## **Credit Rating Report**

Dream Touch International & its Sister Concern, B.S.C Tours & Travels



| Ref No                                  | ACRSL29525/22   |
|---|---|
| Company Name                            | : Dream Touch International & its Sister Concern, B.S.C Tours &<br>Travels (DTI)    |
| Assigned Ticker                         | : DreamTouchInt   |
| Activity                                | : Tour Travels, Service   |
| Incorporated On                         | : 16 Jul 2015   |
| Head Office                             | : 29/1/F, Toyenbee Circular Road (3rd Floor), Motijheel, Dhaka-1000,<br>Bangladesh. |
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| Rating Type            | : SME / Entity            |
|------------------------|---------------------------|
| <b>Rating Validity</b> | : 24 Aug 2023             |
| Analyst(s)             | : ACRSL Analyst Team      |
| Committee(s)           | : ACRSL Rating Committees |

## **Rating Summary**

| Credit Rating   | Current     | Previous    |
|-----------------|-------------|-------------|
| SME             | AQSE-3      | AQSE-3      |
| Publishing Date | 25 Aug 2022 | 22 Aug 2021 |

## **Rating Explanation**

| Rating | Explanation  |
|--------|--|
| AQSE-3 | ARGUS Quantitative Small Enterprise-3 is a High rating grade assigned to<br>small enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative<br>SE ratings model. When assigned, this rating indicates the obligor, relative to<br>other small enterprises, has strong capacity to meet its financial obligations<br>but may be vulnerable to adverse economic conditions. |

Rating Validity: This validity assumes no additional loan over that disclosed in FY21 [Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY21.

Khan Md. Abdul Wahab, FCMA Chief Operating Officer ARGUS Credit Rating Services Ltd.

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