

**Credit Rating Report**  
Ahammadia Library



**Ref No** : ACRSL29522/22  
**Company Name** : Ahammadia Library (AL)  
**Assigned Ticker** : AhammadiaLibSher  
**Activity** : Paper, Trading  
**Incorporated On** : 31 Jul 2016  
**Head Office** : Shaheed Bulbul Sarak, Munshi Bazar, Sherpur, Bangladesh.

**Rating Type** : SME / Entity  
**Rating Validity** : 27 Aug 2023  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees


**Rating Summary**

Credit Rating	Current	Previous
SME	AQSE-3	N/A
Publishing Date	28 Aug 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.

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