

## Credit Rating Report

Khaza Phal Bhandar Kancha Maler Aroth



**Ref No** : ACRSL34027/23  
**Company Name** : Khaza Phal Bhandar Kancha Maler Aroth (KPBKMA)  
**Assigned Ticker** : KhazaPBKMAroGazi  
**Activity** : Food, Trading  
**Incorporated On** : 25 Jul 2019  
**Head Office** : Samsuddin Sarker Super Market, Bypass Bishwo Road, Chandana Chowrasta, Gazipur, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 07 Sep 2024  
**Nature of Rating** : Surveillance  
**Outlook** : Stable  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees


### Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	07 Sep 2023	31 Jul 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.

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