



## MINUTES OF THE PRE-PROPOSAL CONFERENCE

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

1. A Pre-Proposal Conference for the captioned procurement was held on **December 26, 2022 at 11:00 AM (PKT)** via Zoom Meeting Application.
2. The representatives of the General Services Department (GSD-SBP BSC), BC&CPD-SBP and prospective consultants joined the meeting.
3. The session commenced with a welcome note. At the outset, all participants were briefed about the purpose of the meeting which was to provide an overview of the bidding process, explain TORs and evaluation criteria and clarify relevant queries of the participants. Further, it was conveyed that the queries submitted by the participants would be sequentially discussed and any unanswered questions (if any) would be addressed in the meeting minutes.
4. All queries of the participants and their respective responses are given in **Annexure A**.
5. Furthermore, the following guidelines may please be noted for the submission of Proposals;
  - a. The submitted proposals must be complete and comprehensive in all respects. Any non-compliance with the instructions/ other details mentioned in the RFP documents may lead to rejection. However, if required, the Bank may obtain subsequent clarification(s) in support of the submitted proposals. No additional submission/change in the original components of the proposals would be entertained except otherwise mentioned explicitly.
  - b. The proposals prepared, per the instructions in the RFP, Minutes of the Pre-Proposal Conference, and subsequent clarifications (if any) must be submitted on or before **January 05, 2023, 11:00 AM (PKT)** at the following address.

#### **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) 3311-5420/5478/5423/5477/5963  
Email: [gsd.proc2@sbp.org.pk](mailto:gsd.proc2@sbp.org.pk)

- b. All submitted Bids and Technical Proposals will be opened on **January 05, 2023, at 11:30 AM (PKT)** at the Heritage Meeting Room#3, State Bank of Pakistan, I.I. Chandigarh Road, Karachi.
- c. If required, the Bank may demand softcopies of only Technical Proposals only after the opening of Technical Proposals. Hence, participating firms should maintain a readable/ scanned PDF version of all submitted documents.

- d. In case of submission of proposals via courier, please email the tracking details to [gsd.proc2@sbp.org.pk](mailto:gsd.proc2@sbp.org.pk) to help the procurement team coordinate and collect the documents timely.
  - e. Proposals received after the prescribed deadline via courier or otherwise shall not be entertained and returned unopened.
  - f. For submitting proposals/attending the proposals' opening session, the representative of the Consultant must keep his/her original CNIC for entry into the premises of the State Bank of Pakistan (SBP). Furthermore, the said representative(s) details may also be shared in advance for necessary entry arrangements.
    - Name
    - CNIC#
    - Mobile#
    - Arrival Date & Time
7. After a detailed briefing, the participants were requested to confirm whether all their queries had been adequately addressed and that no ambiguity remained related to the procurement process as associated requirements. Upon acknowledgment, the meeting concluded with a vote of thanks.

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**Annexure A  
(Queries & Responses)**

Sr.#	Queries	Responses
1.	While focusing on External Dispute Resolution and Internal Dispute Resolution both, do the firms need to give more importance to the bottlenecks faced by the consumers during EDR as the number of complaints fall as it moves up the hierarchy?	Both forum are to be treated as per the complaints trends published. Same can be accessed at the following link:  <a href="https://www.sbp.org.pk/publications/review.pdf">https://www.sbp.org.pk/publications/review.pdf</a>
2.	What would be the number of copies of the proposal to be sent along with the Original copy?	As mentioned at 17.5 of ITC, The Consultant must submit: (a) Technical Proposal: one (1) original and One copy; (b) Financial Proposal: one (1) original.
3.	What does mean by “Power users” mentioned in para 5 of TORs. Further, kindly elaborate quota/strata alignment for inclusion of gender and power users’ representation in the sample size.	The sample has to be representative of the population. Power users are high end users and just like vulnerable segments like women, rural based customers etc. may be treated as a segment of the population. For reference complaints trends can be seen at:  <a href="https://www.sbp.org.pk/publications/review.pdf">https://www.sbp.org.pk/publications/review.pdf</a>  Further, all Banks/MFBs/DFIs also publish information on complaints in their annual accounts which may also be seen as reference.  The inclusion/industry data can be accessed at: <a href="https://www.sbp.org.pk/reports/annual/Gov-AR/pdf/2022/Dec/Gov-AR.pdf">https://www.sbp.org.pk/reports/annual/Gov-AR/pdf/2022/Dec/Gov-AR.pdf</a>
4.	What should be the representation of Banks/DFIs/MBs in the study (in terms of sample size)?	The resources referred above at query no. 1 and 3 are reiterated for reference and selection of sample.
5.	What should be the criteria of respondents to be included in the study (bank account holders, complaint lodgment experience etc.)?	The data sets/parameters listed under the scope /objective of the study must be catered to while selecting the respondents.

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