

**Ref No** : ACRSL35348/23  
**Company Name** : Sajeda Enterprise (SE)  
**Assigned Ticker** : SjdEntSnrg  
**Activity** : Real Estate Miscellaneous, Trading  
**Incorporated On** : 10 Jan 2019  
**Head Office** : Asariarchor, Newtown, Sonargaon, Narayanganj, Bangladesh

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

**Rating Summary**

Credit Rating	Current	Previous
SME	AQME-4	N/A
Publishing Date	07 Dec 2023	N/A

**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 December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.



**Junaid Alam**  
 CRO & Head of Operations  
 ARGUS Credit Rating Services Ltd.