Credit Rating Report

Akhi Ovi Joy Enterprise



: ACRSL29075/22
: Akhi Ovi Joy Enterprise (AOJE)
: AkhiOviJoyEnt
: Real Estate Miscellaneous, Trading
: 08 Jan 2012
: 290, Ekrampur Road, Bandar, Narayanganj, Bangladesh.

Rating Type	: SME / Entity
Rating Validity	: 25 Jun 2023
Analyst(s)	ACRSL Analyst Team
Committee(s)	: ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	N/A
Publishing Date	26 Jun 2022	N/A

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.

Kher Md Abdul Wahab, FCMA Chiel Operating Officer ARGUS Credit Rating Services Ltd.

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