

Credit Rating Report

Rozaf Medicine Store & its sister concerns, AR Construction & A. R.
Trade



Ref No : ACRSL38980/24
Company Name : Rozaf Medicine Store & its sister concerns, AR Construction & A. R.
Trade (RMS)
Assigned Ticker : RzfMdStRang
Activity : Pharmaceuticals, Trading
Incorporated On : 27 Sep 2023
Head Office : Jail Road, Dhap, Hazipara, Rangpur, Bangladesh

Rating Type : SME / Entity
Rating Validity : 13 Oct 2025
Nature of Rating : Second Surveillance
Outlook : Stable
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

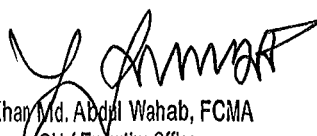
Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	14 Oct 2024	12 Oct 2023

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 FY23 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY21.


Khan Md. Abdul Wahab, FCMA
Chief Executive Officer
ARGUS Credit Rating Services Ltd.