

Ref No : ACRSL38986/25
Company Name : Gana Unnayan Kendra (GUK)
Assigned Ticker : GanaUnnayan
Activity : Execution of credit disbursement and skill development programs for the underprivileged men, women, youth and children
Incorporated On : 02 Jan 1986
Head Office : Nashratpur, Gaibandha-5700.

Rating Type : Entity / Corporate
Rating Validity : 05 Feb 2026
Outlook : Stable
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

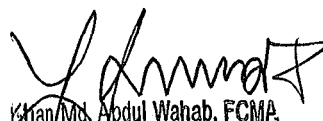
RATING SUMMARY

Credit Rating	Current	Previous
Long-Term	A-	A-
Short-Term	ST-3	ST-2
Publishing Date	06 Feb 2025	08 Feb 2024

RATING DESCRIPTION

A-	Long Term: 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 FY24 [ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.


Khan Md. Abdul Wahab, FCMA
Chief Executive Officer
ARGUS Credit Rating Services Ltd.