

**Ref No** : ACRSL36075/23  
**Company Name** : Al Amin Garments & Bedding Store (AAGBS)  
**Assigned Ticker** : AAGrBdSt  
**Activity** : Readymade Garments, Trading  
**Incorporated On** : 22 March 2014  
**Head Office** : Gobindashi Bazar, Bhuapur, Tangail, Bangladesh.

**Rating Type** : SME / Entity  
**Rating Validity** : 01 Jun 2024  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

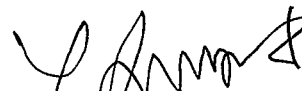
#### Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	N/A
Publishing Date	01 Jun 2023	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 FY22 [Ending Dec 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY20.

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