

Ref No : ACRSL40747/25
Company Name : Sumaiya Pant House (SPH)
Assigned Ticker : SmyPnHs
Activity : Apparel, Manufacturing
Incorporated On : 23 Jul 2020
Head Office : Shop-8, Haji Karim Market, Purbo Aganagar, Keraniganj, Dgaka, Bangladesh

Rating Type : SME / Entity
Rating Validity : 20 Jul 2026
Nature Of Rating : First Surveillance
Rating Validity : Stable
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees


Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	21 Jul 2025	30 May 2024

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 FY24 [Ending December 31] 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.