



**ARGUS CREDIT RATING SERVICES LTD.
(ACRSL)**

Credit Rating Report

**Dustho Kallayn Sangstha
(DUKS)**

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Ref No : ACRSL10849/14
Company Name : Dustho Kallayn Sangstha (DUKS)
Assigned Ticker : DusthoKallayn
Activity : Micro Finance
Incorporated On : 02 Aug 1989
Head Office : Lemon Manzil, Puraton Bazar, Nalchity Bandar, Nalchity, Jhalkathi, Bangladesh.

Rating Type : SME
Rating Validity : 10 Sep 2015
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-4	N/A
Publishing Date	10 Sep 2014	N/A

Rating Explanation

Rating	Explanation
AQSE-4	ARGUS Quantitative Small Enterprise-4 is a Good 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 adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.

Rating Validity: This validity assumes no additional loan over that disclosed in FY14 [ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY14.

