

Ref No

: ACRSL39034/24

Company Name: Al Imam Hazz Kafela Travels and Tours (AIHKTT)

Assigned Ticker : AllmamHazzKafela : Tour Travels, Service

Activity

Incorporated On: 23 Aug 2018

Head Office

:8/A, Hossain Market (2nd Floor), Bahaddarhat, Panchlaish,

Chattogram-4203, Bangladesh

Rating Type

:SME / Entity

Rating Validity : 20 Oct 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	AQSE-3	AQSE-3
Publishing Date	21 Oct 2024	24 Aug 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.

> Junaid Alam CRO & Head of Operations

ARGUS Credit Rating Services Ltd.