

Ref No : ACRSL19458/22
 Company Name : Padakhep Manabik Unnayan Kendra
 Assigned Ticker : PMUK
 Date of Incorporation : year of 1986
 Activity : Execution of credit disbursement and skill development programs for the underprivileged men, women, youth and children.
 Address : House-548, Road-10, Baitul Aman Housing Society, Adabar, Mohammadpur, Dhaka, Bangladesh.


Rating Type : Entity/NBFI
 Rating Validity : 27 Jun 2023
 Analyst(s) : ACRSL Analyst Team
 Committee(s) : ACRSL Rating Committees

CREDIT RATING	CURRENT	PREVIOUS
Long-Term	AA	N/A
Short-Term	ST-1	N/A
Publishing Date	28 Jun 2022	N/A

Rating Description:

AA	Long Term: Investment grade. Very high credit quality and minimal expectation of credit risk. When assigned this rating indicates the obligor has very strong capacity to meet its financial obligations and is unlikely to be impacted adversely by foreseeable events.
ST-1	Short Term: Highest certainty of timely payment. Short-term liquidity including internal fund generation is very strong and access to alternative sources of funds is outstanding, Safety is almost like risk free Government short-term obligations.

Rating Validity: This validity assumes no additional loan over that disclosed in FY21 (ending June 30) audited / management certified balance sheet and that management has disclosed all material & adverse to financials since FY20.


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