

Ref No : ACRSL29764/22
Company Name : K. M Moniruzzaman (KMM)
Assigned Ticker : KMMnrzmnKhul
Activity : Real Estate Miscellaneous, Trading
Incorporated On : 01 Jan 2019
Head Office : Bamondanga, Bamondanga Bazar-9240, Ghatbhog, Rupsa, Khulna, Bangladesh.

Rating Type : SME / Entity
Rating Validity : 12 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	13 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 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.