

Ref No : ACRSL39015/25
Company Name : Arman Trade International (ATI)
Assigned Ticker : ArmanTrdIntKala
Activity : Real Estate Miscellaneous, Trading
Incorporated On : 04 May 2016
Head Office : Nasir Trade Centre (9th Floor), 89, Bir Uttam C. R. Datta Road,
 Hatirpool, Dhaka-1205, Bangladesh

Rating Type : Corporate / Entity
Rating Validity : 11 Dec 2025
Nature of Rating : Second Surveillance
Outlook : Stable
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees


Rating Summary

Credit Rating	Current	Previous
Long-Term	BBB	BBB+
Short-Term	ST-3	ST-3
Publishing Date	12 Dec 2024	09 Nov 2023

Rating Explanation

Rating	Explanation
BBB	Investment grade. Good credit quality and moderate expectation of credit risk. When assigned this rating indicates the obligor has adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.
ST-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

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 FY22.


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