



Micro-Credit Ratings International Limited (M-CRIL)

M-CRIL Grade	Description
$\alpha++$ alpha double plus	Highest safety, very good systems ➤ most highly recommended
$\alpha+$ alpha single plus	Very high safety, good systems ➤ highly recommended
α alpha	High safety, good systems ➤ highly recommended
$\alpha-$ alpha minus	Reasonable safety, good systems ➤ recommended
$\beta+$ beta plus	Reasonable safety, reasonable systems ➤ recommended, needs monitoring
β beta	Moderate safety, moderate systems ➤ acceptable, needs improvement to handle large volumes
$\beta-$ beta minus	Significant risk, poor to moderate systems ➤ acceptable only after improvement
$\gamma+$ gamma plus	Substantial risk, poor systems ➤ needs considerable improvement
γ gamma	Highest risk, poor systems ➤ not worth considering