ARGUS

Ref No	: ACRSL31141/22
Company Name	: Hobigonj Traders (HT)
Assigned Ticker	: HbgTrdsKhil
Activity	: MS Rod, Trading
Incorporated On	: 06 Jul 2017
Head Office	: Ka-220, Namapara, Boatghat, Khilkhet, Dhaka- 1229

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

Rating Summary

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

Rating Explanation

Rating	Explanation
	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 Chief xecutive Officer ARGUS Credit Rating Services Ltd.