

**Ref No** : ACRSL40360/25

Company Name: Bismillah Auto House (BAH)

Assigned Ticker : BsmAtHs

**Activity** 

: Light Engineering, Trading

Incorporated On: 23 Dec 2023

**Head Office** 

:8 no Sujat Nagar, Sattar Molla Road, Pallabi, Mirpur, Dhaka,

Bangladesh

**Rating Type** 

:SME / Entity Rating Validity : 04 Dec 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 | 05 Dec 2024 | 14 Dec 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 FY21.

> Chief Executive Officer ARGUS Credit Rating Services Ltd.