Credit Rating Report

Lamia Cloth House



Ref NoACRSL40101/24Company NameLamia Cloth House (LCH)Assigned TickerImCltHsIsImpActivityWholesaler of ClothIncorporatedon17 Jul 2017Head OfficeKader Sarder Mansion (1st floor), 107, Islampur Road, Dhaka

Rating Type: SME / EntityRating Validity: 18 Dec 2025Nature of Rating : Second SurveillanceOutlook: StableAnalyst(s): ACRSL Analyst TeamCommittee(s): ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	19 Dec 2024	14 Dec 2023

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 FY23 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY21.

Abdul Wahab, FCMA

Chief Executive Officer ARGUS Credit Rating Services Ltd.

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