

Ref No : ACRSL39965/24

Company Name: United Service Agency (USA)

Assigned Ticker : UntSrvAgnUttr

Activity : Real Estate Miscellaneous, Trading

Incorporated On: 19 Aug 2015

Head Office : House No-97/A (3rd floor), Road No-7, Sector-4, Uttara, Dhaka-

1230

Rating Type : SME / Entity
Rating Validity : 12 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
SME	AQSE-3	AQSE-3
Publishing Date	12 Dec 2024	14 Dec 2023

Rating Explanation

Rating	Explanation
AQSE-3	ARGUS Quantitative Small Enterprise-3 is a High rating grade assigned to small enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative SE ratings model. When assigned, this rating indicates the obligor, relative to other small 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 FY24 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.

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