

Ref No	: ACRSL31156/22
Company Name	: Bismillah Fruits Marketing (BFM)
Assigned Ticker	: BismFrtMktNilp
Activity	: Agro Miscellaneous, Trading
Incorporated On	: 23 Dec 2019
Head Office	: Hatikhana Lane, Saidpur, Nilphamari, Bangladesh

Rating Type: SME / EntityRating Validity: 15 Dec 2023Analyst(s): ACRSL Analyst TeamCommittee(s): ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	N/A
Publishing Date	15 Dec 2022	N/A

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

Junaid Alam CRO& Head of Operations ARGUS Credit Rating Services Ltd.