

| 92/23   |
|---|
| azar (RJBB)   |
| lbr   |
| ariety Store, Trading                                 |
| 19  |
| d no-22, Pathoshala Housing, Adabor, Dhaka-1207,<br>1 |
|   |
|   |

| Rating Type            | : SME / Entity            |
|------------------------|---------------------------|
| <b>Rating Validity</b> | :09 Feb 2024              |
| Analyst(s)             | : ACRSL Analyst Team      |
| Committee(s)           | : ACRSL Rating Committees |

## **Rating Summary**

| Credit Rating   | Current     | Previous |
|-----------------|-------------|----------|
| SME             | AQSE-3      | N/A      |
| Publishing Date | 09 Feb 2023 | N/A      |

## **Rating Explanation**

| Rating | Explanation  |
|--------|--|
| AQSE-3 | ARGUS Quantitative Small Enterprise-3 is a High rating grade assigned to<br>small enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative<br>SE ratings model. When assigned, this rating indicates the obligor, relative to<br>other small enterprises, has strong capacity to meet its financial obligations<br>but may be vulnerable to adverse economic conditions. |

Rating Validity: This validity assumes no additional loan over that disclosed in FY22 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.