

**32nd ANNUAL REPORT
FOR THE YEAR ENDED
31st MARCH, 2016**



PAUL MERCHANTS Ltd.

(An ISO 9001:2008 Certified Co.)

(CIN: L74900DL1984PLC018679)

www.paulmerchants.net

CORPORATE INFORMATION

BOARD OF DIRECTORS

MR. SAT PAUL BANSAL
MR. RAJNEESH BANSAL
MR. SANDEEP BANSAL
MRS. SARITA RANI BANSAL
MR. DHARAM PAL SHARMA
MR. VIGYAN ARORA
MR. DILBAG SINGH SIDHU
MR. AJAY KUMAR ARORA
MR. ARJUN PANDURANG GHUGAL
MR. KRISHAN LALL KHETARPAUL

REGISTERED OFFICE

DSM 335, 336, 337, 3rd Floor, DLF Tower,
15, Shivaji Marg, Najafgarh Road, New
Delhi -110015
TEL: 011-48702000
EMAIL: info@paulmerchants.net

CORPORATE OFFICE

SCO 829-830, SECTOR 22-A,
CHANDIGARH - 160 022
TEL: 0172-5041786, 5025090
FAX: 0172-5041713
EMAIL- info@paulmerchants.net
WEBSITE: www.paulmerchants.net

CIN: L74900DL1984PLC018679

AUDITORS

M/S. JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
SCO 819-820, SECTOR 22-A,
CHANDIGARH -160022

CHIEF FINANCIAL OFFICER

MR. TILAK RAJ KHEPAR

COMPANY SECRETARY

MR. HARDAM SINGH

PRINCIPAL BANKERS

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

REGISTRAR & TRANSFER AGENT

Alankit Assignments Limited, 2E/21,
JHANDEWALAN EXTN. NEW
DELHI- 110055 (INDIA) Ph No. : 011-
42541959

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YEAR 2015-16 – AT A GLANCE

INTERNATIONAL MONEY TRANSFER ACTIVITIES

Gross Remittances – Rs 15861/- Crores

MONEY EXCHANGE ACTIVITIES

Gross Turnover – Rs. 2294/- Crores

INCOME FROM TOURS & TRAVELS ACTIVITIES

Gross Turnover – Rs. 45.82/- Crores

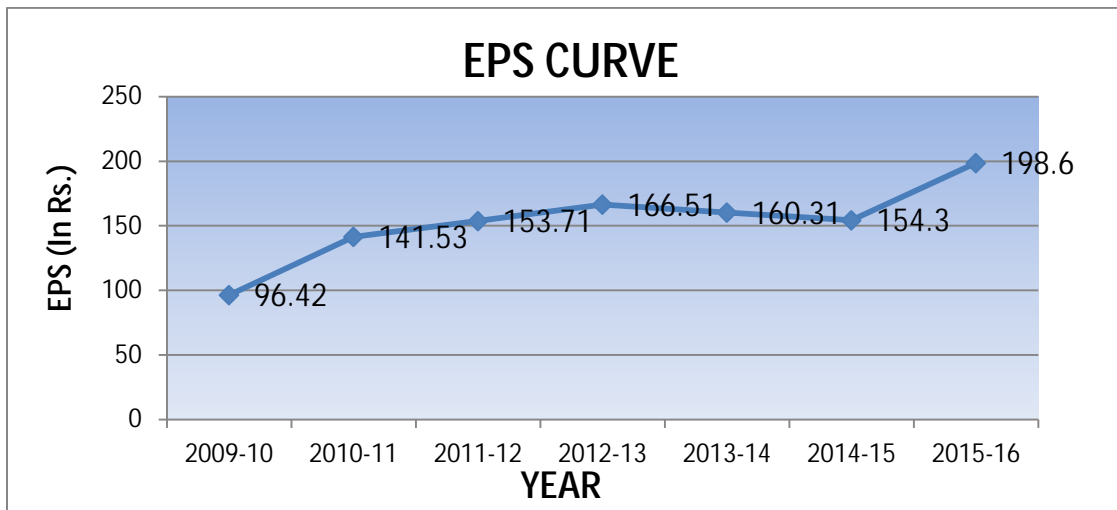
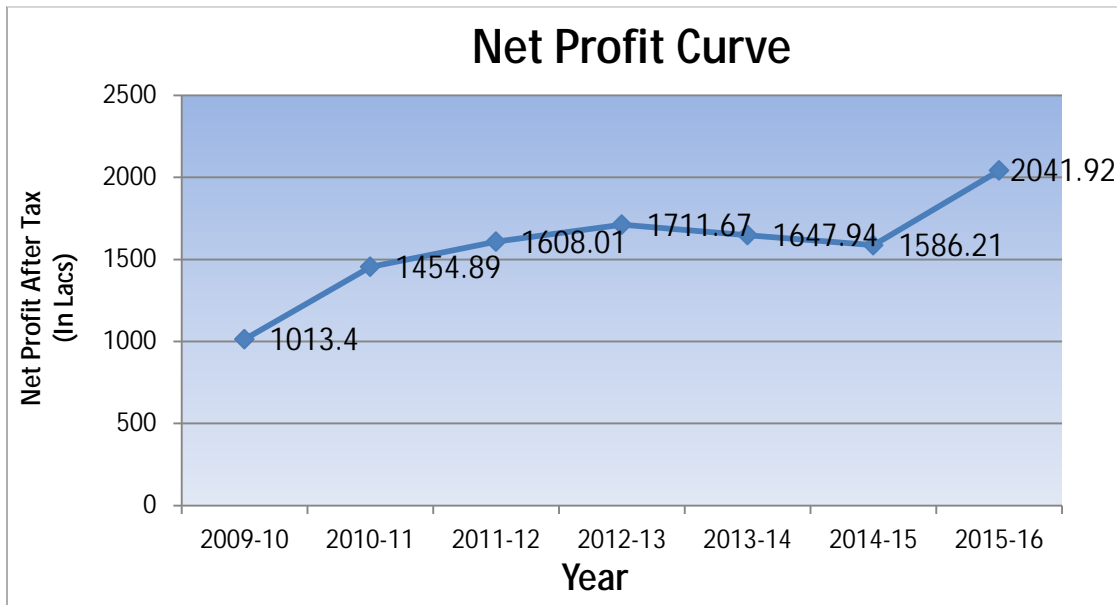
OVERALL PERFORMANCE

Gross Revenues – 2469/- Crores

PROFITABILITY

Net Profit Before Tax – Rs. 31.52/- Crores

Net Profit After Tax – Rs 20.41/- Crores



LIST OF BRANCH OFFICES OF THE COMPANY

SR NO	REGION	SUB ZONE	CITY NAME
1	EAST	BIHAR	SIWAN MAIN ROAD, KHALISPUR SIWAN
2	EAST	BIHAR	SASARAM DHARMSHALA NEAR RAILWAY STATION
3	EAST	BIHAR	THAWE MAIN ROAD
4	EAST	BIHAR	GOPALGANJ HOSPITAL CHOWK
5	EAST	BIHAR	PATNA G-12, EMARAT FIRDAUS BUILDING EXHIBITION ROAD, PATNA
6	EAST	BIHAR	GOPALGANJ MAIN ROAD, OPP KALIMANDIR JANTA CINEMA ROAD
7	EAST	BIHAR	SIWAN JANAKI COMPLEX BABUNIA ROAD, CHAPRA ROAD
8	EAST	JHARKHAND	JAMSHEDPUR ROAD NO 10 MAIN ROAD JAWAHAR NAGAR MAANGO
9	EAST	ORISSA	BALUGAON ASHOKA MARKET COMPLX.I B ROAD NERA SBI BALUGAON
10	EAST	ORISSA	JAGATSINGHPUR LAXMI MARKET COMPLX.MAIN ROAD NEAR SBI.JAGATSINGHPUR
11	EAST	WEST BENGAL	BAGULA STATION ROAD PO: BAGULA PS: HANSKHALI
12	EAST	WEST BENGAL	BETAI VILL : BETAI BAZAR, NUTAN PARA PO: BETAI, PS: TEHATTA
13	EAST	WEST BENGAL	HALENCHA GROUND FLOOR AT HALENCHA MORE, PO HALENCHA,
14	EAST	WEST BENGAL	KOLKATTA 27 A & B, ROYD STREET G-2, ABHINANDAN APARTMENT
15	EAST	WEST BENGAL	KOLKATA DIAMOND PRESTIGE 1ST FLOOR ROOM NO 109 41 A, A.J.C.BOSE ROAD KOLKATA
16	NORTH-1	HARYANA	PEHOWA SANT BABA DALIP SINGH MARG, NEAR BUS STAND
17	NORTH-1	HARYANA	AMBALA CANTT SHOP NO 3 GOBIND NAGAR JAGADHRI ROAD
18	NORTH-1	HARYANA	AMBALA CANTT 6352/11/2, NICHOLSON ROAD, ADJ. HOTEL SHINGAR PALACE,
19	NORTH-1	HARYANA	GURGAON SHOP NO B 119 SUPER MART 1 DLF CITY

			PHASE IV GURGAON
20	NORTH-1	HIMACHAL PRADESH	BAIJNATH VILLAGEÂ CHOCHAN, P.O. BIR,TEH. BAIJNATH
21	NORTH-1	HIMACHAL PRADESH	UNA AMB ROAD
22	NORTH-1	HIMACHAL PRADESH	DHARAMSHALA KHARA DANDA ROAD, TIBETIAN LIBRARY
23	NORTH-1	HIMACHAL PRADESH	DHARAMSHALA SHOP NO. 1, FIRST FLOOR, HOTEL SURYA ROAD, DOLMA CHOWK
24	NORTH-1	HIMACHAL PRADESH	DHARAMSHALA UPPER STORY OF OASIS CAFÉ, DHARMKOT ROAD
25	NORTH-1	HIMACHAL PRADESH	MANALI 5,RAM BAGH THE MALL
26	NORTH-1	HIMACHAL PRADESH	DHARAMSHALA SHOP NO. 2, B-1, GROUND FLOOR & 1ST FLOOR, OPP. MAIN BUS STAND CHOWK
27	NORTH-1	HIMACHAL PRADESH	SUNDERNAGAR MAIN BAZAAR BHOJPUR NH 21 SUNDER NAGAR MANDI ROAD
28	NORTH-1	HIMACHAL PRADESH	NIRMAND VPO KASOL TEHSIL BHUNTER
29	NORTH-1	JAMMU & KASHMIR	RAJOURI WARD NO 7 MAIN BAZAR RAGHU NATH BAZAR RAJAURI
30	NORTH-1	JAMMU & KASHMIR	LEH LADAKH KHAWJA COMPLEX, OPP. STATE BANK OF INDIA
31	NORTH-1	JAMMU & KASHMIR	JAMMU 81-A, GOLE MARKET, NEAR BUS STOP, GANDHI NAGAR
32	NORTH-1	JAMMU & KASHMIR	POONCH QILLA MARKET, BUS STAND POONCH
33	NORTH-1	JAMMU & KASHMIR	MENDHAR MAIN BAZAR , MENDHAR DISTT. POONCH
34	NORTH-1	JAMMU & KASHMIR	RAJOURI NEAR BSNL EXCHANGE GUJJAR MANDI RAJOURI
35	NORTH-1	JAMMU & KASHMIR	POONCH MAIN BAZAR SURANKOTE PO.SAMOTE POONCH
36	NORTH-1	PUNJAB	AJNALA MAIN CHOWK AMRITSAR ROAD AJNALA
37	NORTH-1	PUNJAB	TARAN TARAN GURU RAM DASS MARG, CHOWK CHAAR KHAMBA OPPOSITE PUNJAB & SIND BANK
38	NORTH-1	PUNJAB	VERKA BATALA ROAD MAIN BUS STAND VERKA AMRITSAR
39	NORTH-1	PUNJAB	AMRITSAR SHOP NO 66 CHOWK QUEENS ROAD OPPOSITE PETROL PUMP COURT ROAD

40	NORTH-1	PUNJAB	AMRITSAR INSIDE INTERNATIONAL DEPARTURE HALL SRI GURU RAM DASS JEE INTERNATIONAL AIRPORT
41	NORTH-1	PUNJAB	FEROZEPUR SHOP NO 8 SHAHID UDAM SINGH CHOWK MARKET OPP AXIS BANK FEROZPUR
42	NORTH-1	PUNJAB	BAGHAPURANA NEAR BUS STAND, KOTKAPURA ROAD BAGHAPURANA, MOGA
43	NORTH-1	PUNJAB	BARNALA KACHA COLLEGE ROAD, OPP.DR.NARESH NURSINGH HOME
44	NORTH-1	PUNJAB	MOGA PURI COMPLEX, G T ROAD,
45	NORTH-1	PUNJAB	BATHINDA HANUMAN CHOWK, OPP. REKHY HOTEL, ADJOINING DREAM DWELLING
46	NORTH-1	PUNJAB	BHATINDA NEAR BUS STAND SHARMA COMPLEX OPP TRAFFIC POLICE OFFICE
47	NORTH-1	PUNJAB	FARIDKOT JUBILEE CINEMA CHOWK COLLEGE ROAD OPP CANARA BANK FARIDKOT
48	NORTH-1	PUNJAB	MOHALI BOOTH NO 17 PHASE 7
49	NORTH-1	PUNJAB	CHANDIGARH SCO 829-830, SECTOR-22A
50	NORTH-1	PUNJAB	CHANDIGARH SCO 12 FF SECTOR 20 D CHANDIGARH
51	NORTH-1	PUNJAB	CHANDIGARH COUNTER NO 4. ARRIVAL CONCOURSE CIVIL AIR TERMINAL CHANDIGARH AIRPORT
52	NORTH-1	PUNJAB	CHANDIGARH SCO 827-828, SECTOR 22 A CHANDIGARH
53	NORTH-1	PUNJAB	ZIRAKPUR SCO NO 3-4, GROUND FLOOR, SHREE BALAJI COMPLEX, PATIALA ROAD, ZIRAKPUR
54	NORTH-1	PUNJAB	PATHANKOT SCO, NO- 5 F.F DR. SPM SHOPPING COMPLEX OPP. CITY CENTRE MALL DALHOUSIE ROAD MANGE DI HATTI ,DALHOUSIE ROAD PATHANKOT
55	NORTH-1	PUNJAB	BATALA SCO 30, FUWARA CHOWK JALANDHAR ROAD BATALA
56	NORTH-1	PUNJAB	HOSHIARPUR NEAR PREM MEDICOS OPP SHIV MANDIR - RAILWAY ROAD
57	NORTH-1	PUNJAB	GARHSHANKAR NEAR RAILWAY STATION, HOSHIARPUR ROAD, OPP. STATE BANK OF PATIALA,
58	NORTH-1	PUNJAB	GURDASPUR

			SHOP NO.1, SHIVAM MARKET, OPP. LIC OFFICE, G T ROAD
59	NORTH-1	PUNJAB	GARDHIWALA
			KHALSA COLLEGE MARKET, SHOP N 8,DASUYA ROAD
60	NORTH-1	PUNJAB	MAHILPUR
			VPO. MAHILPUR, PHAGWARA ROAD, NEAR PURI MATTA MANDIR,
61	NORTH-1	PUNJAB	DASUYA
			G T ROAD, OPP. CIVIL COURTS, NEAR PUNJAB NATIONAL BANK,
62	NORTH-1	PUNJAB	HOSHIARPUR
			ROSHAN ROAD, NEAR BENGALI SWEET SHOP, PHAGWARA CHOWK
63	NORTH-1	PUNJAB	TANDA
			DEEP COMPLEX, OPP. MUNICIPAL COUNCIL, NEAR BUS STAND
64	NORTH-1	PUNJAB	HOSHIARPUR
			NEAR COOPERATIVE BANK, RAILWAY ROAD
65	NORTH-1	PUNJAB	PHILLAUR
			OLD NAWANSHAHR ROAD, NEAR TAJ HOTEL
66	NORTH-1	PUNJAB	ADAMPUR
			SHOP NO.2240, WARD NO.7, RAILWAY ROAD
67	NORTH-1	PUNJAB	BEGOWAL
			OPP. MICKY RESTAURANT, NEAR MIKHOWAL GURUDWARA,
68	NORTH-1	PUNJAB	JALANDHAR
			4, LOWER GROUND FLOOR, ALFA ESTATE, 39, G.T. ROAD, JALANDHAR CITY
69	NORTH-1	PUNJAB	PHAGWARA
			LGF HANDA CITY CENTRE OPP BUS STAND G T ROAD PHAGWARA
70	NORTH-1	PUNJAB	JALANDHAR
			OPP BUS STAND BANWARI TOWERS NEAR ORIENTAL INSURANCE NAKODAR
71	NORTH-1	PUNJAB	PHAGWARA
			SHOP NO 309 LEVEL 3,STUDENT ACADEMIC RESOURCE CENTER BLOCK NO 15 A,LPU CAMPUS PHAGWARA
72	NORTH-1	PUNJAB	NAWANSHAHR
			AMBEDKAR CHOWK, OPP RAI MARKET BANGA ROAD NAWASAHAR
73	NORTH-1	PUNJAB	BANGA
			OPP CIVIL HOSPITAL MAIN ROAD
74	NORTH-1	PUNJAB	NURPUR BEDI
			ROPAR ROAD OPP.WATER TANKI VPO.NURPURBEDI TEH & DISTT ROPAR
75	NORTH-1	PUNJAB	SUDHAR BAZAR
			OPP NOVA COLLECTIONS ADJ KAINTH CLOTH HOUSE KULDEEP DI HATTI MULLAN PUR ROAD
76	NORTH-1	PUNJAB	KHANNA

			1ST FLOOR HARDYAL COMPLEX, OPP. BUS STAND, NEAR JAIN SWEET,
77	NORTH-1	PUNJAB	URAPAR
			NEAR GURUDWARA SHAHEED GANJ, VPO.URAPAR
78	NORTH-1	PUNJAB	PATIALA
			NEAR GURUDWARA DUKHNIWARAN SAHIB, PASSEY ROAD
79	NORTH-1	PUNJAB	JAGRAON
			TEHSIL ROAD, OPP. S.S.P'S RESIDENCE,
80	NORTH-1	PUNJAB	LUDHIANA
			2ND FLOOR, DHYAN SINGH COMMERCIAL COMPLEX, NEAR BUS STAND
81	NORTH-2	NEW DELHI	NEW DELHI
			11/5 B FIRST FLOOR PUSA ROAD NEW DELHI
82	NORTH-2	NEW DELHI	NEW DELHI.
			DSM 335, 336, 337, 3RD FLOOR, DLF TOWER 15 SHIVAJI MARG, NAJAFGARH ROAD
83	NORTH-2	NEW DELHI	NEW DELHI.
			SHOP NO-WZ-12, GROUND FLOOR, SHADI KHAMPUR NEAR CHAKI WALI GALI NEW DELHI
84	NORTH-2	RAJASTHAN	MAULASAR
			OPPOSITE PETROL PUMP NEAR BUS STAND DIDWANA ROAD
85	NORTH-2	RAJASTHAN	BAGAR
			MAIN CHORAHA, DANGI MARKET WARD NO. 9, BAGGAR, DIST: JHUNJHUNU
86	NORTH-2	RAJASTHAN	FATEHPUR
			WARD NO.18, OPP PATHAN HOSPITAL SIKRIYA CHORAHA DIST SIKAR
87	NORTH-2	RAJASTHAN	SINGANA
			NEAR BUS STAND SINGANA DIST JHUNJHUNU
88	NORTH-2	RAJASTHAN	NAWALGARH
			BIROL ROAD CHUNA CHOWK STAND WORD NO 20 NAWALGARH DIST JHUNJHUNU
89	NORTH-2	RAJASTHAN	SUJAN GARH
			OPP TIRUPATI MANDIR NEAR STATION ROAD MAIN BUS STAND SUJANGARH 331507
90	NORTH-2	RAJASTHAN	RATANGARH
			OPP GANDHI SCHOOL NEAR RAILWAY STATION ROAD RATANGARH
91	NORTH-2	RAJASTHAN	SAGWARA
			OPP.TEHSIL, BANSWARA ROAD SAGWARA, DIST. DUNGARPUR
92	NORTH-2	RAJASTHAN	GUDA GORJI KA
			NEAR POLICE STATION TODI GUDHA GAUR JI UDAIPURWATI 333022
93	NORTH-2	RAJASTHAN	DIDWANA