

**Ref No** : ACRSL31174/22  
**Company Name** : Need World Trade Limited (NWTL)  
**Assigned Ticker** : NdWrldTrdLtdPalt  
**Activity** : Garments Accessories, Trading  
**Incorporated On** : 12 May 2011  
**Head Office** : 45, Ramna Bhaban, Shop-3&4, 1st Floor, Bangabandhu Avenue,  
Paltan, Dhaka-1000

**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	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 FY22 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.

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