

Ref No	: ACRSL38681/24	
Company Name	: Padma Trading (Kalibari, Khulna) (PT)	
Assigned Ticker	: PdmTrdKhul	
Activity	: Agro Miscellaneous, Trading	
Incorporated On : 19 Sep 2018		
Head Office	: 17, Puraton Bazar Road, Kohinur Goli, Kalibari, Khulna, Bangladesh	
projektion na projekti na majer ka na projekti je je vrši je poslava poslava je poslava poslava poslava poslava		

Rating Type: SME / EntityRating Validity: 19 Sep 2025Nature of Rating : First SurveillanceOutlook: StableAnalyst(s): ACRSL Analyst TeamCommittee(s): ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	19 Sep 2024	21 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 June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.

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