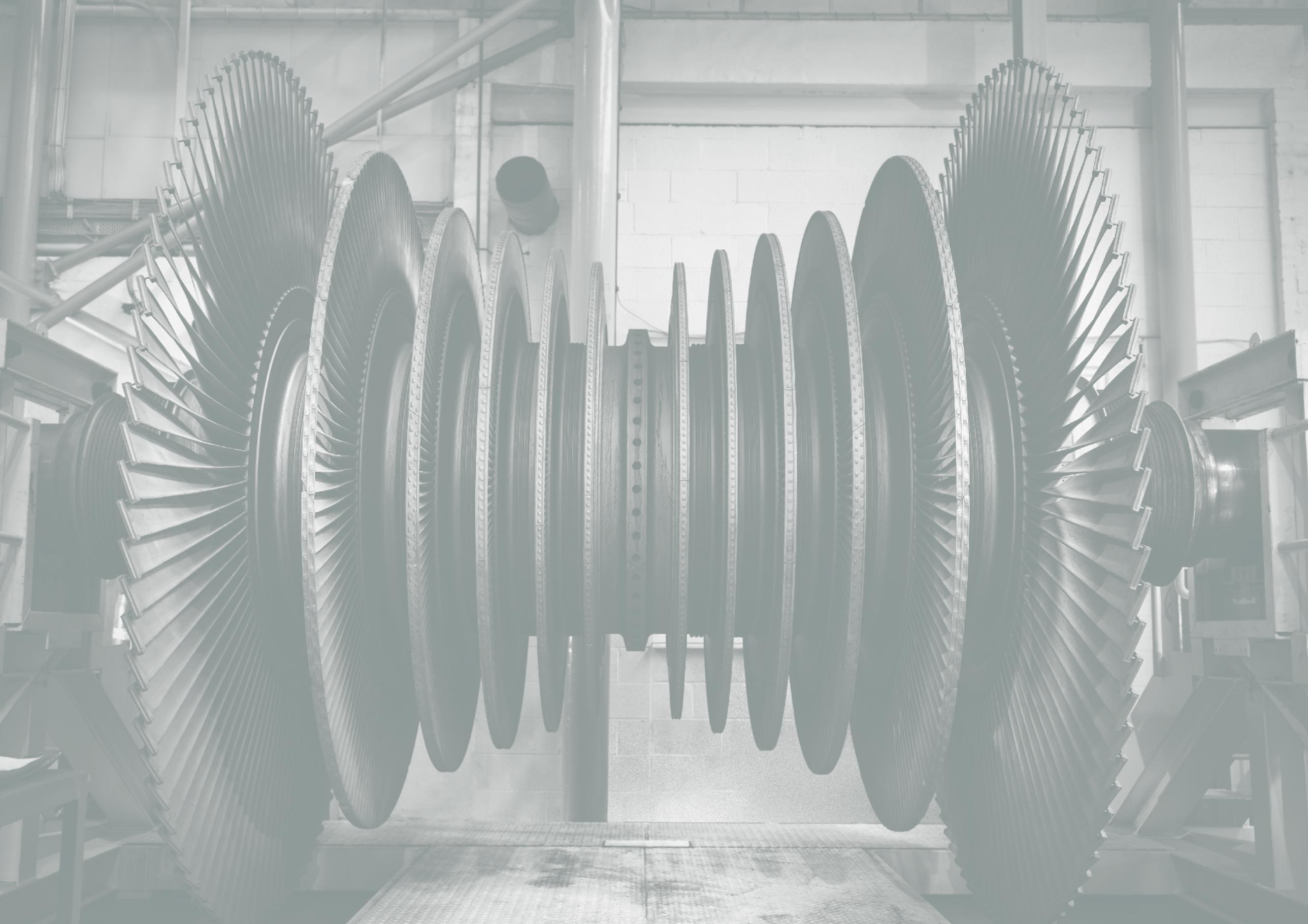




# Company Profile





# The Group has a strong set of corporate values and principles

## Message from the Chairman

The Banker Group is a thoroughly modern trading establishment with cross-sectorial interests spanning global markets. The Group commenced activities in 2003 and has since established itself as a reputable global business and a large-scale trader of commodities, with additional interests in real estate, healthcare and education.

But our journey is the culmination of five generations of business acumen – one that started in the India of the 1940s, where generations of the Banker family were involved in textiles, chemicals, real estate, coffee plantations, Plywood and timber.

The modern Banker Group was formed as an entity that brought consistency, performance and transparency to the diverse businesses under its umbrella. The Group has a strong set of corporate values and principles that we are disseminating to all our branches and operations across the globe.

What started out as an India-centric operation now has branches worldwide and six country offices in global capitals of commerce. Regardless of which location we're approached in, suppliers, logistics partners, traders and financial institutions can rest assured of consistently high standards, transparency, financial reliability, logistics and sourcing expertise. Our core values of simplicity, excellence, outstanding service, motivated teams, loyalty and respect inform all our processes and transactions worldwide.

The Banker Group is proud to be able to use its reach, local knowledge and financial strength to secure excellent terms for clients. We are on an exciting journey of growth, and are open to avenues of collaboration as we look for new opportunities on the global stage.

Sincerely,

**Rupin Banker**  
Founder and Chairman  
The Banker Group

# About the Banker Group

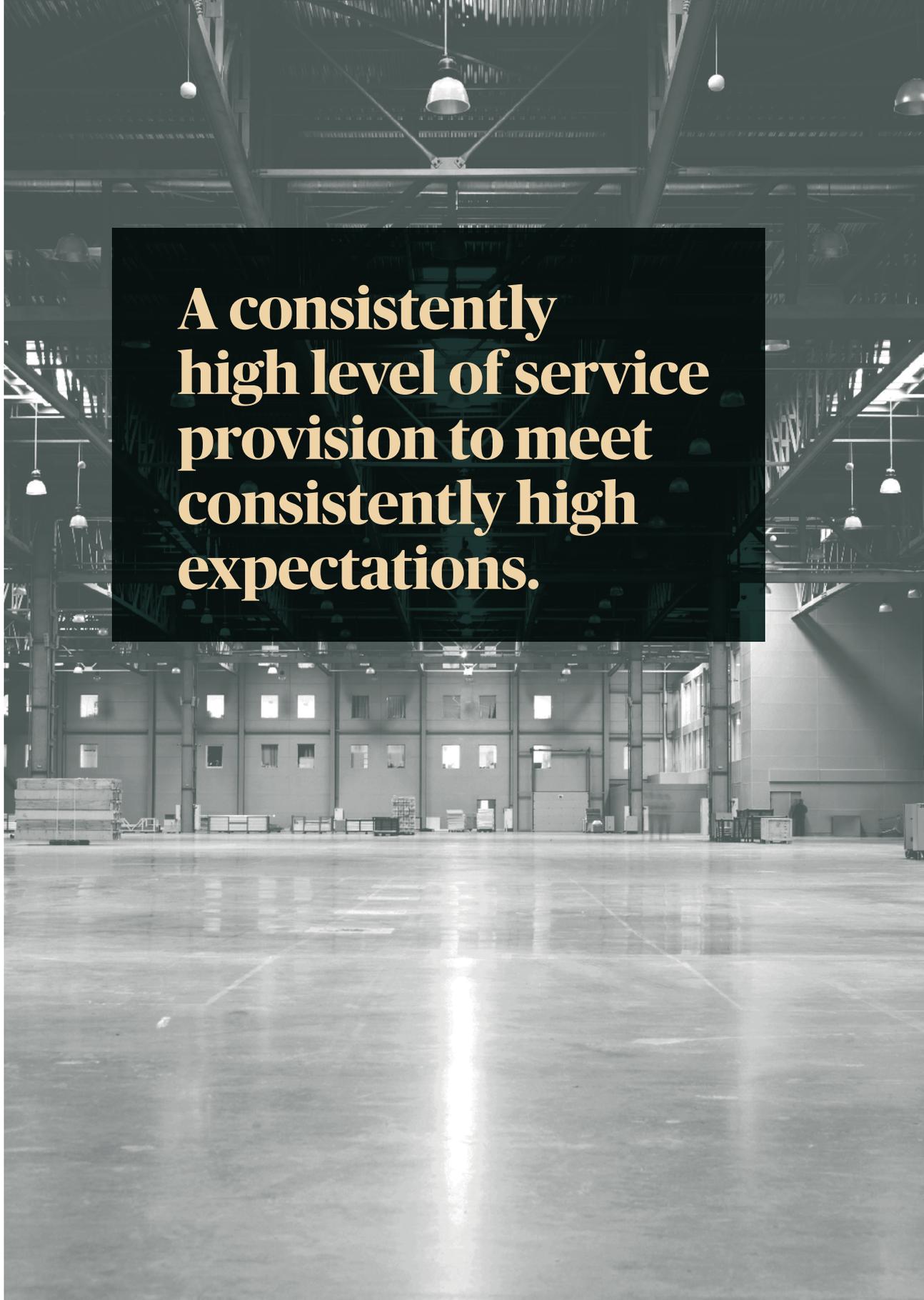
Operating since 2003, the Banker Group is a diversified global investment and commodity trading operation that has also assembled sizeable interests in real estate, healthcare and education.

The Group started when Founder and Chairman Rupin Banker set-up Maplewood Trading in India. The company quickly gained repute as a volume trader of pharmaceutical intermediates and other commodities. In 2011 the Group implemented best practices and procedures to professionally manage the group, while also initiating its first overseas office in London.

International expansion unlocked massive opportunities for better customer service, price competitiveness and local access, turning the Banker Group into a partner for choice for traders and manufacturers worldwide.

The Group has an annual turnover exceeding USD 1 billion for 2015, and has a network of 10 offices in key global markets. It has a presence in all major trade and financial hubs, including London, Hong Kong, Dubai, Singapore and New York. Its international trade network delivers the benefits of global reach coupled with specialised local knowledge.

The Group's financial strength and ability to buy in bulk allows it to deliver price competitiveness coupled with transparency, reliability and consistently high levels of service delivery. The Group has standardised its trading processes and service delivery to deliver successful trading opportunities and genuine value for clients.



**A consistently high level of service provision to meet consistently high expectations.**

## Mission

To deliver a consistently high level of service across all operations across the globe, informed by our daily values of simplicity, excellence, motivation, loyalty and respect.

## Vision

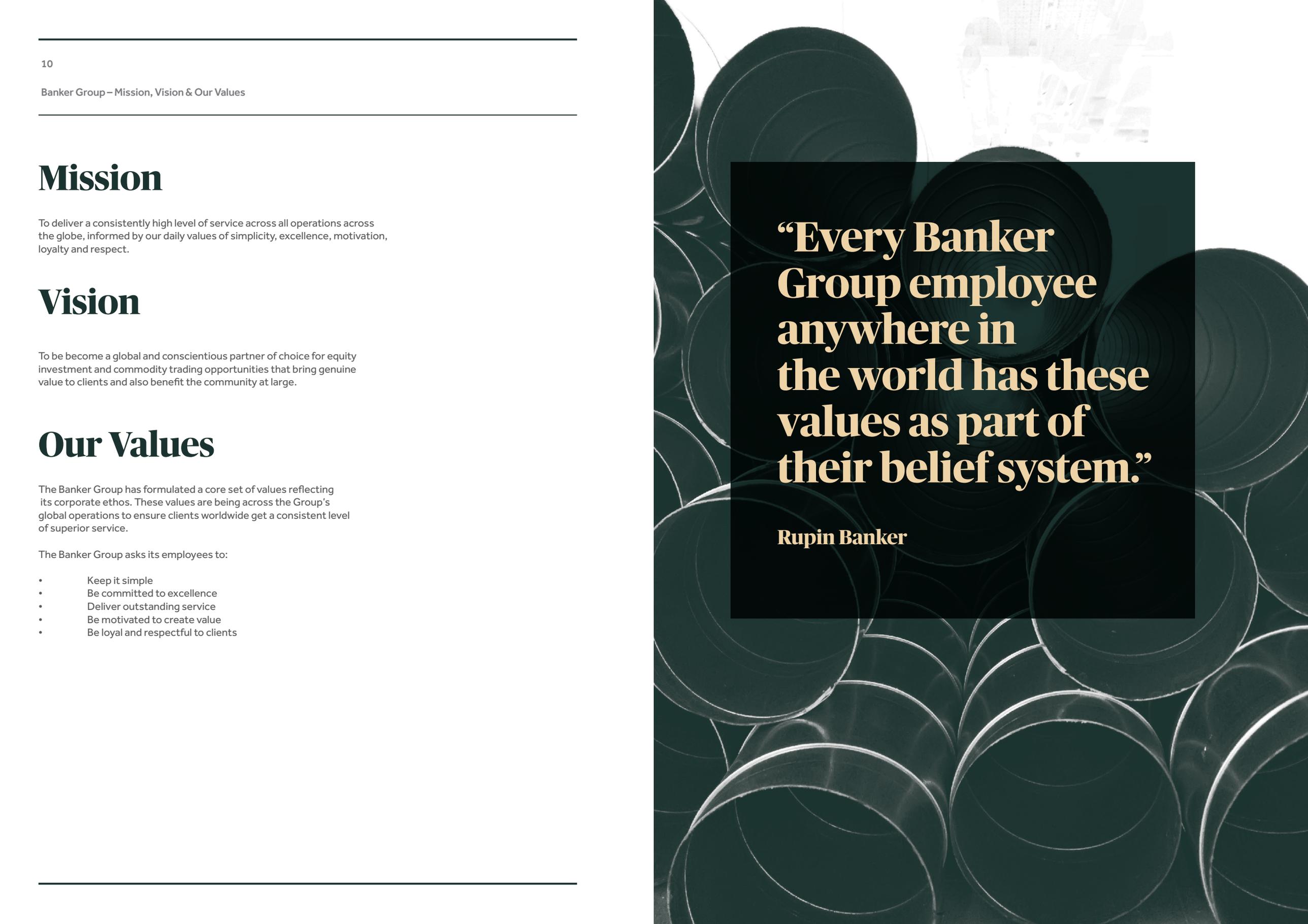
To be become a global and conscientious partner of choice for equity investment and commodity trading opportunities that bring genuine value to clients and also benefit the community at large.

## Our Values

The Banker Group has formulated a core set of values reflecting its corporate ethos. These values are being across the Group's global operations to ensure clients worldwide get a consistent level of superior service.

The Banker Group asks its employees to:

- Keep it simple
  - Be committed to excellence
  - Deliver outstanding service
  - Be motivated to create value
  - Be loyal and respectful to clients
- 

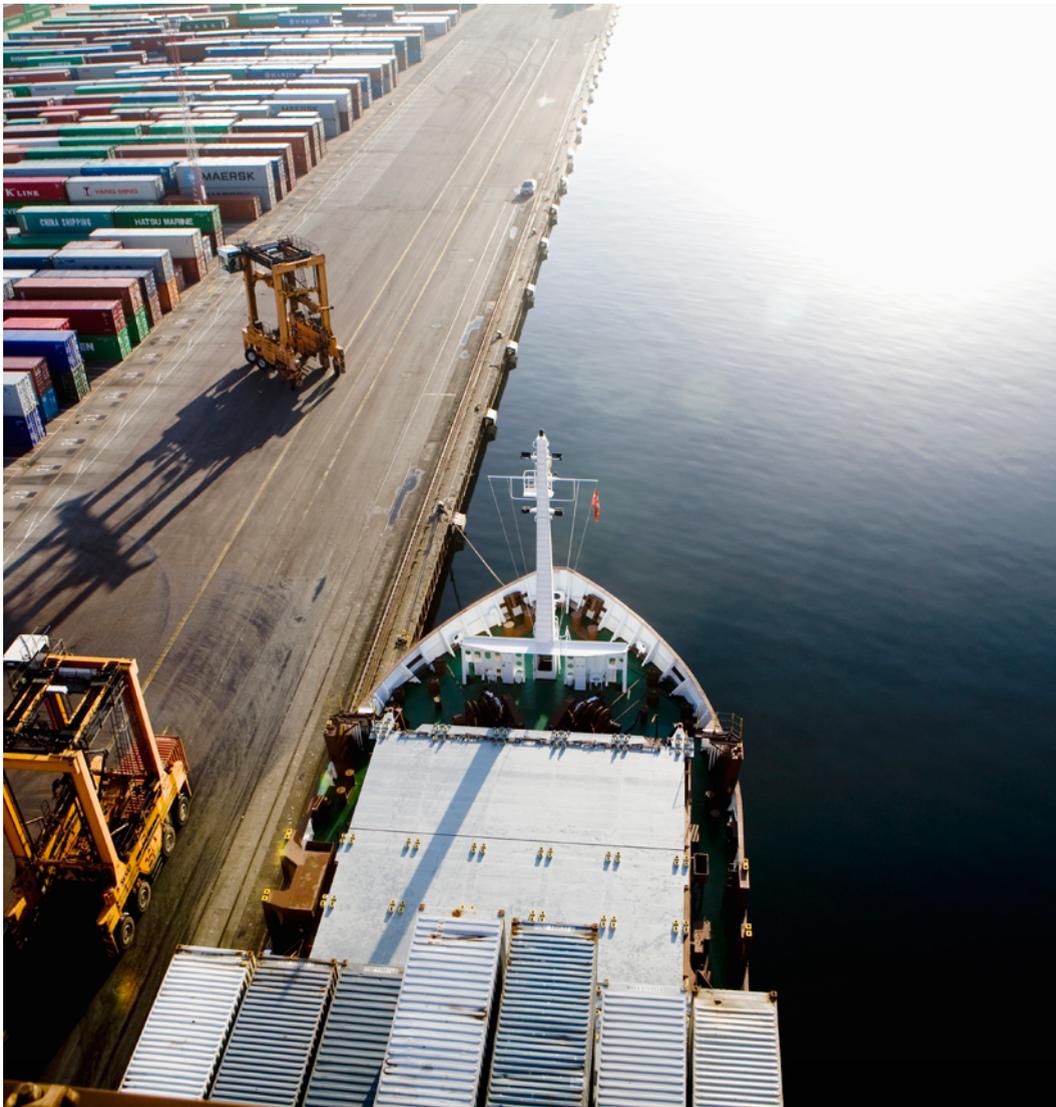


**“Every Banker Group employee anywhere in the world has these values as part of their belief system.”**

**Rupin Banker**

# Business Portfolio

The Banker Group is a prolific high-volume trader in a range of commodities. The Group's global reach, financial stability, local sourcing knowledge and standardised operating procedures make it a supply chain partner of choice for global businesses. The Banker Group also has diversified operations in healthcare, education and real estate.



# Commodities

## Pharmaceutical Intermediates

The Banker Group uses its exceptional sourcing capabilities to deliver high volume quality pharmaceutical intermediates to markets in India, Asia, and the Middle East. The Group's pharmaceutical trading credentials are particularly entrenched in India, where most of the country's leading pharmaceutical brands are on the Group's client roster.

The Banker Group prides itself on transparent pharmaceutical intermediate sourcing, backed by documents of purchase that detail origin, quality and inspection reports.

## Steel

The Banker Group is spurring economic growth in developing markets by delivering high volumes of finished and structural steel to business partners in India and the Middle East. Largely shipped as pipes, rods and towers, Banker Group's steel powers new infrastructure and prosperity. The Group's sourcing expertise and extensive volumes allow it to deliver high quality steel at market-beating prices.

## Coal

The Group's coal trade keeps the fires of economic development burning in power and cement plants across emerging markets in the Middle East and India.

## Plastics and Petrochemicals

Through the acquisition of Dubai-based East Coast Petroleum, the Banker Group has diversified its trading activities into plastics, refined polymers and crude oil. The Group's sourcing occurs in Middle Eastern markets, with petrochemical products flowing towards fast growing economies such as India and China.

## Healthcare

The Banker Group has expanded its healthcare operations through its Maia Healthcare Dental LLC arm, which operates the Middle Eastern franchise for UK dental wellness chain Dentist Direct.

The Banker Group's chain of Dentist Direct clinics delivers high-end dental procedures through painless and syringeless techniques. The clinics are set apart by cutting edge technology put to use by world class dental specialists.



## Education

The Banker Group holds the Dubai franchise for the well-known DPS World school chain. The Group's first DPS world school will launch in 2016, in Dubai and offer 3,000 students the opportunity of following the Indian curriculum in a state of the art campus.

The Banker Group believes in the power of education to create future prosperity, and designs its educational offerings to be accessible and price competitive. The aim is to deliver an excellent level of education backed by subsidies and grants for children in need.



## Real Estate

The Banker Group's real estate arm has a track record of successful trades in real estate assets. The Group has assembled a portfolio of income generating assets in London, Dubai and India, and also owns land banks in Dubai and India.

The Group is recognised for its flexible deal-making capabilities that include private equity arrangements and buyback options for sellers requiring immediate liquidity.



## Committed to the greater good

The Banker Group is determined to safeguard the future, and contribute to societal wellbeing. The concern has been heavily involved with non-profit organisations contributing to children's education in India as it seeks to ensure prosperity for future generations.



## Committed to the greater good

The Group has also created an ambitious tree and crop planting campaign that sees it purchase land to plant trees or commercial crops. The plantations are then handed over to charitable organisations. The initiative allows charities the benefit of regular annual income from commercial crops, and a big payoff when the timber matures in 10 to 15 years.

The tree and crop planting campaign serves the dual purpose of generating income while benefiting the environment. In 2015 alone, the Group planted over 100 acres of trees and commercial crops for charitable causes.



# Why we excel

The Banker Group is the preferred investment and trading partner for global clients due to a number of reasons:

## Price stability

The Banker Group relies on standard operating procedures that do away with stocking, warehousing and hoarding. Commodities are sourced, allocated and shipped at fixed margins to pre-booked clients. Buyers benefit from timely shipments at stable prices, irrespective of market fluctuations.

## Financial discipline

The Banker Group has created stringent policies to guide its investments. The Group maintains extremely low leverage, with all debt secured by financial institution guarantees or real estate collateral worth up to twice the value of debt. The Group's financial discipline and investment guidelines reduce exposure to risky highly leveraged businesses, which in turn protects it from market volatility.

## Competitive Cost

The Banker Group's size and financial resources allow it to source in bulk from reputable suppliers. The Group has created a virtuous network of long-term relationships with its suppliers, resulting in lower costs economies of scale. These benefits are passed on to clients in the form of market-beating prices.

## Credit facilities

The Banker Group benefits from streamlined system to extend credit, allowing merchants to benefit from zero interest facilities that extend a buffer up to 6 months. For clients, the Group's robust insurance and credit facilities deliver improved cash flow and reduced risk.



**“We’ve put in place  
to ensure that it’s  
financially efficient  
to buy from us.”**

**Rupin Banker**

# Why we excel

## Logistics expertise

The Banker Group delivers goods on time across the world through extensive sourcing expertise backed by capable in-house logistics. A central logistics team handles the global movement of goods and is supported by in-house logistics experts in every local office. Dedicated expert teams are on hand to provide documentation support and offer import facilitation as needed.

The Banker Group is an expert in moving goods globally in cost-effective, efficient and timely manner. Clients benefit from turnkey factory to factory solutions where the logistics chain seamlessly extends from origin to destination.

## Lack of risk

The Banker Group has standardised a trading system where samples are delivered to clients prior to formalising purchase. That is followed with personal physical inspections by representatives from the client and the Banker Group. This two-tier inspection approach guarantees reliable transactions with no risk.

## Competitive Cost

The Banker Group's size and financial resources allow it to source in bulk from reputable suppliers. The Group has created a virtuous network of long-term relationships with its suppliers, resulting in lower costs economies of scale. These benefits are passed on to clients in the form of market-beating prices.

# A global business presence

## Comprehensive list of companies in the format:

- Banker Corporation
- Maplewood Trading Private Limited
- Montiago General Trading L.L.C.
- Memphis Global Pte
- Marquise International Private Limited
- Merrill Tradecom Pvt Ltd
- Miramac Propertis Pvt Ltd
- Skywest Trading PVT Ltd
- Shaman Commodities Pvt Ltd
- Magnela Properties Pvt Ltd
- Nerissa Infra Projects Private Limited
- Morris Properties Private Limited
- Madison Properties LLP
- Madoc Plantation Pvt Ltd
- Magnela Properties Pvt Ltd
- Mavrus Properties Pvt Ltd
- Venice Land Pvt Ltd
- Rise International
- Brikram Trading L.L.C.
- Libra Trading FZC

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