



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

Credit Rating Report

**M/s Laxmi Auto Rice Mill
and its sister concern M/s K.
K Traders**

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Credit Rating Report

M/s Laxmi Auto Rice Mill and its sister concern M/s K. K. Traders



Ref No : ACRSL13256/16
Company Name : M/s Laxmi Auto Rice Mill and its sister concern M/s K. K. Traders (LAKKT)
Assigned Ticker : LaxmiAutoRice
Activity : Auto rice mill and insecticides, fertilizer & dry fish trader.
Head Office : Shombhugonj Bazar, Kotwali, Mymensingh, Bangladesh

Rating Type : Corporate / Entity
Rating Validity : 08 Sep 2017
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
Long-Term	A-	BBB+
Short-Term	ST-3	ST-3
Publishing Date	08 Sep 2016	24 May 2015

Rating Explanation

Rating	Explanation
A-	Investment grade. High credit quality and low expectation of credit risk. When assigned this rating indicates the obligor has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions compared to obligors with higher credit ratings.
ST-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY15[Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY15.

