

Ref No : ACRSL38998/25
Company Name : Wealth Home Décor (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 : Corporate / Entity
Rating Validity : 11 Dec 2025
Nature of Rating : Second Surveillance
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-3
Publishing Date	12 Dec 2024	09 Nov 2023

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 FY24 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.



Junaid Alam
CRO & Head of Operations
ARGUS Credit Rating Services Ltd.