

Ref No	: ACRSL34409/23
Company Name	: Punam Trade International (PTI)
Assigned Ticker	: PunamTrdint
Activity	: Real Estate Miscellaneous, Trading
Incorporated On	: 03 Jan 2017
Head Office	: 8, DIT Extension Road, Munjuree Bhaban, 3rd Floor, Motijheel C/A, Dhaka, Bangladesh

Rating Type	: SME / Entity
Rating Validity	: 27 Sep 2024
Nature of Rating : Surveillance	
Outlook	: Stable
Analyst(s)	: ACRSL Analyst Team
Committee(s)	: ACRSL Rating Committees
committee(s)	: ACKSE Mating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQME-4	AQME-4
Publishing Date	27 Sep 2023	28 Jul 2022

Rating Explanation

Rating	Explanation		
AQME-4	ARGUS Quantitative Medium Enterprise-4 is a Good 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 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.

MM -

Khen Mc. Abdul Wahab, FCMA chief Executive Officer ARGUS Credit Rating Services Ltd.