

Complaint Management Process

1. Purpose and Scope

The Complaint Management Process (CMP) of IDCOL is established to provide a transparent, accessible, fair, and effective mechanism for receiving, assessing, addressing, and resolving complaints related to IDCOL's activities, including integrity, fiduciary, environmental, and social matters. The process aims to ensure accountability, protect complainants (including whistleblowers), and promote continuous improvement.

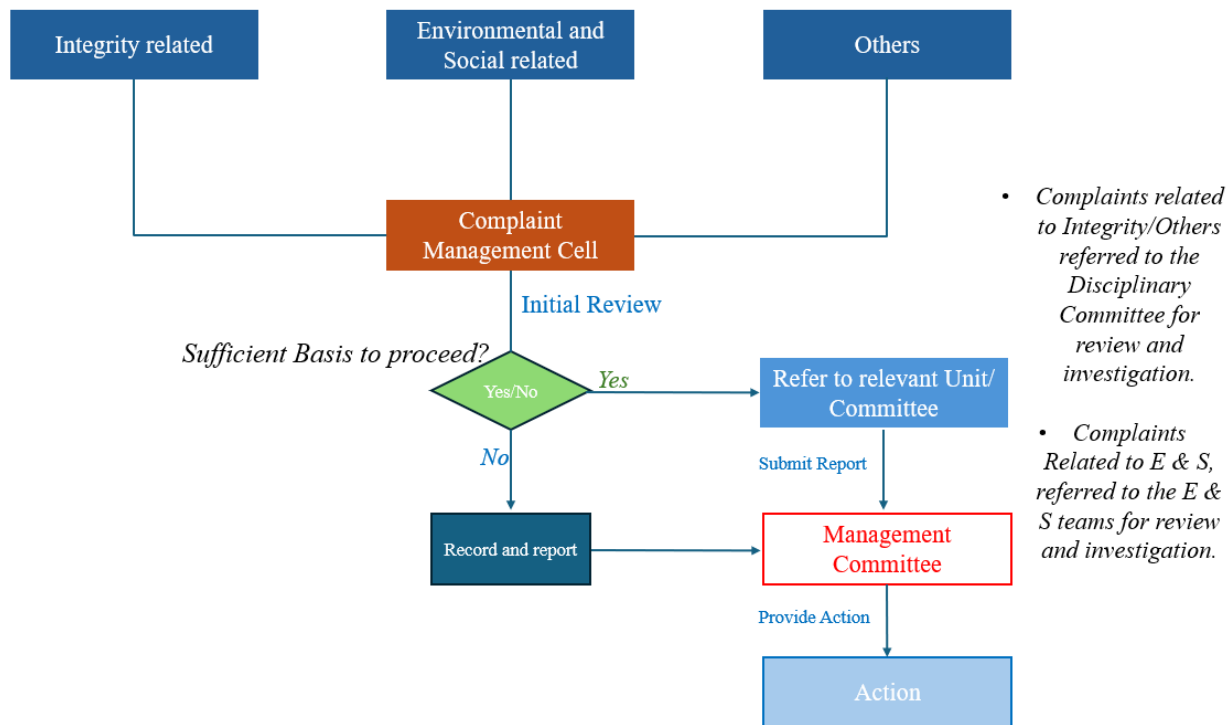
The scope of this process applies to the following:

- All IDCOL-funded or IDCOL-implemented activities
- Complaints raised by employees, borrowers, partners, beneficiaries, communities or other stakeholders
- Complaints related to, inter alia:
 - Integrity and ethical misconduct (e.g., fraud, corruption, prohibited practices)
 - Environmental and social impacts
 - Workplace conduct and retaliation
 - Non-compliance with policies, safeguards, or contractual obligations

2. Assessment and Handling

IDCOL takes all complaints seriously and is committed to addressing them in a fair, timely, and transparent manner. Complaints are viewed as an important accountability and learning tool, and IDCOL ensures that all concerns are handled impartially, confidentially, and without retaliation against individuals who raise issues in good faith. This commitment reflects IDCOL's dedication to strong governance, responsible operations, and continuous improvement.

As part of this effort IDCOL has formed a Complaint Management Cell comprising of senior members. Upon receipt of a complaint, IDCOL treats the matter with due seriousness and priority. All complaints are promptly acknowledged, recorded, and assessed in accordance with established procedures to determine their nature, severity, and appropriate course of action. The process is as follows:



The committee meeting is held at regular intervals to ensure that all concerns are reviewed and resolved in a timely manner.

3. Resolution

The findings of each investigation are evaluated by the Management Committee of IDCOL and relevant measures are taken according to multiple guidelines including the Code of Conduct, Human Resource Manual, Environmental and Social Safeguard Framework along with the laws of the land.