

Ref No	: ACRSL36021/24
Company Name	: Mr. U T Mong (MUTM)
Assigned Ticker	: MrUTMong
Activity	Real Estate Miscellaneous, Manufacturing
Head Office	: Maydhyam Para, 04 No Ward, Bandarban Sadar, Bandarban, Bangladesh

Rating Type	: SME / Entity
Rating Validity	: 22 Feb 2025
Nature of Rating	: Surveillance
Outlook	: Stable
Analyst(s)	: ACRSL Analyst Team
Committee(s)	ACRSL Rating Committees

## **Rating Summary**

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	22 Feb 2024	17 Oct 2022

## **Rating Explanation**

Rating	Explanation
	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 FY22 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY20.

Junaid Alam CRO & Head of Operations ARGUS Credit Rating Services Ltd.