

**Ref No** : ACRSL34742/23  
**Company Name** : Bismillah Enterprise (BE)  
**Assigned Ticker** : BismillahEntDumuria  
**Activity** : Real Estate Miscellaneous, Trading  
**Incorporated On** : 22 Apr 2015  
**Head Office** : Chawkhasankhali, City Bypass Road, Mostofar Moor, Dumuria,  
Khulna, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 26 Oct 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 | 26 Oct 2023 | 31 Oct 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.



**Junaid Alam**  
Chief Rating Officer & VP  
ARGUS Credit Rating Services Ltd.