



Expression of Interest **(EOI)**

Title of Consulting Services
Research on
'Enhancing Quality of Customer Services: Review of
Current Status and Exploring Way Forward'

Method of Consulting Service
National

Project Name : *Research on 'Enhancing Quality of Customer Services: Review of Current Status and Exploring Way Forward'*

EOI Number : *RBBL/GSD/EOI/Research/079/80*

Office Name : *Rastriya Banijya Bank Ltd, Central Office, General Service Department*

Address : *Singhadurbarplaza, Kathmandu*

Issued on : *Poush 03, 2079 (Dec 18, 2022)*



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Abbreviations

CV	-	Curriculum Vitae
DO	-	Development Partner
EA	-	Executive Agency
EOI	-	Expression of Interest
GON	-	Government of Nepal
PAN	-	Permanent Account Number
PPA	-	Public Procurement Act
PPR	-	Public Procurement Regulation
TOR	-	Terms of Reference
VAT	-	Value Added Tax



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A. Request for Expression of Interest

Rastriya Banijya Bank Limited, Central Office, General Service Department

Date: 2079/09/03 (Dec 18, 2022)

Name of Project: **Research on 'Enhancing Quality of Customer Services: Review of Current Status and Exploring Way Forward'**

- Rastriya Banijya Bank Ltd. (RBBL) has allocated fund *toward the cost of Research on 'Enhancing Quality of Customer Services: Review of Current Status and Exploring Way Forward'* and intends to eligible payments under the Contract for which this Expression of Interest is invited for **National consulting service**.
- The **RBBL** now invites Expression of Interest (EOI) from eligible consulting firms ("consultant") to provide the following consulting services: **Research on 'Enhancing Quality of Customer Services: Review of Current Status and Exploring Way Forward'**.
- Interested firm should submit an **Expression of Interest (EOI)** in their own format that shall include:
 - A covering letter (with expression of interest and declaration to submit detailed proposal)
 - The profile and applicable organizational certificates.
 - An area coverage with details breakdown and the concept note on how for this proposal.
 - The details of similar experience with evidence
 - A proposed team composition, designation and CVs of key team members.
 - The document to verify RBBL minimum qualification and experience requirement (Important note: Noncompliance with minimum qualification requirement will be considered as ineligible for shortlisting)
- Interested eligible consultants may obtain further information and EOI document free of cost at the address **Rastriya Banijya Bank Ltd, Central Office, General Service Department, Singhadurbarplaza, Kathmandu, Nepal** during office hours on or before **Poush 17, 2079 (Jan 01, 2023)**. A complete set of EOI Document is also available online and can be downloaded from RBBL website **www.rbb.com.np**
- Consultants may associate with other consultants to enhance their qualifications.
- Expressions of interest shall be delivered manually to the **Rastriya Banijya Bank Ltd, Central Office, General Service Department, Singhadurbarplaza, Kathmandu, Nepal** during office hour on or before **Poush 18, 2079 (Jan 02, 2023) 12:00 PM**.
- In case the last date of obtaining and submission of the EOI documents happens to be a holiday, the next working day will be deemed as the due date but the time will be the same as stipulated.
- EOI will be assessed based on **Qualification 40%, Experience 50%, and Capacity 10%** of consulting firm and key personnel. Based on evaluation of EOI, only shortlisted firms will be invited to submit technical and financial proposal through a request for proposal (RFP). Minimum score to pass the EOI is **70**.
- Required Qualification & Experience criteria:
Consulting Firm's Qualification & Experience
 - Must have at least 3 years of work experience in undertaking study or research or survey of similar nature and scope.
 - Must have pool of human resources including professionals, supervisors and enumerators reflecting workforce diversities.
 - Should have strong track record of providing consultancy services to banking and financial institutions (commercial banks).Key Human Resources Qualification & Experience

SN	Key personnel	No.	Qualification / Experiences	Key Responsibilities
1.	Team Leader	1	<ul style="list-style-type: none">Master's Degree or higher education in Management, Economics, Law, Public Administration or any other related disciplines having 3 years of work experience at managerial level in commercial bank or conducted at least two researches on relevant field for banking institutions as a leader or a member in research team within last 3 years.Sufficient knowledge on research methodologies and research report writing	<ul style="list-style-type: none">Develop work plans, methodologies for the study and train the team for data collectionLead the processes and events for analysis of data collected and policy discussion followed by reviews based on findingsAct as the point of contact and responsible for quality delivery of the deliverables
2.	Team Member	2	<ul style="list-style-type: none">Master's in economics, management, statistics, public finance and other subjects related with financial institutions and marketsHaving work experience on primary data collection, organization, presentation and reporting document preparations.	<ul style="list-style-type: none">Ensure quality and accuracy of data being collectedOrganize, analyze and present the dataCoordinate and support team leader in administration of study activities

- The RBBL reserves all the right to accept or reject one or all EOI proposals without assigning any reason whatsoever with its sole discretion.



RASTRIYA BANIJYA BANK LTD.
Central Office
General Service Department
Phone: 4252595 Ext. no. 1317,2411 Fax: 4249565

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B. Instructions for submission of Expression of Interest

1. Expression of Interest may be submitted by a sole firm or a joint venture of consulting firms and the maximum number of partners in JV shall be limited to three.
2. Interested consultants must provide information indicating that they are qualified to perform the services (*descriptions, organization and employee and of the firm or company, description of assignments of similar nature completed in the last 7 years and their location, experience in similar conditions, general qualifications and the key personnel to be involved in the proposed assignment*).
3. This expression of interest is open to all eligible **consulting firm/company/ organization**.
4. The assignment has been scheduled for a period as mentioned in TOR. Expected date of commencement of the assignment is Feb,2023.
5. A Consultant will be selected in accordance with the **QCBS** method.
6. Expression of Interest should contain following information:
 - (i) A covering letter addressed to the representative of the client on the official letter head of company duly signed by authorized signatory.
 - (ii) Applicants shall provide the following information in the respective formats given in the EOI document:
 - *EOI Form: Letter of Application (Form 1)*
 - *EOI Form: Applicant's Information (Form 2)*
 - *EOI Form: Work Experience Details (Form 3(A), 3(B) & 3(C))*
 - *EOI Form: Capacity Details (Form 4)*
 - *EOI Form: Key Experts List (form 5).*
7. Applicants may submit additional information with their application but shortlisting will be based on the evaluation of information requested and included in the formats provided in the EOI document.
8. The Expression of Interest (EOI) document must be duly completed and submitted in sealed envelope and should be clearly marked as "EOI Application for Short-listing for the **Research on 'Enhancing Quality of Customer Services: Review of Current Status and Exploring Way Forward'**". The Envelope should also clearly indicate the **name and address of the Applicant**.
9. The completed EOI document must be submitted on or before the date and address mentioned in the **"Request for Expression of Interest"**. In case the submission falls on public holiday the submission can be made on the next working day. Any EOI Document received after the closing time for submission of proposals shall not be considered for evaluation.



C. Objective of Consultancy Services / TOR

Assignment: Research on “Enhancing Quality of Customer Services: Review of Current Status and Exploring Way Forward.”

Target Area: All Metropolitan and Sub-Metropolitan Cities (excluding Kalaiya, Jitpur Simara, Ghorahi & Itahari), and Birendranagar Municipality

1) Background

Rastriya Banijya Bank Ltd. (RBBL) is NRB licensed ‘A’ Class financial institution carrying out commercial banking activities since its inception in 2022/10/10 B.S. RBBL, a leading commercial bank in Nepal, is actively engaged in delivering various banking & financial services to customers in wide geographic areas in the country through its vast network of branches and extension counters as well as IT supported digital platform such as mobile banking, internet banking, debit card, credit card, ATM, POS, QR scan, online account opening etc. RBBL contributes to the Nepalese economy through expanding economic activities and strengthening the entrepreneurship of people. With deposit mobilization from people, businesses and government, RBBL is furnishing credit to different sectors including deprived and national priority.

RBBL plans to carry out study on ‘Enhancing Quality of Customer Services: Review of Current Status and Exploring Way Forward’ and intends to hire research or consulting firm for identifying key factors on which quality customer service can be ensured and developing strategies to enhance quality of services to meet the expectations of customers.

2) Purpose of the Study (Rationale)

Banking business is all about rendering financial services to wide range of customers with varying needs and expectation. Sustainable banking business largely depends on the quality of services among others. It not only helps promote and maintain businesses but also ensures public acceptability of the bank as an integral part of their coveted sustainability and progress. In the competitive environment, no bank can do successful business without due consideration to quality customer service. Commercial banks face many challenges including the expensive high-technology, unpredictable cost of funds, competition from other banks and weakened customer loyalty. This study will be conducted on existing and prospective customers belonging to business firms, households, colleges and different walks of life. The study shall be conducted with field visit to major cities and business hubs for collecting customer opinion from across the country along with review of existing policy, procedures and practices related to delivery of customer services. The know-how about the expectation of the customers works as valuable input for required reforms/changes in the policy, procedures and practices so as to enhance quality of customer service and remain competitive in the industry.

3) Objectives of the Study

The main objective of this study is to review the quality of customer services being delivered through physical as well as electronic channels from the end-users’ view point and suggest ways to enhance quality of customer service to meet customer expectation and ensure competitiveness of the Bank in the industry.

Specific Objectives of the study are:

1. Review of policy, procedures and practices related to delivery of customer services through physical as well as electronic channels and recommend the Bank necessary measures to make these compatible with prudent practices.
2. Obtain the opinion of the service recipients from various spheres of society of different geography and synthesize it to arrive at usable suggestion or input for necessary reforms/changes in enhancing quality of customer services.

4) Scope of Works/Services

The consultancy firm shall examine the adequacy and efficiency of the existing policy, procedures and practices of customer services, acquire opinion of existing and prospective customers receiving different services from the bank and identify the areas or issues to improve and devise ways to address them. Specifically, the consultancy firm shall:



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1. Appraise current policies, procedures and practices pertinent to delivery of service to customers of the Bank including but not limited to AMC of ATM, MOU with vendors of mobile banking, internet banking and card services, PoS and QR Code.
2. Recognize different circumstances having direct or indirect role on customer services of the selected branches.
3. Identify difficulties being faced by the customers-while receiving various services from the Bank.
4. Examine gap between customers' expectation and delivery by the bank in terms of timeliness, ease of access, approach and quality for rendered services to customers in the context of RBBL.
5. Identify the most valued factor motivating customers to bank with RBBL.
6. Elucidate prerequisites for effective and efficient customer service for a commercial bank.
7. Provide amicable tools and techniques required to increase customer satisfaction to be at par with prudent practices.
8. Suggest changes to be made so that the front-line employees providing banking services can better perform.

5) Approach/Methodology

The consulting firm should follow the following approaches to complete this study.

1. Review the various policy documents prepared by the bank relevant to customer service through both physical as well as digital means.
2. Conduct discussion with branch staff representing all spheres of work regarding efforts made & constraints faced by them, and policy discussion with higher authority at Central Office for effective and efficient customer service.
3. Explore the policies, practices and procedures of delivering customer service implemented by other commercial banks.
4. Obtain opinion of bank customers availing different banking services such as deposit, loan, LC/guarantee, remittance, payments etc. through structured questionnaire regarding the quality and effectiveness of customer service being rendered by the bank.
5. Selection of branches to visit for administering questionnaire must be stratified based on the geography (In and out of the valley) so that a 50 percent of branches in the designated territory shall be selected.
6. Present the summary of draft report to higher management for feedback and submit final report after incorporating the feedbacks on draft report from the management.

6) Expected Output/Results

The study report should cover the following subject matters (not limited to)

- a. Nuisance and grievances of customers in receiving counter services as well as service from digital channels, and their expectations and suggestions.
- b. Identify underlying issues (internal and external) responsible for current state of customer service from the bank.
- c. Compare the efficiency and effectiveness of customer service of RBBL with industry practice.
- d. Suggestions for improvement in policies, practices and procedures relating to delivery of customer service through physical as well as digital means.

7) Duration of Service

The total duration of the research work will be 6 months from the date of agreement.

8) Qualification of Consulting Firm

The consulting firm should have the following qualifications and experiences.

- a. Must have at least 3 years of work experience in undertaking study or research or survey of similar nature and scope.
- b. Must have pool of human resources including professionals, supervisors and enumerators reflecting workforce diversities.
- c. Should have strong track record of providing consultancy services to banking and financial institutions (commercial banks).



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In addition, the consultancy firm requires composition of multi-disciplinary teams, involving following expertise in team.

Key Human Resources

SN	Key personnel	No.	Qualification / Experiences	Key Responsibilities
1.	Team Leader	1	<ul style="list-style-type: none"> • Master's Degree or higher education in Management, Economics, Law, Public Administration or any other related disciplines having 3 years of work experience at managerial level in commercial bank or conducted at least two researches on relevant field for banking institutions as a leader or a member in research team within last 3 years. • Sufficient knowledge on research methodologies and research report writing 	<ul style="list-style-type: none"> • Develop work plans, methodologies for the study and train the team for data collection • Lead the processes and events for analysis of data collected and policy discussion followed by reviews based on findings • Act as the point of contact and responsible for quality delivery of the deliverables
2.	Team Members	2	<ul style="list-style-type: none"> • Master's in economics, management, statistics, public finance and other subjects related with financial institutions and markets • Having work experience on primary data collection, organization, presentation and reporting document preparations. 	<ul style="list-style-type: none"> • Ensure quality and accuracy of data being collected • Organize, analyze and present the data • Coordinate and support team leader in administration of study activities

9) Reporting Requirements (Key Deliverables)

The specific reports, time-frame schedules are outlined in table below.

SN	Key Milestone	Particulars	Timeline
1	Work Plan and Questionnaire	<ul style="list-style-type: none"> • Detailed work plan along with time schedule to be followed for completion of study within the stipulated time • Questionnaire covering the customer grievances and expectations as regard to the services of bank through physical as well as digital channels 	Within 2 Weeks after signing the agreement
2	Draft Report	Preparation report comprising major findings and present to higher management to receive input/feedback.	Within 4 months
3	Final Report	Final report by incorporating comments received from higher management and amicable suggestions/recommendation for effective and efficient customer services	Within 6 months

10) Mode of Payment

Installment	Timeline	Payment in (%) of Total Agreement Amount
Work Plan and Questionnaire	2 weeks after signing the contract agreement	30 %
Draft Report	4 months after signing the contract agreement	30%
Final Report	6 months after signing the contract agreement	40%





D. Evaluation of Consultant's EOI Application

Consultant's EOI application which meets the eligibility criteria will be ranked on the basis of the Ranking Criteria.

i) Eligibility & Completeness Test	Compliance
Updated Copy of Registration of the company/firm	
VAT/PAN Registration (for National consulting firm only)	
Tax Clearance Certificate of FY 2078/79 or extended letter from tax office to submit document for tax clearance for the F/Y 2078/79	
In case of a natural person or firm/institution/company which is already declared blacklisted and ineligible by the GoN, any other new or existing firm/institution/company owned partially or fully by such Natural person or Owner or Board of director of blacklisted firm/institution/company; shall not be eligible consultant.	
EOI Form 1: Letter of Application	
EOI Form 2: Applicant's Information Form	
EOI Form 3: Experience (3(A) and 3(B))	
EOI Form 4: Capacity	
EOI Form 5: Qualification of Key Experts	

ii) EOI Evaluation Criteria	Minimum Requirement	Score [Out of 100%]
A. Qualification		
<i>Qualification of Key Experts</i>	<i>As Mentioned in TOR</i>	40%
<i>Experience of Key Experts</i>	<i>As Mentioned in TOR</i>	
B. Experience		
<i>General of consulting firm</i>	<i>As Mentioned in TOR</i>	50%
<i>Specific experience of consulting firm within last 7 years.</i>	<i>As Mentioned in TOR</i>	
C. Capacity		
<i>Financial Capacity (Average Turnover)</i>	Average annual turnover of best three years out of last seven years should be at least NRs. 1.5 Million	10 %

Further Clarification: Non-compliance with the provision made on First bullet of Sub Entitle - Team Leader of Main Entitle- Key Human Resources of the 8th paragraph of TOR, will not be considered for EOI evaluation and subject to fail in shortlisting.

Note :

In Case, a corruption case is being filed to Court against the Natural Person or Board of Director of the firm/institution /company or any partner of JV, such Natural Person or Board of Director of the firm/institution /company or any partner of JV such firm's or JV EoI shall be excluded from the evaluation, if public entity receives instruction from Government of Nepal.

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E. EOI Forms & Formats

Form 1. Letter of Application

Form 2. Applicant's information

Form 3. Experience (*General, Specific and Geographical*)

Form 4. Capacity

Form 5. Qualification of Key Experts



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1. Letter of Application

(Letterhead paper of the Applicant or partner responsible for a joint venture, including full postal address, telephone no., fax and email address)

Date:

To,

Full Name of Client: _____

Full Address of Client: _____

Telephone No.: _____

Fax No.: _____

Email Address: _____

Sir/Madam,

1. Being duly authorized to represent and act on behalf of (hereinafter "the Applicant"), and having reviewed and fully understood all the short-listing information provided, the undersigned hereby apply to be short-listed by **[Insert name of Client]** as Consultant for **{Insert brief description of Work/Services}**.
2. Attached to this letter are photocopies of original documents defining:
 - a) the Applicant's legal status;
 - b) the principal place of business;
3. **[Insert name of Client]** and its authorized representatives are hereby authorized to verify the statements, documents, and information submitted in connection with this application. This Letter of Application 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 requested by yourselves to verify statements and information provided in this application, or with regard to the resources, experience, and competence of the Applicant.
4. **[Insert name of Client]** and its authorized representatives are authorized to contact any of the signatories to this letter for any further information.¹
5. All further communication concerning this Application should be addressed to the following person,
[Person]
[Company]
[Address]
[Phone, Fax, Email]
6. We declare that, we have no conflict of interest in the proposed procurement proceedings and we have not been punished for an offense relating to the concerned profession or business and our Company/firm has not been declared ineligible.
7. 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.
8. The undersigned declares that the statements made and the information provided in the duly completed application are complete, true and correct in every detail.

Signed :
Name :

For and on behalf of (name of Applicant or partner of a joint venture):



¹ Applications by joint ventures should provide on a separate sheet, relevant information for each party to the Application.

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2. Applicant's Information Form

(In case of joint venture of two or more firms to be filled separately for each constituent member)

1. Name of Firm/Company:
2. Type of Constitution (*Partnership/ Pvt. Ltd/Public Ltd/ Public Sector/ NGO*)
3. Date of Registration / Commencement of Business (*Please specify*):
4. Country of Registration:
5. Registered Office/Place of Business:
6. Telephone No; Fax No; E-Mail Address
7. Name of Authorized Contact Person / Designation/ Address/Telephone:
8. Name of Authorized Local Agent /Address/Telephone:
9. Consultant's Organization:
10. Total number of staff:
11. Number of regular professional staff:

(Provide Company Profile with description of the background and organization of the Consultant and, if applicable, for each joint venture partner for this assignment.)



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3. Experience

3(A). General Work Experience

(Details of assignments undertaken. Each consultant or member of a JV must fill in this form.)

S. N.	Name of assignment	Location	Value of Contract	Year Completed	Client	Description of work carried out
1.						
2.						
3.						
4.						
5.						
6.						
7.						



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3(B). Specific Experience

Details of similar assignments undertaken in the previous seven years

(In case of joint venture of two or more firms to be filled separately for each constituent member)

Assignment name:	Approx. value of the contract (in current NRs; US\$ or Euro) ² :
Country: Location within country:	Duration of assignment (months):
Name of Client:	Total No. of person-months of the assignment:
Address:	Approx. value of the services provided by your firm under the contract (in current NRs; US\$ or Euro):
Start date (month/year): Completion date (month/year):	No. of professional person-months provided by the joint venture partners or the Sub-Consultants:
Name of joint venture partner or sub-Consultants, if any:	Narrative description of Project:
Description of actual services provided in the assignment: Note: Provide highlight on similar services provided by the consultant as required by the EOI assignment.	

Firm's Name: _____

3(C). Geographic Experience – Not Applicable



² Consultant should state value in the currency as mentioned in the contract

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4. Capacity

4(A). Financial Capacity

(In case of joint venture of two or more firms to be filled separately for each constituent member)

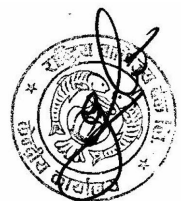
Annual Turnover	
Year	Amount Currency

- **Average Annual Turnover of Best of 3 Fiscal Year
Of Last 7 Fiscal Years**

(Note: Supporting documents for Average Turnover should be submitted for the above.)

4(B). Infrastructure/equipment related to the proposed assignment

Not Applicable



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5. Key Experts *(Include details of Key Experts only)*

(In case of joint venture of two or more firms to be filled separately for each constituent member)

SN	Name	Position	Highest Qualification	Work Experience (in year)	Specific Work Experience (in year)	Nationality
1						
2						
3						
4						
5						

(Please insert more rows as necessary)

