

**Ref No** : ACRSL39721/24  
**Company Name** : Ratul Trade International (RTI)  
**Assigned Ticker** : RatulTradeIntHatir  
**Activity** : Electronic Goods, Trading  
**Incorporated On** : 12 Nov 2019  
**Head Office** : Shop-553 (5th floor), Motaleb Plaza Shopping Complex, Hatirpool, Dhaka, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 04 Dec 2025  
**Nature of Rating** : Initial  
**Outlook** : Stable  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees


#### Rating Summary

| Credit Rating   | Current     | Previous |
|-----------------|-------------|----------|
| SME             | AQME-3      | N/A      |
| Publishing Date | 05 Dec 2024 | N/A      |

#### 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 December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.

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