

**Ref No** : ACRSL33286/23  
**Company Name** : Joint Collection (JC)  
**Assigned Ticker** : JointCollection  
**Activity** : Textile Miscellaneous, Trading  
**Incorporated On** : 01 Jan 2010  
**Head Office** : Shop-04 (3rd Floor), South Plaza, 3 Simson Road, Sadarghat,  
Kotowaly, Dhaka-1100, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 22 Jun 2024  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

#### Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	22 Jun 2023	12 Jun 2022

#### 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 December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.

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