



REQUEST FOR EXPRESSION OF INTEREST (CONSULTING SERVICES)

Engagement of a Consulting Firm to Conduct a Nationwide Baseline Gender-Focused Voice of Customer (VoC) Survey for the Banking Industry in Pakistan

Date:	23-September-2026
Country:	Pakistan
Grant No.	0933-PAK(SF)
Project No.	54424-001 PAK
Project Name:	Women Inclusive Finance Sector Development Program (Subprogram 1)
Implementing Agency:	State Bank of Pakistan
Deadline for Submission of Expression of Interest:	1100 Hours (Pakistan Standard Time (PST)) on 26-October-2026

The Government of Islamic Republic of Pakistan has received a grant (No. 0933-PAK(SF) for Project No. 54424-001) from the Asian Development Bank for **Women Inclusive Finance Sector Development Program (Subprogram 1)**. State Bank of Pakistan (SBP) being an implementing agency under the project, intends to apply a portion of the proceeds of this grant to eligible payments for Consulting Services titled **Engagement of a Consulting Firm to Conduct a Nationwide Baseline Gender-Focused Voice of Customer (VoC) Survey for the Banking Industry in Pakistan**.

SBP is now seeking Expressions of Interest (EOI) from reputable “eligible consulting firms”, as described under paras 3.12–3.17 of the Procurement Directive for ADB Borrowers: Goods, Works, Non-consulting and Consulting Services. Interested Firms/Consultants are required to demonstrate/provide requisite information to prove their qualification/eligibility to perform the services. The shortlisting/EOI evaluation criteria are as follows:

A. Mandatory Eligibility Criteria					
Factor	Criteria				Documentation Required
	Requirement	Single Entity	Bidder		
			Joint Venture (existing or intended) Max. Number of JV Allowed= 02		
			All members combined	Each member	
1. ADB Member Country Eligibility	Consultants/firms must be from ADB member countries and must be nationals of ADB member countries in accordance with the List of ADB Eligible Member Countries.	Must meet requirement	N/A	Must meet requirement	Letter of Submission of Interest

A. Mandatory Eligibility Criteria

Factor	Criteria				Documentation Required
	Requirement	Bidder			
		Single Entity	Joint Venture (existing or intended) Max. Number of JV Allowed= 02		
			All members combined	Each member	
2. Registration	Registration with the relevant authorities.	Must meet requirement	N/A	Must meet requirement	i. National Firms: a. Tax Registration /NTN; and b. Active Taxpayer Certificate / Proof ii. International Firms: a. Certificate of incorporation / registration of respective country.
3. Declaration for Not Being Ineligible	i. National Consultants: Confirmation that: a) Consultant is not blacklisted or debarred by any organization and is not in the sanctioned list of National Counter Terrorism Authority (NACTA) of Pakistan b) Consultant is not under ADB sanctions nor it has cross-debarred by Multilateral Development Banks (MDBs) ii. International Consultants: Confirmation that: a) Consultant has neither been declared as blacklisted or debarred by Procurement/ Counter-Terrorism Authority of the country, where Consultant is registered, nor the Consultant itself and its country of origin or country of operations is in the sanctioned list of UN. b) Consultant is not under ADB sanctions nor it has cross-debarred by Multilateral Development Banks (MDBs)	Must meet requirement	N/A	Must meet requirement	National Firms: Undertaking over stamp paper as per format given at Section IV. International Firms: Undertaking on Firm’s letterhead as per format given at Section V.
4. Integrity and Anti-corruption Commitment	Consultants/firms must establish: i. Commitment to ADB Anticorruption Policy ii. Disclosure of past integrity violations	Must meet requirement	N/A	Must meet requirement	Over Consultant/Firm’s Letterhead

A. Mandatory Eligibility Criteria

Factor	Criteria				Documentation Required
	Requirement	Bidder			
		Single Entity	Joint Venture (existing or intended) Max. Number of JV Allowed= 02		
			All members combined	Each member	
5. State Owned Enterprises (SOE) Eligibility	Consultants/firms that are State Owned Enterprises (SOEs) are eligible to participate only if they are legally and financially autonomous and not dependent on SBP.	Must meet requirement	N/A	Must meet requirement	Letter of Submission of Interest
6. Respectful Work Environment (RWE)	Consultant/firms must submit Declaration of adherence to RWE principles including anti-harassment, non-discrimination and workplace diversity in line with ADB's standards.	Must meet requirement	N/A	Must meet requirement	Letter of Submission of Interest
Note: After passing Mandatory Evaluation Criteria, the firms will be further evaluated under Score-based Evaluation Criteria.					

B. Score-Based Evaluation Criteria						
Factor			Technical Competence 60%			
Sub-Factor			Criteria			Documentation Required
	Requirement		Lead Firm	JV Partner Firm	Max. Score	
Period of Experience	The firm or in case of JV, both firms combined must demonstrate experience of minimum 10 years in conducting large-scale Voice of Customer, consumer perception, or social research surveys, in the banking, financial services, consumer protection, or development sector. Less than 10 years' experience = 0 score Equal to 10 years' experience= 10 points Each year of experience exceeding 10 years= 2 points				20	Evidence must be provided in the form of published reports, project completion certificates from Clients or any other sufficient documentary evidence.
Number of Projects	The firm or in case of JV, both firms combined, must have completed at least five (05) assignments of large-scale Voice of Customer, consumer perception, or social research surveys, preferably in the banking, financial services, consumer protection, or development sector. Less than 05 projects=0 Equal to 05 projects=10 points For each project exceeding 05 projects= 2 points				20	Evidence must be provided in the form of published reports, project completion certificates from Clients or any other sufficient documentary evidence.
Specific Experience	The firm, or in case of JV, both firms combined must demonstrate at least two completed assignments involving gender-disaggregated research in the areas of financial inclusion, women's economic empowerment, or consumer protection. Less than 02 projects=0 Equal to 02 projects=10 points For each project exceeding 02 projects= 05 points				20	Evidence must be provided in the form of published reports, project completion certificates from Clients or any other sufficient documentary evidence.

Factor	Management Competence 15%		
Sub-Factor	Criteria		Documentation Required
	Requirement	Max. Score	
Quality Control & Assurance	The firm or in case of JV, both firms collectively, must demonstrate that it/they has/have quality control and assurance system in place in undertaking similar nature assignments, including qualification and experience of key	4	Relevant Documentary Evidence

Factor	Management Competence 15%		
Sub-Factor	Criteria		Documentation Required
	Requirement	Max. Score	
	personnel involved for conducting Voice of Customer (VoC) Survey Excellent=3.6-4 Very Good=3-3.5 Above Average=2-2.9 Average=1-1.9 Below Average=0.1-0.9 Non-Complying=0		
Project Management Coordination	The firm or in case of JV, both firms collectively must demonstrate project management coordination in undertaking similar nature assignments, including qualification and experience of key personnel involved for conducting Voice of Customer (VoC) Survey Excellent=3.6-4 Very Good=3-3.5 Above Average=2-2.9 Average=1-1.9 Below Average=0.1-0.9 Non-Complying=0	4	Relevant Documentary Evidence
Approach & Methodology	The firm or in case of JV, both firms collectively must have demonstrated capability in the use of digital data collection methods and modern survey management systems, enabling real-time data monitoring and quality oversight during fieldwork. The firm must describe its standard approach to digital field management in the EOI submission Excellent=3.6-4 Very Good=3-3.5 Above Average=2-2.9 Average=1-1.9 Below Average=0.1-0.9 Non-Complying=0	4	Relevant Documentary Evidence
Knowledge of Measurement Frameworks	The firm or in case of JV both firms collectively must have familiarity with internationally recognized demand-side financial inclusion measurement frameworks — such as Global Findex, AFI financial inclusion indicators, or equivalent — to ensure that key survey outputs are internationally comparable. Excellent=2.6-3 Very Good=2.1-2.5 Above Average=1.6-2 Average=0.6-1.5 Below Average=0.1-0.5 Non-Complying=0	3	Relevant Documentary Evidence

Factor	Key Experts 20%		
Sub-Factor	Criteria		Documentation Required
	Requirement	Max. Score	
Project Leader (06)	Qualification: Advanced degree in Social Sciences, Economics, Gender Studies or related field PhD/Masters degree (18 years of education or above) = 0.9 points Bachelor's degree (16 years of education) = 0.5 points Below = 0 Project-Related Experience: Minimum 10 years of experience in large-scale surveys regarding financial services or consumer research. Less than 10 years' experience = 0 Equal to 10 years' experience=3 points Each year of experience exceeding 10 years= 0.2 points Overseas/Country Experience Each project = 0.3 points	0.9 4.2 0.9	Detailed CV of Key Expert for this position containing enough information as per format given at Section III.
Lead Researcher / Field Coordinator (3.5)	Qualification: Master's degree in Statistics / Social Sciences / Economics Master's degree (18 years of education or above) = 0.5 points Bachelor's degree (16 years of education) = 0.2 points Below = 0 Project-Related Experience: Minimum 07 years of field-based research experience (both qualitative and quantitative research) Less than 7 years' experience = 0 Equal to 7 years' experience=1.5 points Each year of experience exceeding 7 years= 0.5 points Overseas/Country Experience One project = 0.5 points	0.5 2.5 0.5	Detailed CV of Key Expert for this position containing enough information as per format given at Section III.
Gender & Inclusion Specialist (4)	Qualification: Master's degree in Gender Studies, Development Studies, Social Sciences, or a related field. Master's degree (18 years of education or above) = 0.5 points Bachelor's degree (16 years of education) = 0.2 points Below = 0	0.5	Detailed CV of Key Expert for this position containing enough information as per format given at Section III.

Factor	Key Experts 20%		
Sub-Factor	Criteria		Documentation Required
	Requirement	Max. Score	
	Project-Related Experience: Minimum 05 years of professional experience working with or for regulatory bodies, development finance institutions, or international development organizations is an advantage for conducting gender-disaggregated research, with demonstrable focus on women's economic empowerment, financial inclusion, or consumer rights. Less than 5 years' experience = 0 Equal to 5 years' experience=2 points Each year of experience exceeding 5 years= 0.5 points	3	
	Overseas/Country Experience One project = 0.5 points	0.5	
Data Analyst (3)	Qualification: Relevant degree in Statistics, Economics, Data Science, or a related quantitative discipline. Master's degree (18 years of education or above) = 0.45 points Bachelor's degree (16 years of education) = 0.2 points Below = 0	0.45	Detailed CV of Key Expert for this position containing enough information as per format given at Section III.
	Project-Related Experience: Minimum 05 years of experience in quantitative data analysis, including survey data processing, statistical modelling, and data visualization Proficiency in at least one statistical software package (e.g. SPSS, Stata, R, or equivalent). Less than 5 years' experience = 0 Equal to 5 years' experience=1.5 points Each year of experience exceeding 5 years= 0.2 points	2.1	
	Overseas/Country Experience One project = 0.45 points	0.45	
Consumer Research & Survey Methodology Expert (3.5)	Qualification: Advanced degree in Market Research, Consumer Behavior, Business Administration, Social Sciences, or a related field Master's degree (18 years of education or above) = 0.5 points Bachelor's degree (16 years of education) = 0.2 points Below = 0	0.5	Detailed CV of Key Expert for this position containing enough information as per format given at Section III.

Factor	Key Experts 20%		
Sub-Factor	Criteria		Documentation Required
	Requirement	Max. Score	
	Project-Related Experience: Minimum 07 years of professional experience in demand-side research, Voice of Customer studies, consumer satisfaction surveys, or equivalent consumer research disciplines and demonstrated experience in designing and analyzing large-scale consumer surveys, including use of standardized satisfaction or perception measurement frameworks Prior experience in financial services, banking, fintech, or consumer protection contexts is strongly preferred. Less than 7 years' experience = 0 Equal to 7 years' experience=1.5 points Each year of experience exceeding 7 years= 0.5 points	2.5	
	Overseas/Country Experience One project = 0.5 points	0.5	

Factor	Geographical Experience 05%		
Sub-Factor	Criteria		Documentation Required
	Requirement	Max Score	
Geographic Experience	The firm or in case of JV, both firms combined must have conducted at least 04 survey, out of which at least 03 large-scale face-to-face surveys and at least 01 telephonic or mixed-mode survey during the last 05 years, with nationwide coverage across all four provinces of Pakistan, preferably related to financial services, consumer research, or inclusion-focused studies Max. Score for Face-to-face Survey=3 points Less than 03 Face-to-face surveys=0 Equal to 03 Face-to-face survey = 1.5 points For each project exceeding 03 Face-to-face survey = 0.5 points Max. Score for Telephonic or mix mode Survey=2 points Less than 01 Telephonic or mix mode survey=0 Equal to 01 Telephonic or mix mode survey = 1 point For each project exceeding 01 Telephonic or mix mode survey = 1 point	05	Evidence must be provided in the form of published reports, project completion certificates from Clients or any other sufficient documentary evidence.

Note: Minimum qualifying criteria is 80%, subject to NO ZERO against any Factor of the Score-Based Evaluation Criteria.

The following documentary requirements should be attached to the duly accomplished EOI:

- a. Proof of legal status and eligibility, as applicable
 - i. Certificate of Incorporation in an ADB member country. If JV, the lead firm and each JV member. The number of JV partners shall not exceed two.
 - ii. Partnerships duly organized in an ADB member country
 - iii. Power of Attorney. In the case of a JV, several are required: a power of attorney for the authorized representative of each JV member, and a power of attorney for the representative of the lead member to represent all JV members.
- b. Joint Venture Agreement in case the joint venture is already in existence, or duly notarized statements from each proposed partner confirming the partners' intent, proposed roles and percentage contributions, joint-and-several liability, and commitment to execute a formal JV Agreement prior to contract signature., as applicable.
- c. Sub-contracting will not be allowed for this procurement.
- d. An Organization Chart indicating the relationship among the Consultant and any partner in order to deliver the required Services for this consulting assignment.
- e. Relevant and sufficient documentary evidence against the EOI Evaluation Criteria.

Firms/Consultants are encouraged to provide amplified, detailed and structured Expression of Interest by elaborating materials and information that offer tailored approaches and methodologies, more specific to the proposed services and to avoid submitting generic promotional material.

REOI and Terms of Reference (TORs), for the assignment, can be accessed by the interested firms from websites, <https://www.sbp.org.pk/> and <https://cms.adb.org>. Further information may be obtained at the address provided below during office hours from 0900 to 1750 hours (Pakistan Standard Time (PKT)).

The Firm will be recruited based on “**Consultants’ Qualifications (CQS)**” selection method and in accordance with Procurement Directive for ADB Borrowers—Goods, Works, Non-consulting, and Consulting Services (2026, as amended from time to time). The method set out in these Guidelines can be perused at the website: <https://www.adb.org/documents/procurement-directive-adb-borrowers>

Firms can express their interest by applying online through ADB’s Consultant Management System https://selfservice.adb.org/OA_HTML/AppsLogin. Access to the online Request for Expression of Interest may be reached through the link to Consultant Services Recruitment Notices (CSRN) available at <https://www.adb.org/projects/tenders>. A firm wishing to submit an EOI must be registered with the CMS. CMS registration is accessible at <https://cms.adb.org>. Any firm encountering technical problems in accessing CMS should

request assistance by email to cmshelp@adb.org. Firms are recommended to update their CMS registration before commencing their EOI. **The deadline for submission of EOIs online through ADB's Consultant Management System is on/or before 1100 Hours PST by 26-October-2026.**

Joint Director

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SECTION I - TERMS OF REFERENCE (TOR)

Engagement of a Consulting Firm to Conduct a Nationwide Baseline Gender-Focused Voice of Customer (VoC) Survey for the Banking Industry — Pakistan

Expertise: Research / Gender / Consumer Protection / Financial Inclusion

Consultant Source: National / International Firm

A. Project Overview and Objectives of the Assignment

The State Bank of Pakistan through its Consumer Protection Department (CPD), under the Women Inclusive Finance Program (WIFP), intends to engage a consulting firm to conduct a nationwide baseline Gender-Focused Voice of Customer (VoC) survey for the banking industry under the National Financial Inclusion Strategy 2024–28 of the State Bank of Pakistan.

This national diagnostic exercise is aimed at capturing women's access, experiences, satisfaction, and treatment within the banking sector, particularly focusing on underserved and marginalized populations including rural women.

The survey is expected to:

- Identify women consumers' needs and experiences for informed policy-making and supervision.
- Provide data-driven recommendations for equitable financial access.
- Improve regulatory oversight on financial institutions' treatment of women.
- Increase trust and confidence of women in formal financial services.
- Develop guidance for financial institutions and SBP to institutionalize VoC processes.
- Capture regional representation across provinces.
- Understand access barriers and service delivery gaps faced by women.
- Inform gender-responsive supervisory and regulatory approaches.
- Establish a baseline for future monitoring of women's financial experiences.
- Measure women's awareness of, and access to, financial consumer grievance and redress mechanisms within the banking sector.
- Capture the usage of and barriers to digital financial services — including mobile banking, digital payments, and electronic money products — among women consumers.

The survey findings will inform policy reforms and support institutionalization of VoC mechanisms within SBP and the banking industry.

B. Scope of Work

The selected consulting firm will be expected to perform and deliver the following:

1. Conduct a nationwide baseline survey of women consumers in the banking sector, including marginalized and underserved groups.
2. Develop a gender-sensitive VoC survey tool and guidance framework.
3. Provide recommendations to institutionalize VoC mechanisms for continuous consumer feedback.
4. Design survey instruments, methodology, and sampling framework.

5. Conduct stakeholder consultations (local and international) to inform survey design.
6. Undertake pilot testing of survey tools.
7. Recruit and train enumerators.
8. Implement field data collection using face-to-face, telephonic, or mixed methods.
9. Ensure nationwide coverage including all provinces.
10. Manage logistics and survey implementation.
11. Undertake data tabulation, analysis and interpretation.
12. Submit primary datasets including raw and electronic data.
13. Provide policy-oriented recommendations.
14. Present findings to CPD and WIFP Steering Committee.
15. Develop guidance for embedding VoC mechanisms within financial institutions and SBP.
16. Develop baseline guidance for establishing a consumer research Center of Excellence, with a gender thematic focus, at an academic or research institution.
17. Provide guidance on incorporating advanced/AI based VOC tools, including sentiment analysis, on live/unconventional data e.g. call center data for banks and SBP
18. Develop guidance on how survey findings can be leveraged to enhance financial literacy and awareness among women consumers

The survey sampling framework must conform to the following minimum standards:

Parameter	Requirement
Minimum Sample Size	2,500 respondents, nationally representative
Sampling Frame	Appropriate regional population frame
Sampling Methodology	Stratified random sampling; multi-stage cluster design with documented randomization protocol
Geographic Coverage	All four provinces (Punjab, Sindh, KPK, Balochistan)
Urban / Rural Split	Minimum 40% rural respondents to capture underserved populations
Required Disaggregation	Gender; age group (18–24, 25–44, 45–60, 60+); province; urban/rural; income quintile; banked / unbanked / underbanked status

The consulting firm must apply internationally recognized best practices in survey data quality and field management, including:

- A formal pilot test on a minimum of 50 respondents prior to full fieldwork commencement, with documented revisions to instruments based on pilot findings.
- An independent quality assurance process covering a minimum of 10% of completed interviews, using supervisor back-checks or equivalent verification methods.
- Use of digital data collection tools and real-time data monitoring systems to enable ongoing quality oversight during fieldwork. The specific tools and platforms shall be proposed by the firm and approved by CPD as part of the inception report.

- A documented data management plan covering data entry, cleaning, storage, and transfer protocols, submitted as part of the Inception Report.

C. Staff Requirements and Team Composition

The consulting firm will be required to provide sufficient staffing throughout the project cycle including:

1. Project Leader

Responsible for:

- Overall project management
- Liaison with SBP and WIFP stakeholders
- Supervision of survey design and implementation
- Oversight of technical quality
- Final report preparation
- Delivery of presentations

Minimum Qualifications:

- Advanced degree in Social Sciences, Economics, Gender Studies or related field
- Minimum 10 years of experience in large-scale surveys
- Experience in financial services or consumer research
- Strong analytical and communication skills

2. Lead Researcher / Field Coordinator

Responsible for:

- Supporting methodology development
- Managing field operations
- Training enumerators
- Supervising survey implementation
- Monitoring progress and timelines

Minimum Qualifications:

- Master's degree in Statistics / Social Sciences / Economics
- Minimum 7 years of field-based research experience
- Demonstrated experience in qualitative and quantitative research

3. Gender & Inclusion Specialist

Responsible for:

- Ensuring gender-sensitive survey design
- Advising on inclusion of marginalized populations
- Supporting gender analysis of findings

Minimum Qualifications:

- Master's degree in Gender Studies, Development Studies, Social Sciences, or a related field.

- Minimum 5 years of professional experience conducting gender-disaggregated research, with demonstrable focus on women's economic empowerment, financial inclusion, or consumer rights.
- Experience working with or for regulatory bodies, development finance institutions, or international development organizations is an advantage.

4. Data Analyst

Responsible for:

- Data cleaning and analysis
- Generating thematic insights
- Supporting reporting

Minimum Qualifications:

- Relevant degree in Statistics, Economics, Data Science, or a related quantitative discipline.
- Minimum 5 years of experience in quantitative data analysis, including survey data processing, statistical modelling, and data visualization.
- Proficiency in at least one statistical software package (e.g. SPSS, Stata, R, or equivalent).

5. Consumer Research & Survey Methodology Expert

Responsible for:

- Leading the design of the Voice of Customer survey instrument, drawing on established consumer research methodologies including customer satisfaction measurement, Net Promoter Score (NPS) frameworks, and consumer perception research.
- Advising on question structure, response scale design, and bias mitigation to ensure the instrument produces reliable, policy-actionable data.
- Ensuring the survey captures both quantitative satisfaction metrics and qualitative experiential dimensions of women's engagement with financial services.
- Providing expert input on the analysis of VoC findings, including segmentation of customer experience by service type, channel, and demographic group.

Minimum Qualifications:

- Advanced degree in Market Research, Consumer Behavior, Business Administration, Social Sciences, or a related field.
- Minimum 7 years of professional experience in demand-side research, Voice of Customer studies, consumer satisfaction surveys, or equivalent consumer research disciplines.
- Demonstrated experience designing and analyzing large-scale consumer surveys, including use of standardized satisfaction or perception measurement frameworks.
- Prior experience in financial services, banking, fintech, or consumer protection contexts is strongly preferred.

D. Detailed Tasks and Expected Outputs

The work will include:

- Pre-conception consultations with stakeholders, including international exposure calls and virtual engagement with global practitioners
- Development of survey methodology and sampling
- Designing gender-sensitive survey instruments
- Pilot testing
- Enumerator recruitment and training
- Nationwide field data collection
- Data tabulation and analysis
- Preparation of inception and final reports
- Institutionalization recommendations for VoC
- Monthly progress updates
- Final presentation to CPD and WIFP Steering Committee

The survey questionnaire must be designed to the following standards:

- It may at least cover the following areas:
 - Satisfaction & Service Quality
 - Consumer Protection & Redress Experience
 - Barriers to Access & Usage
 - Gender-Disaggregated Financial Inclusion Experience
 - Financial Access & Account Ownership
 - Digital Financial Services Adoption & Experience
 - Trust & Confidence in the Financial System
 - Product & Service Usage
 - Financial Literacy & Capability
 - Customer Journey & Onboarding Experience
 - Financial Health & Resilience
 - Informal Finance & Coping Mechanisms
- The questionnaire must be translated into Urdu and, where operationally necessary, into relevant regional languages. All translations must undergo a back-translation review to verify accuracy and conceptual equivalence.
- Cognitive pre-testing must be conducted with a minimum viable number of respondents prior to the pilot survey to assess comprehension, especially of financial terminology and attitudinal questions.
- Survey instruments, including all translations, must be formally approved by CPD before the pilot phase commences.

The consulting firm will work closely with SBP throughout the project lifecycle.

E. Deliverables and Time Schedule

Key Activities	Timeline
Inception Report	Within 2 weeks of commencement of the project

Key Activities	Timeline
Survey Design & Methodology Finalization; delivery of global best practices in VOC report	In the 1st quarter from commencement
Sampling & Stakeholder Engagement	In the 2nd quarter from commencement
Field Survey Implementation	In the 3rd quarter from commencement
Data Analysis	In the 4th quarter from commencement
Draft Final Report	In the 4th quarter from commencement
Final Report Submission & Presentation	By the end of the 4th quarter from commencement

Total duration: 12 months

Deliverables include:

- Inception Report
- Monthly Progress Reports
- Final Analytical Report
- Policy Recommendations
- Raw and Tabulated Data
- Guidance Document on Establishing a Center of Excellence in Consumer Research, with a focus on gender
- Guidance document on best practices in global VOC Tools
- Recommendations on how survey findings can be used to improve financial literacy, capability and awareness among women consumers
- Baseline guidance document on embedding advanced/AI based sentiment analysis VOC tools on live data, e.g. call centers, for SBP and banks
- Final Presentation

SECTION II – LETTER OF SUBMISSION OF INTEREST

Over Firm's Letterhead

Date: dd-mm-yyyy

EOI Title: *Engagement of a Consulting Firm to Conduct a Nationwide Baseline Gender-Focused Voice of Customer (VoC) Survey for the Banking Industry in Pakistan*

Reference:

To:

The Director,
General Services Department,
SBP Banking Services Corporation
I.I. Chundrigar Road,
Karachi, Pakistan.

We, the undersigned, apply to be shortlisted for the referenced Request for EOI and declare that:

- (a) **No reservations:** We have examined and have no reservations to the EOI Documents, including Addendum(s) No(s): [insert the number and issuing date of each addendum].
- (b) **No conflict of interest:** We have no conflict of interest in terms of para 3.19 of the Procurement Directive for ADB Borrowers: Goods, Works, Non-consulting and Consulting Services; **The Consultant/firm may be considered to have a conflict of interest for the purpose of this procurement process, if the Consultant/firm:**
 - Participates in more than one Expression of Interests
 - Has prior involvement in Terms of Reference (TOR) preparation
 - Directly or indirectly controls, is controlled by or is under common control with another Consultant/firm.
- (c) **Eligibility:** We meet the eligibility requirements in terms of paras 3.12 to 3.17 of the Procurement Directive for ADB Borrowers: Goods, Works, Non-consulting and Consulting Services and mandatory eligibility of this EOI;
- (d) **Adherence to RWE principles:** We ensure adherence to RWE principles including anti-harassment, non-discrimination and workplace diversity in line with ADB's standards.
- (e) **Compliance with ADB's Integrity and Anti-corruption Policy:** We ensure compliance to ADB's Integrity and Anti-corruption Policy.
- (f) **State-owned enterprise or institution:** *[select the appropriate option and delete the other]*
[We are not a state-owned enterprise or institution] / [We are a state-owned enterprise or institution but we are legally and financially autonomous and not dependent on SBP.];
- (g) **Not bound to accept:** We understand that you may cancel the shortlisting process at any time without incurring any liability to the Applicants. Only applicants who have been shortlisted shall be entitled to participate further in the procurement proceedings
- (h) **True and correct:** All information, statements and description contained in the Application are in all respect true, correct and complete to the best of our knowledge and belief.

Signed: *[insert signature(s) of an authorized representative(s) of the Applicant]*

Name: *[insert full name of the person signing the Application]*

In the capacity of *[insert capacity of the person signing the Application]*

SECTION III – CURRICULUM VITAE (CV) FORMAT

Position Title and No.	{e.g., K-1, TEAM LEADER}
Name of Expert	{Insert full name}
Date of Birth	{day/month/year}
Country of Citizenship/Residence	

Education: {List college/university or other specialized education, giving names of educational institutions, dates attended, degree(s)/diploma(s) obtained}

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous Procuring Agency's and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact info for references	Country	Summary of activities performed relevant to the Assignment
[e.g., May 2005-present]	[e.g., Ministry of, advisor/consultant to... For references: Tel...../e-mail.....; Mr. Hbbbbbb, deputy minister]		

Membership in Professional Associations and Publications:

Certifications (if any):

Language Skills (indicate only languages in which you can work):

Adequacy for the Assignment:

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
{List all deliverables/tasks in which the Expert will be involved}	

Expert's contact information: (e-mail, phone.....)

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available, as and when necessary, to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Procuring Agency.

{day/month/year}

Name of Expert
Date

Signature

{day/month/year}

Name of authorized
Representative of the Consultant
(the same who signs the Proposal)
Date

Signature

SECTION IV – UNDERTAKING (NATIONAL FIRMS)

Undertaking For Non-Blacklisting/Non-Debarment & Non-Sanctioning

Over Stamp Paper of Rs. 200/-

Date: dd-mm-yyyy

EOI Title: *Engagement of a Consulting Firm to Conduct a Nationwide Baseline Gender-Focused Voice of Customer (VoC) Survey for the Banking Industry in Pakistan*

Reference:

Dear Concern,

I/We hereby confirm and declare that I/We, M/s -----, has never been blacklisted/debarred under Rule 19 of PPR-2004 by any government/semi-government organization. I/We further undertake that I/We, M/s -----, is not under ADB sanctions nor it has cross-debarred by Multilateral Development Banks (MDBs)

Detection of false declaration/statement at any stage of the entire application/Bidding Process / Currency of the Contract shall lead to disqualification and forfeiture of Bid Security or Performance Guarantee, as the case may be, and termination of the contract.

Seal & Signature of Firm:

Date:

Signature along with the stamp of authorized representative.

SECTION V – UNDERTAKING (INTERNATIONAL FIRMS)

Undertaking For Non-Blacklisting/Non-Debarment & Non-Sanctioning

Over Participating Firm's Letterhead

Date: dd-mm-yyyy

EOI Title: *Engagement of a Consulting Firm to Conduct a Nationwide Baseline Gender-Focused Voice of Customer (VoC) Survey for the Banking Industry in Pakistan*

Reference:

Dear Concern,

I/We hereby confirm and declare that I/We, M/s -----, has never been blacklisted/debarred by Procurement/Counter-Terrorism Authority of our country, where we are registered, nor sanctioned by UN. Further, our country of registration is also not in the sanctioned list of UN. I/We further undertake that I/We, M/s -----, is not under ADB sanctions nor it has cross-debarred by Multilateral Development Banks (MDBs).

Detection of false declaration/statement at any stage of the entire Bidding Process / Currency of the Contract shall lead to disqualification and forfeiture of Bid Security or Performance Security, as the case may be, and termination of the contract.

Seal & Signature of Firm:

Date:

Signature along with the stamp of authorized representative

SECTION VI



Asian Development Bank

Expression of Interest (EOI) Consulting Firms

Project Number	
Project Name	
Project Country	

I. Consulting Firm Information

CMS No. / date:	Country of Incorporation: 1
Consultant Name:	Acronym:
EOI Submission Authorized by:	Position

Associations (Joint Venture or Sub-consultancy)

CMS No. ¹	Consultant	Acronym	Country of Incorporation ²	Joint Venture (JV) or Sub-consultant	EOI Submission Authorized By	Position

Present the rationale for and benefits of working in association (JV or Sub-consultant) with others rather than undertaking the assignment independently (as appropriate). Describe the proposed management and coordination approach of the association and the role of each firm.

I confirm that:

- ☐ Documentation regarding our corporate structure including beneficial ownership has been attached.
- ☐ Documentation regarding our Board of Directors has been attached.

¹ The lead consultant must submit a copy of the Certificate of Incorporation of itself and of each JV member and sub-consultant through VII. EOI Attachments.

- ☐ A written agreement to associate for the purpose of this Expression of Interest has been signed between the consortium partners and has been attached.

Once your team is shortlisted and invited for submission of the Proposal, it is not permissible to transfer the invitation to any other firm, such as Consultant's parent companies, subsidiaries and affiliates. The Client will reject a Proposal if the Consultant drops a JV member without the Client's prior consent, which is given only in exceptional circumstances, such as debarment of the JV partner or occurrence of Force Majeure.²

II. Assignment Specific Qualifications and Experience

For online submission: Your EOI shall demonstrate technical competence and geographical experience based on project references entered in full registration under your CMS profile. We encourage you to update Project Information under your CMS prior to filling EOI.

For offline submission: Please provide relevant project information in Section E below.

A. Technical Competence

Cross-referencing from your profile projects in Section E. Project References, highlight the technical qualifications of your entity/consortium in undertaking similar assignments. Provide details of past experiences working with similar project authorities.

B. Geographical Experience

Cross-referencing from your profile projects in Section E. Project References, present experiences in similar geographic areas.

² Paras. 3 and 7, Section 1 of the Standard Request for Proposal (SRFP), ADB website.

C. Management Competence (Please answer each question in one paragraph of 3-5 sentences)

1. Describe standard policies, procedures, and practices that your entity has to assure quality interaction with clients and outputs. Please state if your company is ISO certified.

2. How will your firm/consortium handle complaints concerning the performance of experts or quality of the reports submitted for this assignment? What internal controls are in place to address and resolve complaints?

3. How will you ensure the quality of your firm's/consortium's performance over the life of this assignment?

4. Describe standard policies, procedures and practices that your firm has put in place to avoid changes/replacements of personnel and to ensure the continuity of professional services once contracted.

5. Describe what social protection practices you have in place to safeguard the well-being of your proposed experts? Specifically describe arrangements you have in place for medical, accident, and life insurance coverage during the assignment.

D. Other Information (maximum of 500 words)

E. Project References

Please select most relevant projects to demonstrate the firm's technical qualifications and geographical experience (maximum 10 projects).

SN	Project	Period	Client	Country	Firm
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Project Summary

SN 1	
Project Title	
Country / Region	
Start Date	
Completion Date	
Continuous / Intermittent	
Client	
Funding Source	
Description	(indicate your role and input in person-months)

SN 2	
Project Title	
Country / Region	
Start Date	
Completion Date	
Continuous / Intermittent	
Client	
Funding Source	
Description	(indicate your role and input in person-months)

(Please insert more tables as necessary)

III. Comments on Terms of Reference

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IV. Comments on Budget Adequacy

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V. Key Considerations in approaching this assignment (no more than 9,000 characters summarizing approach and methodology)

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VI. Key Experts

List of experts is only required for Consultants' Qualifications Selection (CQS). Attach CV of each expert.

SN	Name	Email	Position/Title	Nationality
1				
2				
3				
4				
5				

(Please insert more rows as necessary)

VII. EOI Attachments

SN	Description
1	Certificate of Incorporation of the lead member
2	Certificate of Incorporation of the JV member (for each member)
3	Certificate of Incorporation of the Sub-Consultant (for each sub-consultant)
4	Letter of Association
5	

(Please insert more rows as necessary)

VIII. Eligibility Declaration³

We, the undersigned, certify to the best of our knowledge and belief:

- ☐ We have read the advertisement, including the terms of reference (TOR), for this assignment.
- ☐ Neither the consulting firm nor its JV member or sub-consultant or any of its experts prepared the TOR for this activity.
- ☐ We confirm that the project references submitted as part of this EOI accurately reflect the experience of the specified firm/consortium.
- ☐ We further confirm that, if any of our experts is engaged to prepare the TOR for any ensuing assignment resulting from our work product under this assignment, our firm, JV member or sub-consultant, and the expert(s) will be disqualified from short-listing and participation in the assignment.
- ☐ All consulting entities and experts proposed in this EOI are eligible to participate in ADB-funded, -supported and -administered activities.
- ☐ The lead entity and JV member or sub-consultant are NOT currently sanctioned by ADB or other MDBs. Neither the consulting firm nor the JV member or sub-consultant has ever been convicted of an integrity-related offense or crime related to theft, corruption, fraud, collusion or coercion.
- ☐ We understand that it is our obligation to notify ADB should any member of the consortium become ineligible to work with ADB or other MDBs or be convicted of an integrity-related offense or crime as described above.
- ☐ JV member or sub-consultant, including all proposed experts named in this EOI, confirmed their interest in this activity in writing.
- ☐ JV member or sub-consultant, including all proposed experts named in this EOI, authorized us in writing to represent them in expressing interest in this activity.
- ☐ None of the proposed consortiums are subsidiaries of and/or dependent on the Executing Agency or the Implementing Agency or individuals related to them.
- ☐ We understand that any misrepresentations that knowingly or recklessly mislead, or attempt to mislead may lead to the automatic rejection of the proposal or cancellation of the contract, if awarded, and may result in further remedial action, in accordance with ADB's Anticorruption Policy.

³ Eligibility refers to ADB's Guidelines on the Use of Consultants by Asian Development Bank and its Borrowers 2013 or ADB Procurement Policy 2017 and Procurement Regulations for ADB Borrowers 2017, as relevant.