

Ref No : ACRSL39823/24
Company Name : A J Trade International (AJTI)
Assigned Ticker : AJTrdIntRajs
Activity : Agro Miscellaneous, Trading
Incorporated On : 01 Jan 2022
Head Office : Tekata Para, Dawkandi, Poba, Rajshahi, Bangladesh

Rating Type : Corporate / Entity
Rating Validity : 08 Dec 2025
Nature of Rating : Second Surveillance
Outlook : Negative
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
Long-Term	BB	BBB+
Short-Term	ST-5	ST-3
Publishing Date	09 Dec 2024	02 Nov 2023

Rating Explanation

Rating	Explanation
BB	Speculative grade. Substantial credit risk. When assigned this rating indicates the obligor has business or other alternatives to meet current financial obligations but is substantially vulnerable to adverse economic conditions that may impair ability to meet such obligations in the future.
ST-5	Speculative investment characteristics. Liquidity is not sufficient to insure against disruption in debt service. Operating factors and market access may be subject to a high degree of variation.

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 FY23.



Junaid Alam
CRO & Head of Operations
ARGUS Credit Rating Services Ltd.