

Ref No : ACRSL39370/25
Company Name : Aarmoire.Com Limited (ARML)
Assigned Ticker : ArmrCmLtd
Activity : Trading different types of apparel products
Incorporated On : 08 Jul 2020
Head Office : Plot-15, Road-103, Block- CEN(C), Shop-D/21 & 18/B (3rd Floor),
Pink City, Gulshan-2, Dhaka-1212, Bangladesh

Rating Type : Corporate / Entity
Rating Validity : 23 Feb 2026
Nature Of Rating : First 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	24 Feb 2025	21 Sep 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.


Khair Md. Abdul Wahab, FCMA
Chief Executive Officer
ARGUS Credit Rating Services Ltd.