

**Credit Rating Report**  
Mohammed Ismail & Sons



**Ref No** : ACRSL29433/22  
**Company Name** : Mohammed Ismail & Sons (MIS)  
**Assigned Ticker** : MohammedIsmail  
**Activity** : Real Estate Miscellaneous, Trading  
**Incorporated On** : 11 Aug 2016  
**Head Office** : 83/86, S. N. Tower, Hathazari Road, Muradpur, Chattogram, Bangladesh.

**Rating Type** : SME / Entity  
**Rating Validity** : 16 Aug 2023  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees


**Rating Summary**

Credit Rating	Current	Previous
SME	AQSE-4	AQSE-4
Publishing Date	17 Aug 2022	21 Jun 2021

**Rating Explanation**

Rating	Explanation
AQSE-4	ARGUS Quantitative Small Enterprise-4 is a Good 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 adequate capacity to meet its financial obligations but this capacity remains more 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.