

Ref No : ACRSL30986/22
Company Name : J. S Overseas (JSO)
Assigned Ticker : JSOvrsUtrr
Activity : Health care equipment, Trading
Incorporated On : 11 Dec 2022
Head Office : House-6, Road-1/A, Sector-13, Uttara, Dhaka, Bangladesh

Rating Type : SME / Entity
Rating Validity : 08 Dec 2023
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

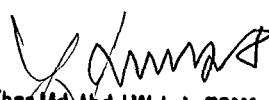
Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	N/A
Publishing Date	08 Dec 2022	N/A

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.


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