

Ref No	: ACRSL32585/23
Company Name	: Jamuna Clinic & Diagnostic (JCD)
Assigned Ticker	: JCDgLmht
Activity	: Health care services, Trading
Incorporated On	:03 Feb 2017
Head Office	: Bashundhara, BDR Hat Road, Lalmonirhat, Bangladesh

Rating Type	: SME / Entity
Rating Validity	: 27 Apr 2024
Analyst(s)	: ACRSL Analyst Team
Committee(s)	: ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQME-3	N/A
Publishing Date	27 Apr 2023	N/A

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 FY22 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.

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