

Ref No : ACRSL29815/22

Company Name: Khaja Traders & its Sister Concern, Khaja Electric & Hardware (KT)

Assigned Ticker : KhajaTrdsCtg

Activity : General/Variety Store, Trading

Incorporated On: 20 Sep 2010

Head Office : Rahman Tower, Kahatiberhat, West Sholoshahar, Panchlaish,

Chattogram, Bangladesh.

Rating Type : SME / Entity Rating Validity : 17 Sep 2023

Analyst(s) : ACRSL Analyst Team

Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	18 Sep 2022	24 Aug 2021

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.