



**ARGUS CREDIT RATING SERVICES LTD.  
(ACRSL)**

Credit Rating Report

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**Hasina Clinic & Nursing  
Home**

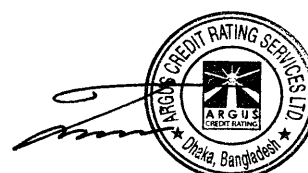
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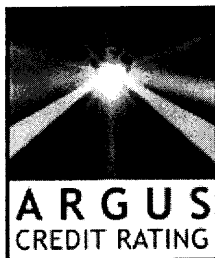
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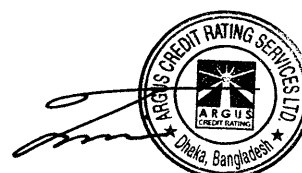
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## CONTACT INFORMATION

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**Ref No** : ACRSL10393/13  
**Company Name** : Hasina Clinic & Nursing Home (HCNH)  
**Assigned Ticker** : HASINCNH  
**Activity** : Clinic and Nursing Home  
**Incorporated On** : 01 Jan 1994  
**Head Office** : Palbari, New Khairtala, Jessore, Bangladesh.

**Rating Type** : Corporate / Entity  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

**Rating Summary**

Credit Rating	Current	Previous
Long-Term	A-	A-
Short-Term	ST-3	ST-3
Publishing Date	30 Jul 2013	28 Jun 2012

**Rating Explanation**

Rating	Explanation
A-	Investment grade. High credit quality and low expectation of credit risk. When assigned this rating indicates the obligor has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions compared to obligors with higher credit ratings.
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 FY13 [ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY13.

