

Credit Rating Report
T. J. Sweaters Limited



Ref No : ACRSL29594/22
Company Name : T. J. Sweaters Limited (TJSL)
Assigned Ticker : TJSweaters
Activity : RMG Sweater, Manufacturing
Incorporated On : 05 Mar 2009
Head Office : 16/7, Sataish Road, Plot-107, Gazipura, Tongi, Gazipur, Bangladesh.

Rating Type : Corporate / Entity
Rating Validity : 30 Aug 2023
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

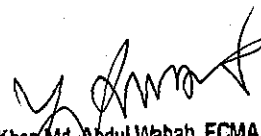
Rating Summary

Credit Rating	Current	Previous
Long-Term	BBB	BBB
Short-Term	ST-3	ST-3
Publishing Date	31 Aug 2022	20 Jul 2020

Rating Explanation

Rating	Explanation
BBB	Investment grade. Good credit quality and moderate expectation of credit risk. When assigned this rating indicates the obligor has adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.
ST-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

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 FY21.


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