

**Ref No** : ACRSL35053/23  
**Company Name** : Nayem Enterprise (NE)  
**Assigned Ticker** : NayemEntJatDka  
**Activity** : Real Estate Miscellaneous, Trading  
**Incorporated On** : 09 Sep 2020  
**Head Office** : 33/1, Badua Tiles Market, North Jatrabari, Dhaka, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 23 Nov 2024  
**Nature of Rating**: Surveillance  
**Outlook** : Stable  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees


**Rating Summary**

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
<b>Publishing Date</b>	23 Nov 2023	13 Sep 2020

**Rating Explanation**

Rating	Explanation
AQME-3	ARGUS Quantitative Medium Enterprise-3 is a High 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 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 June 30] 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.