



# COMPANY PROFILE

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Surani Group

# ABOUT US

Founded in 1965, Surani Group is a thriving UAE-based conglomerate known for rapid growth through excellence and innovation. Operating across multiple sectors, we deliver effective solutions and promote sustainable development. Guided by our core values of integrity, empowerment, and innovation, our dedicated team is committed to shaping a better future for our clients and communities. Our tailored strategies are designed to meet the specific needs of our partners, ensuring we effectively address customer requirements and drive mutual growth and success.

## OUR VALUES



### Integrity

We uphold the highest standards of accountability and transparency to protect our people and reputation.



### Empowerment

We equip our team with the autonomy and support to innovate and take ownership of their work.



### Innovation

We invest heavily in cutting-edge technologies to better serve our clients and employees.



## OUR CULTURE

At our company, we believe in empowering our employees through a culture of meritocracy. Our environment is highly motivating and inspiring, driving us to achieve excellence. We are committed to being trustworthy in all our dealings and maintain a respectful atmosphere for everyone. Our goal is to provide exceptional service while fostering employee growth and upholding integrity.

# WHAT WE DO

At Surani Group, we focus on excellence and customer satisfaction. Our tailored strategies align with the specific needs of our clients, emphasizing quality checks, compliance, and strong relationship management. At Surani Group, we focus on excellence and customer satisfaction. Our tailored strategies align with the specific needs of our clients, emphasizing quality checks, compliance, and strong relationship management.

## Retail Banking

Since 2018, Smart Union Commercial Brokerage has led retail banking distribution in the UAE. With 850+ employees and key partnerships, our extensive network and impactful marketing have transformed banking services across the country.



## Commodities Trading

At Surani Group, we operate trade desks across multiple global markets, with a strong presence in over seven countries. Our core expertise lies in trading a wide range of agro-commodities, including edible oils, rice, sugar, grains, pulses, and flour. Additionally, we specialize in trading refined crude products such as gasoline, fuel oil, bitumen, and diesel, ensuring we meet the diverse needs of our international clientele.

## Real Estate

Surani Group's real estate development division focuses on constructing high-quality residential and commercial properties in tier 2 cities across Gujarat, India. Additionally, we have been involved in the construction of shopping malls, contributing to the growth of modern retail infrastructure in India. With a portfolio that spans over 20 million square feet, we have provided homes for more than 8,000 families and developed large retail spaces for renowned brands like DMart.



## CSR Activities

JB & KARP Vidya Sankul, provides subsidized education to over 20,000 students in Surat, Gujarat, with free meals offered. Spread across 20 acres, the school focuses on skill development, leadership, and public speaking, alongside a variety of sports, arts, and intellectual activities. The trust also runs two medical centers offering affordable care.

## Rough & Polished Diamonds

Surani Commodities is expanding into the diamond trade, dealing in both rough and polished stones. They aim to become a key player in the diamond markets of India, China, and the GCC, offering a reliable supply chain for high-quality gems.





# RETAIL BANKING

Smart Union Commercial Brokerage is a leading financial products distribution company in the UAE. With over 700 dynamic agents and strategic partnerships with some of the country's most reputed banks, we are dedicated to creating value through integrity and high-quality service. We believe in nurturing our human capital so they can effectively contribute towards creating a sustainable and valuable financial ecosystem. At Smart Union, excellence, integrity and innovation are our hallmarks.



## Credit Cards

Surani Group credit card service offers customers revolving credit, enabling purchases, cash advances, and balance transfers with rewards, security features, and online account management.



## Personal Loans

Achieve your personal financial goals with our customized personal loan offerings. Whether you're planning a major purchase, consolidating debt, or covering unexpected expenses, our personal loans come with attractive rates and terms to suit your needs. Our dedicated team is here to provide you with a smooth and hassle-free borrowing experience.



## Auto Loans

At Smart Union, we make vehicle ownership easy with our tailored auto loan solutions. Whether you're looking to purchase a new car or refinance your current one, our competitive rates and flexible terms are designed to fit your needs. With a streamlined application process and quick approvals, we help you get behind the wheel of your dream car faster.



## SME

Empower your business with Smart Union's SME loan solutions. Designed for small and medium-sized enterprises, our loans provide the financial support needed for growth, expansion, or operational needs. With flexible repayment options and competitive interest rates, we are committed to supporting your business journey and helping you achieve your entrepreneurial goals.

# COMMODITIES TRADING



We facilitate international trade deals across a diverse range of products, from refined oil and gas products and edible oils to rough and polished diamonds and other precious gemstones. As an experienced international trading company specializing in bulk petroleum energy and petrochemical products, we have access to a vast network of primary global oil and gas suppliers. We serve numerous state-owned enterprises, listed companies, public companies, and large energy and chemical enterprises worldwide. Additionally, we engage in international physical bulk trading of finished fertilizers, fertilizer raw materials, and agricultural products. Our professional team offers a comprehensive range of logistical and supply services to meet the needs of our esteemed clientele globally.



## Edible Oil

Surani Commodities specializes in procuring and supplying edible oils like soybean, sunflower, and rapeseed (canola) crude oils. Sourced from countries such as Russia, Ukraine, and Latin America, these oils are refined and distributed across India, China, UAE, Turkey, and Malaysia, catering to global demand.



## Finalized Fertilizer

Surani Commodities sources high-quality fertilizers essential for increasing agricultural productivity. Their established supply chain serves key markets such as India, China, and GCC countries, aiding farmers in boosting crop yields.



## Liquified Natural Gas

Surani Commodities plays a vital role in the trade of LNG, a cleaner energy source. They support the growing energy needs of countries like India, China, and the GCC through reliable imports and exports.



## Petroleum Products

Surani Commodities actively trades petroleum products, including diesel, with major suppliers from UAE, Oman, Turkey, and Saudi Arabia. Their operations help meet the energy demands of countries such as India, China, and Malaysia.



## Fertilizer Raw Materials

Surani Commodities also sources and trades fertilizer raw materials that are crucial for manufacturing fertilizers. Their efforts support the global agricultural industry in producing high-quality products.



## Agricultural Products

Surani Commodities trades agricultural commodities like wheat, yellow corn, and coriander seeds, primarily sourced from Russia and Ukraine. These products are delivered to key markets including China, GCC countries, and India, supporting global food supply chains.



## Rough & Polished Diamonds

Surani Commodities is expanding into the diamond trade, dealing in both rough and polished stones. They aim to become a key player in the diamond markets of India, China, and the GCC, offering a reliable supply chain for high-quality gems.

# WHY CHOOSE US

## Global Expertise

With a vast network of suppliers and buyers across Europe, Asia, and the GCC, Surani Commodities ensures reliable and timely delivery of essential commodities, backed by years of experience in international trade.

## Diverse Product Portfolio

Surani Commodities offers a broad range of products, from edible oils and energy resources to agricultural goods and rare metals, providing a one-stop solution for all commodity trading needs.

## Trusted Partnerships

We have built long-standing relationships with reputable suppliers and clients worldwide, ensuring quality, consistency, and transparency in every transaction, helping businesses grow with confidence.

# OUR METHODOLOGY

We engage in the trading of physical commodities, converting them into personalized and consumable products that fulfill our customers' needs through the following offerings:



We distinguish ourselves by providing customized solutions tailored to each client. Our aim is to forge strategic partnerships with suppliers, customers, and investors, enabling them to leverage the unique value propositions of our assets. Our overarching goal is to generate lasting economic value for all stakeholders by leveraging our extensive network of suppliers, strong customer relationships, and a dedicated team of professionals.

# CHARTERING

We offer end-to-end services by chartering ships to facilitate the efficient trading of our commodities, ensuring timely and reliable delivery. Our dedicated team monitors operations closely, resolving any issues promptly to guarantee seamless transactions and client satisfaction. Our expertise in maritime logistics allows us to optimize shipping routes and costs, further enhancing our service to clients worldwide.

05

**2019**

20 voyages | 9,850MT LPG | 100,500 MT Ammonia 15,000 MT Fuel Oil

04

**2020**

24 voyages | 11,000MT LPG | 100,855 MT Ammonia 35,000 MT Fuel Oil

03

**2022**

30 voyages | 18,000MT LPG | 120,000 MT Ammonia 150,500 MT Fuel Oil

02

**2023**

37 voyages | 20,550MT LPG | 125,550 MT Ammonia 200,000 MT Fuel Oil

01

**2024**

42 voyages | 67,844 MT LPG | 295,000 MT Fuel Oil



# OUR METHODOLOGY



## Quality

Our clients are established banking partners, each with specific target markets defined based on factors such as income level, specific groups of listed employers, or the customer's credit history. We tailor our customer acquisition strategies to meet the unique requirements of each partner, ensuring a customized approach to maximize success.



## Volume

Our clients are established banking partners, each with specific target markets defined based on factors such as income level, specific groups of listed employers, or the customer's credit history. We tailor our customer acquisition strategies to meet the unique requirements of each partner, ensuring a customized approach to maximize success.



## Compliance & Governance

At our company, compliance and governance are of utmost importance. While we are categorized as an outsourced channel for our banking partners, our operations mirror those of the banks themselves. We maintain stringent IT systems, strict data privacy protocols, and limited data sharing policies. Furthermore, we have a substantial workforce dedicated to upholding compliance regulations independently.

# OUR TRUSTED CLIENTS





## Contact Us

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