



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

## Credit Rating Report

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**M/s Char Bhai Auto Rice  
Mill**

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Name:

Designation:

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**Credit Rating Report**  
M/s Char Bhai Auto Rice Mill



**Ref No** : ACRSL13331/16  
**Company Name** : M/s Char Bhai Auto Rice Mill (CBARM)  
**Assigned Ticker** : CharBhaiAuto  
**Activity** : Rice Mill  
**Incorporated On** : 10 Mar 2014  
**Head Office** : Pulhat, Sadar, Dinajpur, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 29 Sep 2017  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

**Rating Summary**

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
Publishing Date	29 Sep 2016	17 Sep 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 December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY15.

