

Ref No	: ACRSL38512/24
Company Name	: Arif Consortium (AC)
Assigned Ticker	: ArifConsortiumMirpur
Activity	: Garments Accessories, Trading
Incorporated On	: 31 Dec 2011
Head Office	: Shop-59, 60, Baishakhi Super Market, Mirpur-01, Dhaka-1216, Bangladesh

Rating Type	: SME / Entity
Rating Validity	: 04 Sep 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	05 Sep 2024	07 Sep 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.

Wahab Dăni Chief Executive Officer

ARGUS Credit Rating Services Ltd.

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