

Ref No : ACRSL13587/16
Company Name : M/s Ruhul Amin Traders (RAT)
Assigned Ticker : RuhulATrd
Activity : Cement, Rod & other Steel item Seller.
Incorporated On : 27 Dec 2012
Head Office : Maddha Bazar, Chatkhil, Noakhali, Bangladesh

Rating Type : SME / Entity
Rating Validity : 14 Dec 2017
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	14 Dec 2016	28 Dec 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 June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY16.



FAMIM MARZAN HUDA
Chief Operating Officer
ARGUS Credit Rating Services Ltd