

Ref No	: ACRSL32152/23
Company Name	: Md. Humayun Kabir (MHK)
Assigned Ticker	: HumayunKabir
Activity	: Rice, paddy and other agricultural product seller
Incorporated Or	n : 14 Jul 2005
Head Office	: 518, East Nadir Par, Bhairab Bazar, Bhairab, Kishoreganj, Bangladesh
Rating Type	: SME / Entity
Pating Validity	. 16 Mar 2024

Rating Validity	: 16 Mar 2024
Analyst(s)	: ACRSL Analyst Team
Committee(s)	: ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
Publishing Date	16 Mar 2023	25 Feb 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 FY22 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.