

**Ref No** : ACRSL31273/22  
**Company Name** : Lubana General Hospital (Pvt.) Limited (LGHL)  
**Assigned Ticker** : LbnGnHsp  
**Activity** : Health care services, Service  
**Incorporated On** : 13 Dec 2010  
**Head Office** : House-9, Garib-E-Newaz Avenue, Sector-13, Uttara Model Town,  
Uttara, Dhaka, Bangladesh

**Rating Type** : Corporate / Entity  
**Rating Validity** : 22 Dec 2023  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

#### Rating Summary

Credit Rating	Current	Previous
Long-Term	A-	N/A
Short-Term	ST-3	N/A
Publishing Date	22 Dec 2022	N/A

#### 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 FY21 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY21.



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