Credit Rating Report

M/s Suman Enterprise



Ref No	: ACRSL28326/22	
Company Name	: M/s Suman Enterprise (SE)	
Assigned Ticker	: SumanEntTangail	
Activity	: Real Estate Miscellaneous, Service	
Incorporated On : 26 Nov 2015		
Head Office	: Gohaliabari, Nikrail, Kalihati, Tangail, Bangladesh.	

Rating Type	: SME / Entity
Rating Validity	: 19 Jan 2023
Analyst(s)	: ACRSL Analyst Team
Committee(s)	: ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	20 Jan 2022	06 Jul 2020

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 FY21 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY21.

Md. Ashraf Uddin Nizami Chief Operating Officer (Current Charge) ARGUS Credit Rating Services Ltd.