

**Ref No** : ACRSL40193/25  
**Company Name** : Dots Furniture & Decor Limited (DFDL)  
**Assigned Ticker** : DtFrnDL  
**Activity** : Wooden Furniture, Manufacturing  
**Incorporated On** : 12 Oct 2020  
**Head Office** : Fatema Complex, Fordnagar, Dhalla Bazar, Singair, Manikganj, Bangladesh

**Rating Type** : SME / Entity  
**Rating Validity** : 25 May 2026  
**Nature Of Rating** : First Surveillance  
**Stable** : Stable  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

#### Rating Summary

| Credit Rating   | Current     | Previous    |
|-----------------|-------------|-------------|
| SME             | AQME-3      | AQME-3      |
| Publishing Date | 26 May 2025 | 15 Apr 2024 |

#### Rating Explanation

| Rating | Explanation                                                                                                                                                                                                                                                                                                                                                                   |
|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AQME-3 | ARGUS Quantitative Medium Enterprise-3 is a High rating grade assigned to medium enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative ME ratings model. When assigned, this rating indicates the obligor, relative to other medium 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 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.