



**ARGUS CREDIT RATING SERVICES LTD.  
(ACRSL)**

## Credit Rating Report

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M/s Sahara Pariwar  
Departmental Store

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Designation:

Date:

## **CONTACT INFORMATION**

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For Additional Information Please Contact:



ARGUS Credit Rating Services Limited  
Level-13, BDBL Bhaban  
8 Rajuk Avenue  
Dhaka 1000  
Bangladesh  
Email: [info@acrslbd.com](mailto:info@acrslbd.com)

## Credit Rating Report

M/s Sahara Pariwar Departmental Store



**Ref No** : ACRSL13018/16  
**Company Name** : M/s Sahara Pariwar Departmental Store (SPDS)  
**Assigned Ticker** : SaharaParDept  
**Activity** : Trading of different types of cloth.  
**Incorporated On** : 02 May 2011  
**Head Office** : Shop No 1, 3 & 5, Sunrise Plaza, 3/1-3/2, Block-A, Lalmatia, Mirpur Road, Dhaka-1209, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 18 Aug 2017  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

### Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
Publishing Date	18 Aug 2016	30 Aug 2015

### 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 FY15[Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY15.

