

Ref No : ACRSL38774/24
Company Name : Punam Trade International (PTI)
Assigned Ticker : PunamTrdInt
Activity : Real Estate Miscellaneous, Trading
Incorporated On : 03 Jan 2017
Head Office : 8, DIT Extension Road, Munjeree Bhaban, 3rd Floor, Motijheel
C/A, Dhaka, Bangladesh

Rating Type : SME / Entity
Rating Validity : 29 Sep 2025
Nature of Rating : Second Surveillance
Outlook : Stable
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQME-4	AQME-4
Publishing Date	30 Sep 2024	27 Sep 2023

Rating Explanation

Rating	Explanation
AQME-4	ARGUS Quantitative Medium Enterprise-4 is a Good 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 adequate capacity to meet its financial obligations but this capacity remains more 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 FY21.



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