

Ref No : ACRSL39504/24
Company Name : Jamal Auto Mobile & Service Centre (JAMSC)
Assigned Ticker : JAMSrvC
Activity : Automotive, Service
Incorporated On : 24 Sep 2015
Head Office : Plot No-05, Dia Bari, Nishat Nagar, Turag, Dhaka-1212, Bangladesh

Rating Type : SME / Entity
Rating Validity : 20 Nov 2025
Nature of Rating : First 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 Nov 2024	23 Nov 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 FY21.



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