



**ARGUS CREDIT RATING SERVICES LTD.
(ACRSL)**

Credit Rating Report

M/s Z. Hossain

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Ref No : ACRSL11002/14
Company Name : M/s Z. Hossain (ZH)
Assigned Ticker : ZHossain
Activity : Importer and trader of ready-made garments, shoes and tiles.
Incorporated On : 17 Jun 2009
Head Office : 38/4, Shantinagar, Suit-4/C, Block-2, Dhaka, Bangladesh.

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

Rating Summary

Credit Rating	Current	Previous
Long-Term	AQME-3	N/A
Publishing Date	12 Oct 2014	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 FY13 [ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY13.