

Credit Rating Report

Lalkuthi Banizzalay & its sister concern, Arafat Enterprise



Ref No : ACRSL30419/22
Company Name : Lalkuthi Banizzalay & its sister concern, Arafat Enterprise (LB)
Assigned Ticker : LalkuthiBanizzalay
Activity : Importer of Agricultural Commodities
Incorporated On : 17 May 2011
Head Office : 38/3, North Brook Hall Road, Sutrapur, Dhaka, Bangladesh

Rating Type : SME / Entity
Rating Validity : 08 Nov 2023
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees


Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
Publishing Date	09 Nov 2022	30 Sep 2021

Rating Explanation

Rating	Explanation
AQME-3	ARGUS Quantitative Medium Enterprise-3 is a High rating grade assigned to medium enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative ME ratings model. When assigned, this rating indicates the obligor, relative to other medium 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 Executive Officer
ARGUS Credit Rating Services Ltd.