

Credit Rating Report
Bismillah Lubricants



Ref No : ACRSL29373/22
Company Name : Bismillah Lubricants (BL)
Assigned Ticker : BismillahLub
Activity : Energy Miscellaneous, Trading
Incorporated On : 11 Jan 2015
Head Office : Shop-36, Doyagonj, Wari Super Market (Ground Floor), Doyagonj, Dhaka, Bangladesh.

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

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	02 Aug 2022	28 Jul 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.


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