

Ref No : ACRSL38172/24
Company Name : Halima Traders (HT)
Assigned Ticker : HlmTrdNokl
Activity : Real Estate Miscellaneous, Trading
Incorporated On : 05 Jun 2015
Head Office : Post Office Road, Chowmuhuni, Noakhali, Bangladesh

Rating Type : SME / Entity
Rating Validity : 28 Jul 2025
Nature of Rating : Surveillance
Outlook : Stable
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

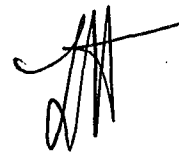
Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	29 Jul 2024	13 Apr 2023

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 FY23 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY21.



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