

Ref No : ACRSL29678/22

Company Name : Garibullah Jewellery (GJ)

Assigned Ticker : Garibullah JwlrySrng

Activity : Jewelry, Trading

Activity : Jewelry, Trading Incorporated On : 04 Sep 2015

Head Office : 22/A, Chawk Circular Road, Dhaka, Bangladesh.

Rating Type : SME / Entity Rating Validity : 04 Sep 2023

Analyst(s) : ACRSL Analyst Team

Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	N/A
Publishing Date	05 Sep 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 FY22 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.

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