

Ref No : ACRSL28867/22
Company Name : M/s Almani Biz (AB)
Assigned Ticker : AlmaniBiz
Activity : Textile Miscellaneous, Trading
Incorporated On : 02 Mar 2020
Head Office : 329/330, Kazipara, Flat-4/A, Mirpur, Dhaka-1216, Bangladesh.

Rating Type : SME / Entity
Rating Validity : 01 Jun 2023
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees


Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-4
Publishing Date	02 Jun 2022	05 Aug 2021

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


Khair Md. Abdul Wahab, FCMA
Chief Operating Officer
ARGUS Credit Rating Services Ltd.