

Credit Rating Report

Adarsha Library & Stationery & its sister concern, Adarsha Medical Hall



Ref No : ACRSL40013/24
Company Name : Adarsha Library & Stationery & its sister concern, Adarsha Medical Hall (AL)
Assigned Ticker : AdrLbrSylt
Activity : Basic Material & Processing Miscellaneous, Trading
Incorporated On : 02 Oct 2023
Head Office : Dakshin Bazar, Kulaura, Moulvibazar, Bangladesh

Rating Type : SME / Entity
Rating Validity : 11 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	12 Dec 2024	27 Sep 2023

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 FY22.


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