

Ref No : ACRSL30858/22
Company Name : Hena Banijjya Bhandar (HBB)
Assigned Ticker : HenaBanijjaBan
Activity : General/Variety Store, Trading
Incorporated On : 27 Nov 2008
Head Office : Puratan Bazar Road, Kali Bari, Baro Bazar, Khulna, Bangladesh

Rating Type : SME / Entity
Rating Validity : 30 Nov 2023
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees


Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	AQME-3
Publishing Date	01 Dec 2022	04 Nov 2021

Rating Explanation

Rating	Explanation
AQME-3	ARGUS Quantitative Medium Enterprise-3 is a High 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 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 FY21 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material and adverse to financials since FY21.


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