

**Ref No** : ACRSL38275/24  
**Company Name** : Joint Collection (JC)  
**Assigned Ticker** : JointCollection  
**Activity** : Textile Miscellaneous, Trading  
**Incorporated On** : 01 Jan 2010  
**Head Office** : Shop-04 (3rd Floor), South Plaza, 3 Simson Road, Sadarghat, Kotowaly, Dhaka-1100, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 11 Aug 2025  
**Nature of Rating** : Surveillance  
**Outlook** : Stable  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

#### Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
Publishing Date	12 Aug 2024	22 Jun 2023

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

  
 Khan Md. Abdur Wahab, FCI/CA  
 Chief Executive Officer  
 ARGUS Credit Rating Services Ltd.