## **Credit Rating Report** M/s Hirajheel Traders



| Ref No          | : ACRSL12842/16   |
|-----------------|---|
| Company Name    | : M/s Hirajheel Traders (HT)  |
| Assigned Ticker | : HirajheelTrd  |
| Activity        | : Wholesaler & retailer of all kinds of grocery items   |
| Incorporated On | : 01 Jan 1990   |
| Head Office     | : S. S. Road (Patila Patty), Sirajgonj Sadar-6700, PS-Sirajgong Sadar,<br>Dist: Sirajgong, Bangladesh |
|                 |   |

| Rating Type     | : SME / Entity          |
|-----------------|-------------------------|
| Rating Validity | : 10 May 2017           |
| Analyst(s)      | : ACRSL Analyst Team    |
| Committee(s)    | ACRSL Rating Committees |

## **Rating Summary**

| Credit Rating   | Current     | Previous    |
|-----------------|-------------|-------------|
| SME             | AQSE-3      | AQSE-3      |
| Publishing Date | 10 May 2016 | 17 May 2015 |

## **Rating Explanation**

| Rating | Explanation  |
|--------|--|
| AQSE-3 | ARGUS Quantitative Small Enterprise-3 is a High rating grade assigned to<br>small enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative<br>SE ratings model. When assigned, this rating indicates the obligor, relative to<br>other small enterprises, has strong capacity to meet its financial obligations<br>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 4 Chief Operating Officer ARGUS Credit Rating Services Ltd.