

Ref No

: ACRSL38456/24

Company Name: Ritu Enterprise (RE)

Assigned Ticker : RtuEntDhk

Activity

: General/Variety Store, Trading

Head Office

: Hazi Tower, 302/1, Jurain, Shyampur, Dhaka- 1204, Bangladesh

Rating Type

: SME / Entity

Rating Validity : 01 Sep 2025

Nature of Rating : Initial

Outlook Analyst(s) : Stable : ACRSL Analyst Team

Committee(s)

: ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	N/A
Publishing Date	02 Sep 2024	N/A

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 FY24 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY23.

> Chief Executive Officer ARGUS Credit Rating Services Ltd.