

Ref No : ACRSL13298/16
Company Name : M/s Bismilla Traders (BT)
Assigned Ticker : BismillaTrd
Activity : Wholesaler and distributor of fertilizer
Incorporated On : 01 Jan 2003
Head Office : 5 No Railway Ghat, Chandpur, Bangladesh

Rating Type : SME / Entity
Rating Validity : 13 Nov 2017
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees


Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	13 Nov 2016	23 Aug 2015

Rating Explanation

Rating	Explanation
AQSE-3	ARGUS Quantitative Small Enterprise-3 is a High rating grade assigned to small enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative SE ratings model. When assigned, this rating indicates the obligor, relative to other small enterprises, has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions.

Rating Validity: This validity assumes no additional loan over that disclosed in FY16[Ending March 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY16.



TAMIM MARZAN HUDA
Chief Operating Officer
ARGUS Credit Rating Services Ltd.