

Credit Rating Report

M/s Lalkuthi Banizzalay & its sister concern, M/s Arafat Enterprise



Ref No : ACRSL13119/16
Company Name : M/s Lalkuthi Banizzalay & its sister concern, M/s Arafat Enterprise (LB)
Assigned Ticker : LalkuthiBanizzalay
Activity : Importer of Agricultural Commodities.
Incorporated On : 17 May 2011
Head Office : 38/3, North Brook Hall Road, Sutrapur, Dhaka, Bangladesh

Rating Type : SME / Entity
Rating Validity : 30 Jun 2017
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

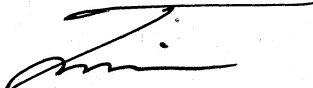
Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
Publishing Date	30 Jun 2016	28 May 2015

Rating Explanation

Rating	Explanation
AQME-3	ARGUS Quantitative Medium Enterprise-3 is a High rating grade assigned to medium enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative ME ratings model. When assigned, this rating indicates the obligor, relative to other medium 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 FY15[Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY15.


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