

**Ref No** : ACRSL40849/25  
**Company Name** : Bismillah Nou Transport Agency (BNTA)  
**Assigned Ticker** : BisNTA  
**Activity** : Automotive, Service  
**Incorporated On** : 27 Aug 2017  
**Head Office** : Maszid Market, Pagla Bazar, Kutubpur, Fatullah, Narayanganj, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 04 Aug 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	AQSE-3	AQSE-3
Publishing Date	04 Aug 2025	18 Jul 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 FY25 [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.