

Credit Rating Report
Jarwa House (Pvt.) Limited



Ref No : ACRSL17480/18
Company Name : Jarwa House (Pvt.) Limited (JHL)
Assigned Ticker : NEWJARW
Activity : Importer, buyer, seller of gold and custom designed gold and stone jeweleries
Incorporated On : 20 Feb 1993
Head Office : Molly Capital Center, 76, Gulshan Avenue, Dhaka-1212, Bangladesh

Rating Type : Corporate / Entity
Rating Validity : 30 Sep 2019
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	30 Sep 2018	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 FY17[Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY17.

