

Ref No : ACRSL39168/25
Company Name : Jyoti Traders (JT)
Assigned Ticker : JytTrdNbpr
Activity : Electronic Goods, Trading
Incorporated On : 02 Feb 2018
Head Office : Shop no-01, Arju Tower, 107, Nawabpur Road, Dhaka-1100, 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

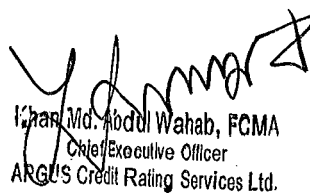
Rating Summary

Credit Rating	Current	Previous
SME	AQSE-4	AQSE-4
Publishing Date	30 Jan 2025	01 Feb 2024

Rating Explanation

Rating	Explanation
AQSE-4	ARGUS Quantitative Small Enterprise-4 is a Good 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 adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.

Rating Validity: This validity assumes no additional loan over that disclosed in FY24 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY24.


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