

Ref No : ACRSL39882/25
Company Name : Academia Limited (AL)
Assigned Ticker : AcdmLtd
Activity : Utility Miscellaneous, Service
Incorporated On : 26 Jan 2011
Head Office : House-6/10, Block-F, Lalmatia, Mohammadpur, Dhaka-1207,
Bangladesh

Rating Type : Corporate / Entity
Rating Validity : 27 Apr 2026
Nature of Rating : Initial
Outlook : Stable
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
Long-Term	BBB-	N/A
Short-Term	ST-3	N/A
Publishing Date	28 Apr 2025	N/A

Rating Explanation

Rating	Explanation
BBB-	Investment grade. Good credit quality and moderate expectation of credit risk. When assigned this rating indicates the obligor has adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.
ST-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY24 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY23.


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