



**Expression of Interest (EOI)**

**“External Assessment of Banking Industry's Ability in Responsiveness to Consumer Complaints”**

**October, 2022.**

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## SBP BANKING SERVICES CORPORATION

### Request for Expression of Interest (EOI)

EOI No. GSD (Proc-II) /External Assessment of Banks' responsiveness/60656/2022

SBP Banking Services Corporation on behalf of State Bank of Pakistan invites sealed Expression of Interests (EOI) from Companies/ Firms (Consultants) registered with relevant tax authorities and who appear on the Active Taxpayers List of FBR, for the procurement titled "**External Assessment of Banking Industry's Ability in Responsiveness to Consumer Complaints**". Bidding will be conducted pursuant to *Regulation-3 (B) - Quality and Cost Based Selection (QCBS)* method of Procurement of Consultancy Services Regulations, 2010. Request for Proposal (RFP) Documents soliciting sealed Technical and Financial Proposals will be issued only to shortlisted Consultants.

EOI Document containing the detailed description of the assignment and Terms and Conditions may be obtained, free of cost, upon submission of an email request at [gsd.proc2@sbp.org.pk](mailto:gsd.proc2@sbp.org.pk) along with a copy of NTN Registration Certificate may be downloaded from [www.sbp.org.pk](http://www.sbp.org.pk).

A pre-submission meeting will be held on **October 26, 2022** at **11:00 AM** via Zoom. The Meeting ID & Passcode is given in the EOI Documents.

EOI response, prepared in accordance with the instructions provided in the EOI Document, must be delivered in the hard form at the address given below. The EOI response must be submitted (in person, or by post) on or before **November 07, 2022** at **11:00 AM** which shall be opened on the same day at **11:30 AM** at Learning Resource Center, State Bank of Pakistan, I.I. Chundrigar Road, Karachi, Pakistan in the presence of representatives of the Consultants, who may choose to be present. This advertisement is also available on websites [www.sbp.org.pk](http://www.sbp.org.pk) & [www.ppra.org.pk](http://www.ppra.org.pk)

**Joint Director**  
Procurement Division-II  
General Services Department  
4<sup>th</sup> Floor, BSC House, State Bank of Pakistan  
I.I Chundrigar Road, Karachi  
Tel: (021) 3311-5420/5477  
Email: [gsd.proc2@sbp.org.pk](mailto:gsd.proc2@sbp.org.pk)

## SECTION II: INSTRUCTIONS TO CONSULTANTS(ITC)

| <b>1. Scope of Expression of Interest (EOI)</b>         | State Bank of Pakistan (SBP) –, having its principal place of business at I.I. Chundrigar Road, Karachi, Pakistan, wherever the context requires shall be deemed to include its subsidiaries, invites sealed Expression of Interests (EOI) from Companies/Firms (Consultants) for <i>“External Assessment of Banking Industry’s Ability in Responsiveness to Consumer Complaints”</i>  |  |           |                                |   |                       |   |   |  |   |   |                     |  |   |  |  |
|---|--|--|-----------|--------------------------------|---|-----------------------|---|---|--|---|---|---------------------|--|---|--|--|
| <b>2. Qualification and Eligibilities of Consultant</b> | <p>The Consultant fulfilling the following criteria is eligible to participate in the procurement process. Further eligibility declaration given at Section VI must be signed and submitted along with EOI.</p> <p><b><u>Eligibility/Qualification Criteria:</u></b></p> <table border="1" data-bbox="480 741 1394 1865"> <thead> <tr> <th style="text-align: center;">Sr #</th> <th style="text-align: center;">Parameter</th> <th style="text-align: center;">Mandatory Eligibility Criteria</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Active Taxpayers List</td> <td>The interested Consultant must be registered with Federal and Provincial Tax Authorities, and appear on Active Taxpayers List (ATL) of FBR.</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Consultant Registration/ Incorporation</td> <td>The Consultant should be registered in Pakistan with minimum 5 years of experience.</td> </tr> <tr> <td style="text-align: center;">3</td> <td>Relevant Experience</td> <td>The Consultant must have conducted at least five (5) surveys during last 10 years.</td> </tr> <tr> <td style="text-align: center;">4</td> <td>Not Blacklisted, Debarred and Not on NACTA Sanctioned list</td> <td>The Consultant should submit an affidavit that it is not blacklisted or debarred by an organization and is not on the sanctioned list of the National Counter Terrorism Authority (NACTA),</td> </tr> </tbody> </table> | Sr #   | Parameter | Mandatory Eligibility Criteria | 1 | Active Taxpayers List | The interested Consultant must be registered with Federal and Provincial Tax Authorities, and appear on Active Taxpayers List (ATL) of FBR. | 2 | Consultant Registration/ Incorporation | The Consultant should be registered in Pakistan with minimum 5 years of experience. | 3 | Relevant Experience | The Consultant must have conducted at least five (5) surveys during last 10 years. | 4 | Not Blacklisted, Debarred and Not on NACTA Sanctioned list | The Consultant should submit an affidavit that it is not blacklisted or debarred by an organization and is not on the sanctioned list of the National Counter Terrorism Authority (NACTA), |
| Sr #  | Parameter  | Mandatory Eligibility Criteria   |           |                                |   |                       |   |   |  |   |   |                     |  |   |  |  |
| 1   | Active Taxpayers List  | The interested Consultant must be registered with Federal and Provincial Tax Authorities, and appear on Active Taxpayers List (ATL) of FBR.  |           |                                |   |                       |   |   |  |   |   |                     |  |   |  |  |
| 2   | Consultant Registration/ Incorporation   | The Consultant should be registered in Pakistan with minimum 5 years of experience.  |           |                                |   |                       |   |   |  |   |   |                     |  |   |  |  |
| 3   | Relevant Experience  | The Consultant must have conducted at least five (5) surveys during last 10 years.   |           |                                |   |                       |   |   |  |   |   |                     |  |   |  |  |
| 4   | Not Blacklisted, Debarred and Not on NACTA Sanctioned list   | The Consultant should submit an affidavit that it is not blacklisted or debarred by an organization and is not on the sanctioned list of the National Counter Terrorism Authority (NACTA), |           |                                |   |                       |   |   |  |   |   |                     |  |   |  |  |
| <b>3. One EOI per Consultant</b>                        | The interested Consultant shall submit only one EOI. Joint Venture or Sub-Consultancy is not allowed.  |  |           |                                |   |                       |   |   |  |   |   |                     |  |   |  |  |

|  |   |
|--|---|
| <b>4. Cost of EOI</b>                  | The interested Consultant shall bear all costs associated with the preparation and submission of its EOI, and the SBP Banking Services Corporation (SBP BSC) will in no case be responsible or liable for such costs whether or not the Consultant qualifies for the award of contract.   |
| <b>5. Contents of EOI</b>              | The contents of EOI Documents are listed below. These should be read in conjunction with any addenda that may be issued before the closing date. <ul style="list-style-type: none"> <li>i. Request for EOI.</li> <li>ii. Instructions to Consultants</li> <li>iii. Evaluation Criteria</li> <li>iv. Terms of Reference</li> <li>v. Guidelines for Submission of Interests</li> <li>vi. Eligibility Declaration</li> <li>vii. Format of Undertaking</li> </ul>   |
| <b>6. Amendment of EOI Documents</b>   | i) At any time before the deadline for submission of EOI, SBP BSC may, for any reason, whether at its initiative or in response to a clarification requested by a Consultant, amend the EOI documents. Amendments will modify or replace/supersede earlier ones.  |
|  | ii) Amendments will be provided in the form of <i>Addenda</i> to the EOI document, which will be sent in writing to all the Consultants in receipt of the EOI documents from SBP BSC. Addendum will be binding on the Consultants and they will be required to immediately acknowledge receipt of any such Addendum. It will be assumed that the amendments contained in such Addendum will have been taken into account by the Consultant in its EOI.          |
|  | iii) To allow the Consultants reasonable time to take the amendment into account in preparing their EOI, SBP BSC may, at its discretion, extend the deadline for the submission of EOI.   |
| <b>7. Pre-submission meeting</b>       | Pre-submission meeting will be held on October 26, 2022 via Zoom Meeting Application. Details of the meeting are given as;<br><b>Meeting</b><br><b>Link:</b> <a href="https://us04web.zoom.us/j/71693806806?pwd=mtj5bHqpaGfYfpTWEny1ZJcgOzbYWa.1">https://us04web.zoom.us/j/71693806806?pwd=mtj5bHqpaGfYfpTWEny1ZJcgOzbYWa.1</a><br><b>Meeting ID:</b> 716 9380 6806<br><b>Passcode:</b> Sbp@2022   |
| <b>A. Preparation of Interests</b>     |   |
| <b>8. Language of EOI</b>              | The EOI prepared by the Consultants, as well as all the correspondence and documents relating to the EOI, exchanged by the Consultant and SBP BSC shall be written in English or Urdu.  |
| <b>9. Documents Comprising the EOI</b> | The EOI submitted by the Consultants shall comprise all the documents to establish their Eligibility/Qualification including incorporation/registration documents as per prevailing laws which includes but is not limited to copies of incorporation certificates, tax registration certificates, active taxpayer proof, etc. The successful Consultant will ensure compliance with all relevant local tax laws including necessary registration, if required. |

| <b>B. Submission of Interests</b>           |   |
|---|---|
| <b>10. Sealing &amp; Marking of EOI</b>     | The Consultants shall submit one original and two copies of EOI documents, in separate envelopes; duly marked the envelopes as “ORIGINAL EXPRESSION OF INTERESTS DOCUMENTS” and “COPY NO. [number].”  |
| <b>11. Deadline for Submission of EOI</b>   | EOI must be received by SBP BSC by the time and at the address specified in the Request for Expression of Interest.   |
| <b>12. Late Submission of EOI</b>           | SBP BSC will not entertain the EOI received after the prescribed deadline.  |
| <b>C. Evaluation of Interests</b>           |   |
| <b>13. Evaluation and Comparison of EOI</b> | <p>Pursuant to Evaluation Criteria contained in this document, EOIs submitted by the Consultants as per Guidelines for Submission of EOI (Section V) shall be evaluated in detail as per criteria given in Section III.</p> <p>Under the provision of Rule 48 of PPR 2004, any consultant may file its written complaint against the eligibility parameters or any other terms and conditions as prescribed in the EOI Document, if found contrary to the provisions of the procurement regulatory framework, and the same shall be addressed by the Grievance Redressal Committee (GRC) well before the EOI submission deadline. The details of Grievance Redressal Committee (GRC) is given on the Public Procurement Regulatory Authority’s website: <a href="http://www.ppra.org.pk">www.ppra.org.pk</a>.</p> |
| <b>14. Overriding Effect</b>                | Whenever there is any conflict in these documents the stipulations of Procurement of Consulting Service Regulations, 2010 (PCSR-2010), shall prevail.   |

### SECTION III: ELIGIBILITY/QUALIFICATION CRITERIA

The Evaluation of Interests will be ascertained based on the following parameters:-

| Sr. # | Parameter   | Criteria   | Means of Verification   |
|-------|---|--|---|
| 1     | Active Taxpayers List                                       | The interested Consultant must be registered with Federal and Provincial Tax Authorities, and appear on Active Taxpayers List (ATL) of FBR.  | Valid copy of NTN Certificate & proof of Active Taxpayer List must be attached.   |
| 2     | Consultant Registration/ Incorporation                      | The Consultant should be registered in Pakistan with minimum 5 years of experience   | Valid copy of Certificate of Incorporation must be attached.  |
| 3     | Experience  | The Consultant must have conducted at least five (5) surveys during last 10 years.   | Copies of contract(s) / NOA/ PO/ completion certificate of completed assignments / Sufficient documentary proof for experience. |
| 4     | Not Blacklisted, Debarred and Not on NACTA Sanctioned list. | The Consultant should submit an affidavit that it is not blacklisted or debarred by an organization and is not on the sanctioned list of the National Counter Terrorism Authority (NACTA), | Affidavit on Rs. 100 stamp paper as per the format provided at Section VII-Form A of EOI document.                              |

Note:

- 1- The shortlisted Consultant will be issued the Request for Proposal (RFP) documents soliciting sealed Technical and Financial Proposals under Regulation-3 (B) "Quality and Cost Based Selection method" as per the PCSR-2010.
- 2- The EOI should be submitted in sealed envelopes.
- 3- Only the interests submitted in hard form will be entertained.
- 4- Requirement/ composition of exact team will be notified at RFP stage.

## SECTION IV – TERMS OF REFERENCE

### Introduction:

The State Bank of Pakistan (SBP) has always given Financial Consumer Protection/Fair Treatment of Consumer (FTC) regime a high priority. One of the main components of SBP's FTC Regime is consumer grievance handling mechanism. For effective and efficient functioning of grievance handling within the Financial Institutions regulated by SBP i.e. Banks/Development Financial Institutions (DFIs)/Microfinance Banks (MFBs), SBP has been taking various regulatory and supervisory measures in line with the global trends and local needs.

As 'Voice of Customer' is essential to assess the efficacy of conduct/FTC enhancement deployed/adopted, SBP plans to capture the same on grievance handling mechanism in the banking industry of Pakistan. Therefore, the subject project is being undertaken.

It needs to be noted that as per applicable laws and the related regulations, Banks/DFIs/MFBs are the first fora of redressal (Internal Dispute Resolution – IDR) for the customers, whereas the Banking Mohtasib of Pakistan (BMP) serves as second forum (External Dispute Resolution) for addressing the customers' complaints against the Banks. As regards to MFBs and DFIs the External Dispute Resolution (EDR) is SBP. The quantum of complaints significantly decreases as one moves up the said redressal hierarchy. It has been noted that around 97% of the total complaints against Financial Institutions (FIs) are dealt at Internal Dispute Resolutions (IDRs) level and only 2 to 3% of the complainants escalate their complaints to EDR level i.e. BMP and SBP.

### Scope and Objective:

SBP seeks survey services from the well reputed Consultant (s) to:

- i. Gauge the awareness levels of clients on current Consumer Grievance Handling Mechanism (CGHM) in the Financial Institutions.
- ii. Trace out reasonable aspects of the customer journey and identify roadblocks, which hinder consumer experience.
- iii. Develop a complete customer perspective (mirror image) on related policies and regulations and
- iv. generate evidence that can help support polices and regulatory initiatives more aligned with and more responsive to consumer preferences

The aim of the project is to assess/map the satisfaction, awareness, perception, experience and suggestions of the consumers regarding their experiences with grievance redressal in the FIs and EDRs focusing on the following:

### General:

- Customer awareness about the grievance handling hierarchy of the FIs
- Overall satisfaction /perception about grievance handling.

### Specific Tier Wise :



- Visibility of complaint lodgment
- Accessibility of complaint lodgment
- Ease in Lodgment
- Recording & Handling
- Capacity & Processing
- Quality of disposal

The Consultant will work closely with the Bank's team to refine the questionnaire and sampling technique according to Bank's requirements and will complete the end-to-end process of data collection, tabulation, analysis and a comprehensive final report of the survey. The Consultant will ensure that the target population may include customers of banks/MFBs/DFIs who have and have not complained to their respective Banks/DFIs/MFBs or to relevant EDRs.

### **Research methodologies**

Suggested methodologies will include:

- a) Consultative meetings with the SBP to discuss in detail the scope of assignment.
- b) Development of survey material based on outcome of consultative meetings.
- c) Location sampling and client sampling can be conducted with the help of FSPs, leveraging their datasets, experience and presence on the ground to help provide better insight into which geographic areas and demographic populations need to be targeted.
- d) Surfacing Issues and then Looking at Incidence of Surfacing issues.
- e) Analysis and mapping of the results onto current regulations to offer suggestions for improvement.

The survey sample shall consist of approximately 25,000 respondents aged between 18 and 65, located across Pakistan including rural areas. Quotas shall be maintained for gender and power users (people who handle large amounts of cash on daily basis as a part of their profession).

### **Deliverables:**

The prospective Consultant's main deliverables include:

- a) Inception report on the working plan of the survey within two weeks of the award of contract that must contain:
  - a. Detailed project work plan with specific timelines
  - b. Design & methodology for conducting survey
  - c. Analysis mechanism
  - d. Formats of the Questionnaires, Survey report & Action Plan
  - e. Profile of the project team along with broad areas of responsibilities of the assignment.
- b) Rolling out the project across Pakistan as per agreed terms & conditions within 3 days after the submission of inception report.
- c) Regular (fortnightly) reporting regarding the project progress in terms of deliverables

d) Final report that must cover:

- a. The degree to which people are aware of and use the complaint lodgment functions of IDR.
- b. IDR & EDR mechanisms.
- c. Satisfaction of the public regarding the responsiveness to the complaints lodged at IDRs & EDRs.
- d. Is current responsiveness of IDRs & EDRs acceptable to the consumers.
- e. Awareness levels of the public regarding Lodgment channels, feedback mechanisms, escalation fora, etc.
- f. Briefly specify customer experience with regard to prolonged disputes with IDRs and its resolution when escalated to EDRs
- g. Achievements in terms of agreed Key Performance Indicators
- h. Lesson learnt during the course of project
- i. Recommendations for SBP

e) Primary Data

The selected Consultant shall also submit all data collected by whatever means used to compile the report including but not limited to original hard copies of the filled questionnaires, soft copy of all responses obtained via electronic means, audio and/or video recordings, if any. A soft copy of raw data of survey as specified by the Bank shall also be provided.

**Duration and Reporting:**

Timeline: Completion of all above deliverables within 03 months from the Date of commencement of services.

## SECTION V – GUIDELINES FOR SUBMISSION OF EXPRESSIONS OF INTERESTS

1. Eligible Consultant(s) should submit **Expressions of Interest (EOI)** in English/Urdu language along with relevant complete details of their qualification and experience as requested hereunder: -
  - i. Name, address, Phone number, Fax number and E-mail address along with the postal and telegraphic address of the head office, branch offices and contact personnel;
  - ii. Proof of Active Tax Payer status of the Consultant.
  - iii. Certificate of Registration/Incorporation, under the applicable laws showing the status of the Consultant as a Legal Entity.
  - iv. Copy of contract / NOA/PO/Completion certificate of completed assignments/ Sufficient documentary proof to prove experience of **at least Five (05) surveys** during last 10 years.
  - v. The Consultant should submit an affidavit that it is not blacklisted or debarred by any organization and is not on the sanctioned list of the National Counter Terrorism Authority (NACTA) and information provided by the Consultant is correct in all respects.
  - vi. Any additional documents to support relevant experience of the Consultant.
2. Interested Consultant(s) must provide unambiguous and clear information as per the above requirements and must provide only material that would be specific to the proposed services, and to avoid submitting generic promotional material.
3. If the EOI response consists of more than one volume, the applicant must number the volumes constituting the EOI and provide an indexed table of contents for each volume. All documents should be securely bound.
4. Any further information/clarification, by SBP BSC, can be sought.

## **SECTION VI. ELIGIBILITY DECLARATION**

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

- We have read the advertisement, including the Expression of Interest (EOI) document for this assignment.
- Neither the Consultant nor its experts prepared the Terms of Reference (TOR) for this EOI.
- We confirm that the project references submitted as part of this EOI accurately reflect the experience of the specified Consultant. It has also been confirmed that the information provided in EOI is correct in all respects to the best of our knowledge.
- We further confirm that, if any of our experts are engaged for any ensuing assignment resulting from our work product under this assignment, our Consultant, and the expert(s) will be disqualified from short-listing and participation in the procurement process.
- We understand that we must notify SBP if we become ineligible due to any reason whatsoever after submission of the EOI and during the pendency of the procurement process. 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, under applicable laws and SBP's Policy.

**Name:** \_\_\_\_\_

**Designation:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**SECTION VII. FORM A**

**FORMAT OF UNDERTAKING**

**( to be printed on stamp paper of Rs. 100).**

**UNDERTAKING**

I, Mr. /Ms. \_\_\_\_\_ CNIC No. \_\_\_\_\_ duly  
authorized by \_\_\_\_\_ on behalf of M/s \_\_\_\_\_ hereby,  
undertakes as follows:

I/We hereby confirm and declare that I/We, M/s -----, has  
neither been Blacklisted/debarred under Rule 19 of Public Procurement Rules-2004 nor  
sanctioned by National Counter Terrorism Authority (NACTA).

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.

*Signature along with the stamp of authorized representative.*

**SECTION VII. FORM B**  
***Declaration of Beneficial Owners' Information***

|   |  |
|---|--|
| 1. Name   |  |
| 2. Father's Name/Spouse's Name  |  |
| 3. CNIC/Citizen No. /Social Security No./ NICOP/Passport no.                      |  |
| 4. Nationality  |  |
| 5. Residential address  |  |
| 6. Email address  |  |
| 7. Date on which shareholding, control, or interest was acquired in the Business. |  |

8. In case of indirect shareholding, control, or interest being exercised through intermediary companies, entities, or other legal persons or legal arrangements in the chain of ownership or control, the following additional particulars are to be provided:

| 1    | 2  | 3                                   | 4                             | 5                | 6       | 7             | 8  | 9   | 10   |
|------|--|-------------------------------------|-------------------------------|------------------|---------|---------------|--|---|--|
| Name | Legal form (Company/ Limited Liability Partnership/ Association of Persons/ Single Member Company/ Partnership Firm/ Trust/Any other individual, body corporate (to be specified)) | Date of incorporation/ registration | Name of registering Authority | Business Address | Country | Email Address | Percentage of shareholding, control or interest of BO in the legal person or legal arrangement | Percentage of shareholding, control or interest of legal person or legal arrangement in the Company | Identity of Natural Person who ultimately owns or controls the legal person or arrangement |
|      |  |                                     |                               |                  |         |               |  |   |  |
|      |  |                                     |                               |                  |         |               |  |   |  |

9. Information about the Board of Directors (details shall be provided regarding the number of shares in the capital of the company as set opposite respective names).

| 1   | 2  | 3                                | 4                   | 5                           | 6          | 7  | 8  |
|---|--|----------------------------------|---------------------|-----------------------------|------------|--|--|
| Name and surname (In Block Letters)                 | CNIC No. (in case of foreigner, Passport No) | Father's/ Husband's Name in full | Current Nationality | Any other Nationality (ies) | Occupation | Residential address in full or the registered/ principal office address for a subscriber other than natural person | Number of shares taken by each subscriber (in figures and words) |
|   |  |                                  |                     |                             |            |  |  |
| Total number of shares taken (in figures and words) |  |                                  |                     |                             |            |  |  |

10. Any other information incidental to or relevant to Beneficial Owner(s)

**Name of the Applicant:** *[insert complete name of the participating Entity]*

**Name of Authorized Person:** \_\_\_\_\_

**Title of the person signing the Response:** \_\_\_\_\_

**Signature of the person named above:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**SECTION VII. FORM C**

**Letter of Submission**

**Title: External Assessment of Banking Industry's Ability in Responsiveness to Consumer Complaints"**

**Date of this Submission: DD-MM-YYYY**

**Reference No.:** EOI No. GSD (Proc-II) /External Assessment of Banks' responsiveness/60656/2022

**To,**

**The Director,**

General Services Department,  
SBP Banking Services Corporation,  
4th Floor, BSC House, I.I. Chundrigar Road,  
Karachi, Pakistan.

**Dear Sir,**

Being duly authorized to represent and act on behalf of \_\_\_\_\_ (hereinafter referred to as "the Consultant"), and having reviewed and fully understood all of the requirements and information provided, the undersigned hereby applies for **External Assessment of Banking Industry's Ability in Responsiveness to Consumer Complaints.**

1. Attached to this letter are supporting documents required in EOI Documents.

- i. Evaluation Criteria
- ii. Eligibility Declaration.
- iii. Form B: Beneficial Ownership Information
- iv. Form D: Authorization Form

2. You and your authorized representatives are hereby authorized to conduct any inquiries or investigations to verify the statements, documents, and information submitted in connection with this application and to seek clarification from our clients/stakeholders regarding any aspects of this submission. This Letter of Submission will also serve as authorization to any individual or authorized representative of any institution referred to in the supporting information to provide such information deemed necessary and as requested by you to verify statements and information provided in this application, such as the resources, experience, and competence of the Applicant.

3. Your Authority and its authorized representatives may contact the following persons for further information:

**Name:**

**Name:**

\_\_\_\_\_  
**Designation:**

\_\_\_\_\_  
**Designation:**

\_\_\_\_\_  
**Email:**

\_\_\_\_\_  
**Email:**

\_\_\_\_\_  
**Official**

\_\_\_\_\_  
**Official**

**Tel/Mobile#** \_\_\_\_\_

**Tel/Mobile#** \_\_\_\_\_

**Address:**

**Address:**

1. Further, the undersigned declares that:



- (a) **No reservations:** We have examined and have no reservations about the Expression of Interest Documents, including any addenda issued;
- (b) **Eligibility:** We meet the eligibility requirements and have no conflict of interest;
- (c) **Conformity:** We offer to provide required assessment in conformity with the EOI Documents;
- (d) **One Response per Entity:** We are submitting only one response as an individual Entity as per Clause 3 of Instructions to Consultants (Section II).
- (e) **Not Bound to Accept:** Concerning this EOI, we understand that the SBP BSC may cancel this process and reject any or all responses without assigning any justification.
- (f) **Fraud and Corruption:** We hereby certify that we have taken steps to ensure that no person acting for us or on our behalf engages in any type of Fraud and Corruption.
- (g) We are bound to submit technical and financial proposals if declared shortlisted by the SBP BSC at EOI stage.

**Sincerely,**

**Name of the Applicant:** *[insert complete name of the participating Entity]*

**Name of Authorized Person:** \_\_\_\_\_

**Title of the person signing the Response:** \_\_\_\_\_

**Signature of the person named above:** \_\_\_\_\_

\*\*\*\*\*

**SECTION VII. FORM D**  
**Authorization Form for Applicant's Representative**

**Title:** "External Assessment of Banking Industry's Ability in Responsiveness to Consumer Complaints"

**Date of Submission:** DD-MM-YYYY

**Reference No.:** EOI No. GSD (Proc-II) /External Assessment of Banks' responsiveness/60656/2022

**To, z**

**The Director,**  
General Services Department,  
SBP Banking Services Corporation,  
4<sup>th</sup> Floor, BSC House, I.I. Chundrigar Road,  
Karachi, Pakistan.

**Dear Sir,**

We, **M/s <Name of Consultant>** , incorporated under <mention the relevant Act/ordinance/regulation> having its registered office at <**complete business address**> do hereby nominate **Mr./Ms. <Complete Name>, <Designation>, Social Security Card/CNIC/Citizen Card <\_\_\_\_\_>** as our lawful representative to participate, correspond and fulfil all associated formalities of the subject submission on our behalf.

**Official Seal & Signature of Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_