

Ref No	: ACRSL38625/24
Company Name	: Almani Biz Limited (ABL)
Assigned Ticker	: AlmaniBiz
Activity	: Textile Miscellaneous, Trading
Incorporated On	: 17 Apr 2023
Head Office	: 329/330, Kazipara, Flat-4/A, Mirpur, Dhaka-1216, Bangladesh

Rating Type	: SME / Entity
Rating Validity	: 11 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	12 Sep 2024	27 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 FY24 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY24.

CMA Chiel Executive Officer ARGUS Credit Rating Services Ltd.

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