

Credit Rating Report

J H Trade



Ref No : ACRSL39150/25
Company Name : J H Trade (JHT)
Assigned Ticker : JHTrdPalt
Activity : RMG Knit, Trading
Incorporated On : 20 Jul 2015
Head Office : 80, Shantinagar, Shop no: B-33 (1st Floor), Gazi Bhaban Shopping Center, VIP Road, Paltan, Dhaka, Bangladesh

Rating Type : SME / Entity
Rating Validity : 29 Jan 2026
Nature of Rating : First 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	30 Jan 2025	08 Feb 2024

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.


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