

Credit Rating Report

Joty Auto Rice Mill & its Sister Concern, Joty Riyan Enterprise



Ref No : ACRSL39747/24
Company Name : Joty Auto Rice Mill & its Sister Concern, Joty Riyan Enterprise (JAR)
Assigned Ticker : JotyAutoRiceMill
Activity : Rice Mill, Manufacturing
Incorporated On : 10 Jun 2010
Head Office : Raghurampur, Shamvugonj, Sadar, Mymensingh, 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

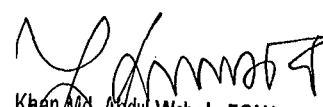
Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
Publishing Date	05 Dec 2024	13 Apr 2022

Rating Explanation

Rating	Explanation
AQME-3	ARGUS Quantitative Medium Enterprise-3 is a High rating grade assigned to medium enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative ME ratings model. When assigned, this rating indicates the obligor, relative to other medium 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.