL COMPLEX, OPP. BUS STAND, NEAR JAIN SWEET,
59	NORTH-1	PUNJAB	URAPAR
			NEAR GURUDWARA SHAHEED GANJ, VPO.URAPAR
60	NORTH-1	PUNJAB	PATIALA
			NEAR GURUDWARA DUKHNIWARAN SAHIB, PASSEY ROAD

61	NORTH-1	PUNJAB	DASUYA G T ROAD, OPP. CIVIL COURTS, NEAR PUNJAB NATIONAL BANK,
62	NORTH-1	PUNJAB	MOGA PURI COMPLEX, G T ROAD,
63	NORTH-1	PUNJAB	BATHINDA HANUMAN CHOWK, OPP. REKHY HOTEL, ADJOINING DREAM DWELLING
64	NORTH-1	PUNJAB	HOSHIARPUR ROSHAN ROAD, NEAR BENGALI SWEET SHOP, PHAGWARA CHOWK
65	NORTH-1	PUNJAB	BEGOWAL OPP. MICKY RESTAURANT, NEAR MIKHOWAL GURUDWARA,
66	NORTH-1	PUNJAB	JAGRAON TEHSIL ROAD, OPP. S.S.P'S RESIDENCE,
67	NORTH-1	PUNJAB	TANDA DEEP COMPLEX, OPP. MUNICIPAL COUNCIL, NEAR BUS STAND
68	NORTH-1	PUNJAB	HOSHIARPUR NEAR COOPERATIVE BANK, RAILWAY ROAD
69	NORTH-1	PUNJAB	JALANDHAR 4, LOWER GROUND FLOOR, ALFA ESTATE, 39, G.T. ROAD, JALANDHAR CITY
70	NORTH-1	PUNJAB	LUDHIANA 2ND FLOOR, DHYAN SINGH COMMERCIAL COMPLEX, NEAR BUS STAND
71	NORTH-1	PUNJAB	CHANDIGARH SCO 829-830, SECTOR-22A
72	NORTH-1	PUNJAB	PHAGWARA LGF HANDA CITY CENTRE OPP BUS STAND G T ROAD PHAGWARA
73	NORTH-1	PUNJAB	JALANDHAR OPP BUS STAND BANWARI TOWERS NEAR ORIENTAL INSURANCE NAKODAR
74	NORTH-1	PUNJAB	VERKA BATALA ROAD MAIN BUS STAND VERKA AMRITSAR
75	NORTH-1	PUNJAB	CHANDIGARH SCO 12 FF SECTOR 20 D CHANDIGARH
76	NORTH-1	PUNJAB	AMRITSAR SHOP NO 66 CHOWK QUEENS ROAD OPPOSITE PETROL PUMP COURT ROAD
77	NORTH-1	PUNJAB	BHATINDA NEAR BUS STAND SHARMA COMPLEX OPP TRAFFIC POLICE OFFICE
78	NORTH-1	PUNJAB	KAPURTHALA SHOP NO 309 LEVEL 3, STUDENT ACADEMIC RESOURCE CENTER BLOCK NO 15 A, LPU CAMPUS PHAGWARA
79	NORTH-1	PUNJAB	AMRITSAR

			INSIDE INTERNATIONAL DEPARTURE HALL SRI GURU RAM DASS JEE INTERNATIONAL AIRPORT
80	NORTH-1	PUNJAB	CHANDIGARH
			COUNTER NO 4. ARRIVAL CONCOURSE CIVIL AIR TERMINAL CHANDIGARH AIRPORT
81	NORTH-1	PUNJAB	CHANDIGARH
			SCO 827-828, SECTOR 22 A CHANDIGARH
82	NORTH-1	PUNJAB	FARIDKOT
			JUBILEE CINEMA CHOWK COLLEGE ROAD OPP CANARA BANK FARIDKOT
83	NORTH-2	NEW DELHI	NEW DELHI
			11/5 B FIRST FLOOR PUSA ROAD NEW DELHI
84	NORTH-2	NEW DELHI	NEW DELHI.
			OFFICE NO DSM-347 DLF TOWER, SHIVAJI MARG NEW DELHI
85	NORTH-2	NEW DELHI	NEW DELHI.
			SHOP NO-WZ-12, GROUND FLOOR, SHADI KHAMPUR NEAR CHAKI WALI GALI NEW DELHI
86	NORTH-2	RAJASTHAN	MAULASAR
			OPPOSITE PETROL PUMP NEAR BUS STAND DIDWANA ROAD
87	NORTH-2	RAJASTHAN	BAGAR
			MAIN CHORAHA, DANGI MARKET WARD NO. 9, BAGGAR, DIST: JHUNJHUNU
88	NORTH-2	RAJASTHAN	FATEHPUR
			WARD NO.18, OPP PATHAN HOSPITAL SIKRIYA CHORAHA DIST SIKAR
89	NORTH-2	RAJASTHAN	SINGANA
			NEAR BUS STAND SINGANA DIST JHUNJHUNU
90	NORTH-2	RAJASTHAN	NAWALGARH
			BIROL ROAD CHUNA CHOWK STAND WORD NO 20 NAWALGARH DIST JHUNJHUNU
91	NORTH-2	RAJASTHAN	LAXMANGARH
			NEAR LAL GHANTAGHAR, LALUKAN LAXMANGARH DIST SIKAR
92	NORTH-2	RAJASTHAN	SUJAN GARH
			OPP TIRUPATI MANDIR NEAR STATION ROAD MAIN BUS STAND SUJANGARH 331507
93	NORTH-2	RAJASTHAN	RATANGARH
			OPP GANDHI SCHOOL NEAR RAILWAY STATION ROAD RATANGARH
94	NORTH-2	RAJASTHAN	SAGWARA
			OPP.TEHSIL, BANSWARA ROAD SAGWARA, DIST. DUNGARPUR
95	NORTH-2	RAJASTHAN	GUDA GORJI KA
			NEAR POLICE STATION TODI GUDHA GAUR JI UDAIPURWATI 333022
96	NORTH-2	RAJASTHAN	DIDWANA
			JHANWRO KI GALI OPP SHASTRI MARKET DEEDWANA DIST NAGAU
97	NORTH-2	RAJASTHAN	DANTA