



**ARGUS CREDIT RATING SERVICES LTD.
(ACRSL)**

Credit Rating Report

**T-Mart Computerised
Sweater Limited**

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Ref No : ACRSL10751/14
Company Name : T-Mart Computerised Sweater Limited (TMCSL)
Assigned Ticker : TMartSweater
Activity : Ready-Made garments manufacturer primarily sweater.
Incorporated On : 13 Oct 2004
Head Office : 139/B, Senpara Parbata, Mirpur, Dhaka-1216, Bangladesh.

Rating Type : Corporate / Entity
Rating Validity : 25 Jun 2015
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
Long-Term	BBB	N/A
Short-Term	ST-2	N/A
Publishing Date	25 Jun 2014	N/A

Rating Explanation

Rating	Explanation
BBB	Investment grade. Good credit quality and moderate expectation of credit risk. When assigned this rating indicates the obligor has adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.
ST-2	High certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY13 [ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY13.

