

Ref No : ACRSL30941/22  
Company Name : J N Marketing (JNM)  
Assigned Ticker : JNMktShym  
Activity : Real Estate Miscellaneous, Trading  
Incorporated On : 01 Jan 2004  
Head Office : House No 12/Ka E, Road-2, Shamoly, Dhaka, Bangladesh

Rating Type : SME / Entity  
Rating Validity : 15 Dec 2023  
Analyst(s) : ACRSL Analyst Team  
Committee(s) : ACRSL Rating Committees

#### Rating Summary

Credit Rating	Current	Previous
SME	AQSE-4	N/A
Publishing Date	15 Dec 2022	N/A

#### Rating Explanation

Rating	Explanation
AQSE-4	ARGUS Quantitative Small Enterprise-4 is a Good 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 adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.

Rating Validity: This validity assumes no additional loan over that disclosed in FY22 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.



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