

Ref No : ACRSL39234/24
Company Name : Habib Enterprise & Agro (HEA)
Assigned Ticker : HabibEntAgro
Activity : General/Variety Store, Trading
Incorporated On : 15 Jul 2019
Head Office : 128/1, East Tejturi Bazar, Tejgaon, Dhaka-1215, Bangladesh

Rating Type : SME / Entity
Rating Validity : 03 Nov 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	04 Nov 2024	10 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 FY24 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.


Khair Md. Abdul Wahab, FCMA
Chief Executive Officer
ARGUS Credit Rating Services Ltd.