

## Credit Rating Report

Monir Store (Jagat Bazar, Brahmanbaria) & its sister concern



**Ref No** : ACRSL35314/23  
**Company Name** : Monir Store (Jagat Bazar, Brahmanbaria) & its sister concern (MS)  
**Assigned Ticker** : MonirStrBrmn  
**Activity** : Real Estate Miscellaneous, Trading  
**Incorporated On** : 04 Jul 2018  
**Head Office** : Jagat Bazar, Brahmanbaria, Bangladesh

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

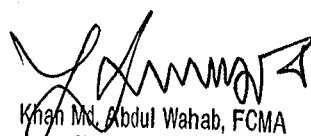
### Rating Summary

| Credit Rating   | Current     | Previous    |
|-----------------|-------------|-------------|
| SME             | AQSE-3      | AQSE-3      |
| Publishing Date | 07 Dec 2023 | 08 Dec 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.