

Ref No

: ACRSL39298/24

Company Name: Hamza Store (HS)

Assigned Ticker : HmzStrAssNara

Activity

: Apparel, Trading

Incorporated On: 05 Oct 2018

Head Office

: Shop#51 (own), 64,65 & 66, Pariza City Market, Siddirgonj,

Narayangonj, Bangladesh

Rating Type

: SME / Entity

Rating Validity : 10 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	11 Nov 2024	05 Oct 2023

Rating Explanation

Rating	Explanation
	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.

Khon Md. Abdul Wahab, FCMA
Chief Executive Officer

ARGUS Credit Rating Services Ltd.