

Ref No : ACRSL39276/25
Company Name : Sayma Traders (ST)
Assigned Ticker : SmTrdKera
Activity : Plastic, Trading
Incorporated On : 28 Sep 2015
Head Office : Naya Para, Ruhitpur, Keraniganj Model, Dhaka, Bangladesh

Rating Type : SME / Entity
Rating Validity : 09 Feb 2026
Nature of Rating : First Surveillance
Outlook : Stable
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

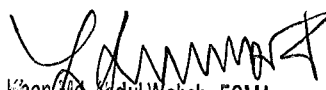
Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
Publishing Date	10 Feb 2025	26 Oct 2023

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 FY24 [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.