

Ref No : ACRSL28593/22
Company Name : M/s Hajee Chand Meah Sowdagar (HCMS)
Assigned Ticker : HajeeChandMeah
Activity : Real Estate Miscellaneous, Manufacturing
Incorporated On : 12 Jun 2013
Head Office : Mohammadi Tower, 218, Khatunganj, Chattogram, Bangladesh.

Rating Type : SME / Entity
Rating Validity : 06 Apr 2023
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
SME	AQSE-3	AQSE-3
Publishing Date	07 Apr 2022	22 Dec 2020

Rating Explanation

Rating	Explanation
AQSE-3	ARGUS Quantitative Small Enterprise-3 is a High rating grade assigned to small enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative SE ratings model. When assigned, this rating indicates the obligor, relative to other small 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 FY20 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY20.