

Ref No	: ACRSL34941/23	
Company Name	: Wealth Home Decor (WHD)	
Assigned Ticker	: WealthHmDcrNmkt	
Activity	: Ceramics, Trading	
Incorporated On : 14 Nov 2018		
Head Office	: Nasir Trade Centre (9th Floor), 89, Bir Uttam C. R. Datta Road, Hatirpool, Dhaka-1205, Bangladesh	

Rating Type Rating Validity Nature of Rating	
Outlook	: Stable
Analyst(s)	: ACRSL Analyst Team
Committee(s)	: ACRSL Rating Committees

Rating Summary

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Credit Rating	Current	Previous
Long-Term	A-	A-
Short-Term	ST-3	ST-3
Publishing Date	09 Nov 2023	29 Sep 2022

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 FY22 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.

K Yohab, FOMA Al∵ Chief Executive Officer ARGUS Credit Rating Services Ltd.