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Credit Rating Report

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Ref No : ACRSL10893/14
Company Name : Hasina Clinic & Nursing Home (HCNH)
Assigned Ticker : HASINCNH
Activity : Clinic, nursing home and medicine store.
Incorporated On : 01 Jan 1994
Head Office : Palbari, New Khairtala, Jessore, Bangladesh.

Rating Type : SME
Rating Validity : 12 Oct 2015
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current (SME)	Previous (Cor.)
SME	AQME-4	A-
Publishing Date	12 Oct 2014	30 Jul 2013

Rating Explanation

Rating	Explanation
AQME-4	ARGUS Quantitative Medium Enterprise-4 is a Good 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 adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.

Rating Validity: This validity assumes no additional loan over that disclosed in FY14 [ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY14.

