



Complaint Redressal Mechanism

This policy sets out to provide a formal and systematic process to organisations that complete a rating or certification by M-CRIL. The aim is to be able to resolve any complaint/ appeals in a consistent and responsive manner, to the satisfaction of all parties.

This policy applies to the following: Microfinance Institutional Rating (MIR), Client Protection Certification (CPC)¹, Code of Conduct Assessment, Social Rating, NGO Rating.

An institution has the right to appeal against M-CRIL's rating/certification decision, as noted in all contracts. The process is as follows:

- i Within 10 working days of receiving a decision from M-CRIL, the institution's MD/CEO can write to the M-CRIL Chairman responsible for the Rating/Certification Committee, at malcolm.harper@btinternet.com. The written appeal should specify the points of disagreement and provide clear evidence for the institution's opinion.
- ii The M-CRIL Director will acknowledge the receipt of the e-mail to the institution within two working days, and at the same time, forward the e-mail to the Rating Committee Members who finalised the rating or certification.
- iii Based on any additional information from the rating/certification team for the recommended rating/certification decision as well any new information from the institution, the RC members, in discussion with the M-CRIL Director, may or may not revise the rating or certification result.
- iv The M-CRIL Director will communicate the decision, with explanation, to the rated/certified institution in writing within 10 working days of acknowledging the appeal.

The M-CRIL Senior Vice President in charge of ratings/certifications will track information on appeals covering: institution name, rating/certification team, date of appeal, nature of appeal, decision taken.

For CPC related appeals, the M-CRIL Senior VP will submit reports to the Smart Campaign. The reports will be quarterly, if there are any appeals during the quarter. In case an institution is not satisfied with the response of M-CRIL to an appeal, it may contact the Smart Campaign directly. This will be noted as part of the communication to the institution under step IV above.

¹ Please refer to the Smart Campaign's website for the stepwise Appeals and Complaints System: <http://www.smartcampaign.org/certification/certification-frequently-asked-questions-faq#ACSystems>