

# Chapter I

## Overview of Consulting Services

### A. What Are Consulting Services and Why Are They Needed?

1. The Asian Development Bank (ADB) defines consultants as individuals or entities able to provide special expertise in one or more technical fields. These services may be of an advisory, supervisory, or implementation nature and are provided by skilled experts with specialized knowledge and experience.

2. The services rendered by consultants are normally for a finite period of time and a well-defined scope of work described by clear terms of reference (TOR) and are generally of an intellectual nature. They cover a wide range of diverse activities, which may entail but are by no means limited to feasibility studies, advisory services, construction supervision, policy studies, strategy formulation, preparation of key documents such as tender documents, training, quality control, financial and accounting services, environmental or social impact studies, economic and financial analyses, professional editing, and public information provision.

3. Such services are provided from a range of sources. Traditionally, consulting services have been offered by such entities as engineering firms, financial advisors, accountancy firms, law firms, and management consultants. In recent years, the field has expanded to include firms with almost all kinds of expertise and orientation, from information technology through agricultural services to environmental technology. All these types of firms have found a market for their particular type of expertise and have, to a greater or lesser extent, been able to develop sufficient levels of business, experience, and knowledge to offer their services to a wide variety of clients. They range in size and nature from major, established companies with several thousand employees, covering a wide breadth of disciplines, to small, boutique-type outfits with small numbers of staff having a highly specialized focus. In addition, a large number of individual experts have entered the market and have provided their services either directly or, at times, through particular consulting firms. Nongovernment organizations (NGOs), institutes, universities, and international agencies also provide consulting services from time to time.

4. The main need for consulting services occurs when an organization or government does not have the required expertise of its own. This may occur for various reasons:

- The expertise may be needed only for a limited and clearly defined period.

- ❑ It may be highly specialized and not readily available within a particular organization or entity.
- ❑ It may be expensive and thus feasible only when outside resources are available to pay for it.
- ❑ It may not be available in a particular country.
- ❑ It may be required to support and develop the capacity of an agency and its personnel to ensure that a project is implemented to high standards and that the results of the project investment are sustainable.

5. Within the realm of ADB-funded activities, consulting services are normally used by

- ❑ recipients of ADB loans or technical assistance (TA) grants for project supervision purposes, training, preparation of loans and TA activities, policy advice, or special studies; and
- ❑ ADB itself to strengthen in-house technical capacity for a limited period, to substitute for expertise that is temporarily unavailable, to undertake special in-house studies, to provide technical advice or guidance, or to upgrade or improve in-house technology.

6. Such activities may occur at any part of the project cycle and may be funded by various sources including project loans,<sup>1</sup> TA grants,<sup>2</sup> and ADB's own administrative budget.

7. The value and scope of these services are considerable. In 2006, loan funds were used to recruit almost \$250 million worth of consulting services by various member country governments. TA grant funds are used to recruit about \$135 million in consulting services annually through about 1,650 contracts, while around \$20 million in consulting services is funded directly from ADB's administrative budget every year. This represents over \$400 million per year overall, which is a significant amount of business and procurement.

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<sup>1</sup> The term "loan" in this manual covers loans provided by ADB and other cofinanciers. It also covers project grants from the Asian Development Fund and cofinanced project grant financing from other agencies for which the implementation and administration procedures are the same as loans.

<sup>2</sup> The term "technical assistance grant" in this manual covers grant funding from ADB's own Technical Assistance Special Fund, the Japan Special Fund, and other similar funds. These grants may be of three types: (i) project preparatory technical assistance, (ii) advisory technical assistance, or (iii) regional technical assistance.

## B. Consultants and the Project Cycle

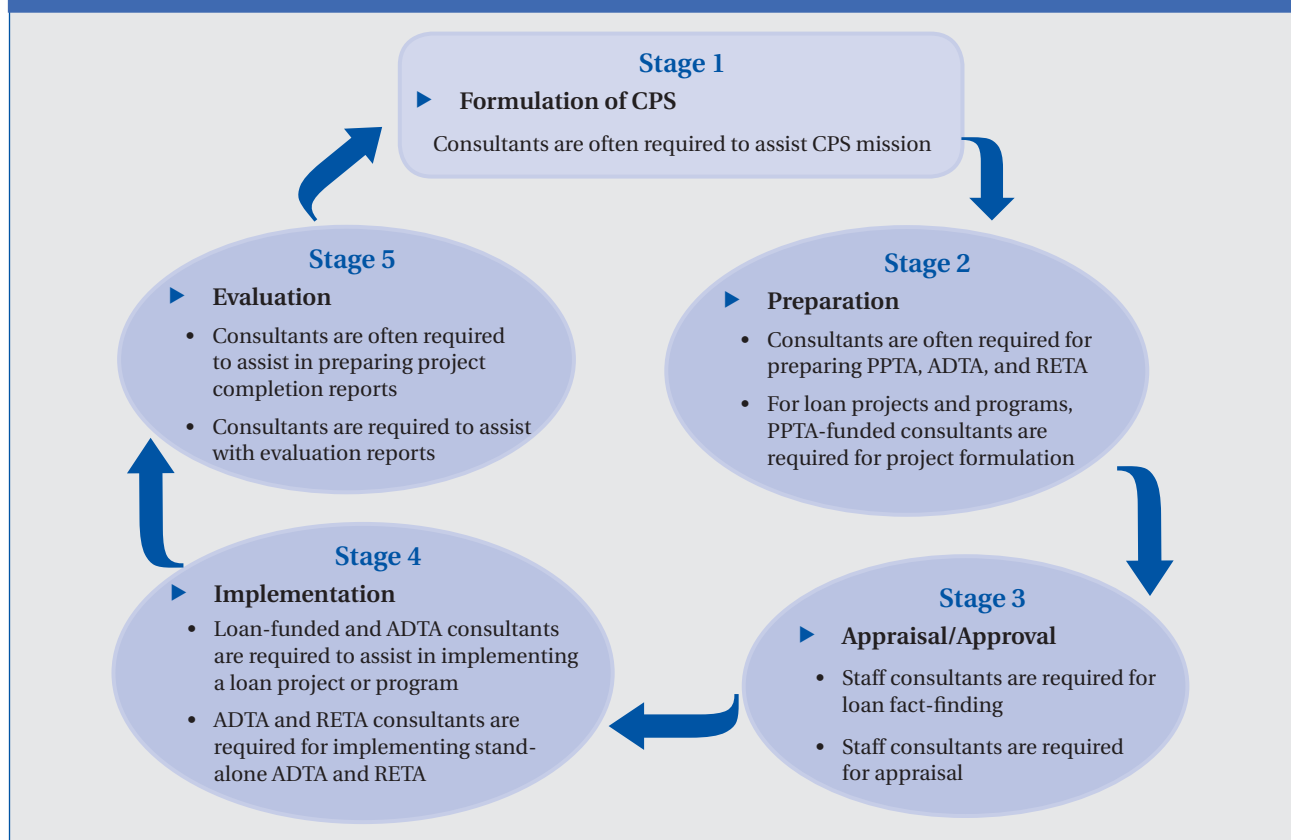
8. ADB's standard project cycle follows five basic stages: (i) country partnership strategy (CPS) formulation, (ii) TA and loan preparation, (iii) appraisal and approval, (iv) implementation, and (v) evaluation.

Consulting services may be used in each of these stages and are required in some of them. The links between consulting inputs and the project cycle are shown diagrammatically in Figure 1 and are summarized below:

- ❑ **Stage 1 Country Partnership Strategy (CPS) Formulation.** During the preparation of the CPS, consultants are often used to supplement ADB staff expertise.
- ❑ **Stage 2 Preparation.** Consultants may be required to assist the assigned ADB staff to prepare TA proposals for project preparatory technical assistance (PPTA), advisory technical assistance (ADTA), and regional technical assistance (RETA). After this, for projects and programs intended for loan financing, consultants will normally be required to prepare the loan proposal with funding from a PPTA.
- ❑ **Stage 3 Appraisal and Approval.** Consultants are often used during the fact-finding and appraisal missions for loan projects, when the project scope is being finalized and the results of the PPTA are being assessed.
- ❑ **Stage 4 Implementation.** Consultants are used to help implement loan-funded projects, carry out associated studies, and provide support such as capacity building under TA grants associated with loan projects. In addition, consultants are also used to implement stand-alone ADTA (not associated with a loan project or program) and RETA.
- ❑ **Stage 5 Evaluation.** Consultants are used to assist with the evaluation of the results of loans and TA activities both at project completion and subsequently during postproject evaluation.

9. Other consulting services may be required from time to time, for example to undertake internal studies, but the bulk of consulting services recruited by ADB and its borrowers are used during these five stages of the project cycle.

Figure 1: Consultants and the Project Cycle



ADTA = advisory technical assistance, CPS = country partnership strategy, PPTA = project preparatory technical assistance, RETA = regional technical assistance.

Source: ADB Operations Manual.

## C. Types of Consultants and Their Use

### 1. Consulting Firms

10. The main source of consultants and the primary recipient of consulting services funding are consulting firms of diverse specializations that provide teams of consultants to either the borrowers of ADB funds or ADB itself. They are normally recruited to help undertake the mainstream activities of the borrower’s project executing agencies (EAs), implementing ADB-funded loans, and assisting ADB in providing support to these agencies through TA grants. These firms provide project preparation services, project implementation supervision services, training, advisory services, and policy guidance. They also undertake special studies and regional studies under RETA. Under loan funding they are normally recruited by the borrower, and under TA grant funding they are normally recruited by ADB.<sup>3</sup>

<sup>3</sup> In recent years some TA grants have been delegated to EAs for implementation. In such cases, consultant recruitment is undertaken by the EA rather than ADB.

11. Consulting firms are normally classified as either international – firms that have international experience and are capable of undertaking work in any of ADB’s member countries at international rates – or national – firms that are registered in an ADB developing member country (DMC) but do not have international exposure and normally undertake assignments only within that country, usually at significantly lower rates.<sup>4</sup>

## 2. Individual Consultants

12. Individual consultants are recruited for similar activities as consulting firms when a full team is not considered necessary. They may be independent experts not permanently associated with any particular firm, or they may be employees of a firm recruited on an individual basis. They may also be employees of an agency, institute, or university. They are normally recruited for project implementation supervision, training, provision of specific expert advice on a highly technical subject, policy guidance, special studies, compliance supervision, or implementation monitoring. Individual consultants are not normally recruited for project preparation unless the proposed project is simple and, generally, a repeat of an already established and successful project. If more than three experts are required, then the assignment should normally be undertaken by a team from a firm. As with consulting firms, individual consultants are classed as either international or national, depending on their level of expertise and their international experience and exposure.

## 3. Staff Consultants

13. Staff consultants are also normally individual consultants but are funded directly from ADB’s administrative budget. (In rare cases, teams of consultants from a firm may be engaged as staff consultants for in-house studies such as improvement of the information technology system or a personnel policy review.) Most often staff consultants supplement ADB’s in-house staff with specialized, time-bound expertise and may be employed to help formulate a TA grant, prepare a specialized policy paper, design specialized information technology software, or participate in an in-house study. Limitations are placed on the amount of time any single person may be recruited as a staff consultant. At present an individual may be recruited for only 12 months out of any 24-month period without special dispensation.

## 4. International and National Agencies and Institutions

14. International and national agencies or institutions (including universities) may also from time to time be recruited to provide consulting services or “consulting-like” services. These services

<sup>4</sup> Some firms that are established in DMCs have international experience and thus could be considered for either category depending on the particular assignment.

may be provided by individuals (as discussed above) or by teams. Special agreements exist with some agencies such as the Food and Agriculture Organization Investment Center to provide expertise on a cost-sharing basis. ADB's *Guidelines on the Use of Consultants by Asian Development Bank and Its Borrowers*<sup>5</sup> (the *Guidelines*) provide strict limitations within which such services can be used and the methods by which such expertise can be recruited. Nonetheless, there are at times distinct advantages to using such agencies. Experts and teams from international and national agencies and institutions may undertake a variety of roles across the whole field of possible consulting services. These may range from project preparation through project supervision and policy advice to project benefit monitoring and evaluation. Often, but not uniquely, international agencies are used for project preparation and policy advice, while national agencies or institutions may be used for project implementation activities and project benefit monitoring and evaluation.

### 5. Nongovernment Organizations

15. NGOs are increasingly becoming involved in the provision of consulting services for bilateral donors, multilateral agencies, and other development agencies. They are normally involved in the project implementation phase of the project cycle, where their strengths involving field-level experience and grassroots connections with beneficiaries and stakeholders can be best utilized. They are often involved in beneficiary mobilization; field training in health, agriculture, and education projects; implementation monitoring; and safeguard monitoring. NGOs are normally classified as international (registered in a developed country and working in a number of developing countries), national (registered in a particular country and working throughout that country), or local (registered in a particular country but working only in a limited geographic area). Normally the NGO itself is recruited as an entity rather than supplying individuals, as may sometimes be the case for consulting firms, since it is the expertise of the organization, not of a particular individual, that is required.

### 6. Resource Persons

16. Resource persons are persons of particularly high caliber or specific levels of experience, often distinguished in their field, who are hired to provide input and guidance during conferences, seminars, workshops, or policy sessions. They are generally recruited using TA grant funds or the ADB administrative budget, and the recruiting entity is usually ADB. Normally such experts are hired for periods of 10 days or less. Special procedures are used for their recruitment.

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<sup>5</sup> Asian Development Bank. 2006. Manila. Periodically updated.

## 7. Other Types of Consultants

17. Another class of consultants comprises agents or professionals recruited to provide standard professional services to the borrowers' EAs during project implementation. Whereas many consultants provide a service that requires initiative, innovation, and imagination, this group performs routine activities that are nonetheless important and of a professional caliber. These include such experts as procurement agents, inspection agents, and auditors. Special adaptations of normal procedures are often used for their recruitment.

18. Finally, a small group of consultants is normally hired directly by ADB for special in-house training and personnel development activities. These may be recruited either as individuals or as a team from a firm. Recruitment is normally done by ADB's Human Resources Division using special procedures.

## D. ADB Policies on Use of Consultants

19. ADB's policies on the use of consultants are spelled out in the Guidelines and Project Administration Instructions (PAI) 2.01.<sup>6</sup> Six basic principles apply:

- Consulting services should be of high quality.
- Engagements should be economical and efficient.
- All qualified consultants should have the opportunity to compete for assignments.
- ADB aims to develop and use consultants from its DMCs.
- The selection process should be transparent and should not involve a conflict of interest.
- Good governance and ethical behavior are especially important.

20. It is ADB policy that, in the majority of cases, these considerations can be best addressed through competition among qualified short-listed firms or individuals in which selection is based on the quality of the proposal and, where appropriate, on the cost of services to be provided.

21. A further aspect of ADB policy on the use of consultants is to progressively delegate the authority for consultant recruitment to regional departments, resident missions, and regional offices; also, where capacity exists, to delegate the recruitment of consultants under TA grants to borrower EAs.

<sup>6</sup> Available for reference on the ADB website at <http://www.adb.org/Documents/Manuals/PAI/pai-201.pdf>

## E. Roles and Responsibilities in Consultant Recruitment<sup>7</sup>

22. The responsibility for consultant recruitment using ADB financing and the oversight of the recruitment process vary depending on the type (and amount) of funding being provided. For consulting services recruited with ADB loan funds, recruitment is normally the responsibility of the borrower, although at times ADB may assist with the selection process. Actual recruitment activities will normally be undertaken by the project office within the borrower's EA, but oversight within the government will normally be the responsibility of the main agency coordinating with ADB. This may be the Ministry of Finance, the State Bank, or the Ministry of Planning, depending on the particular country.

23. For consulting services recruited using TA grant funds or ADB's administrative budget, recruitment is normally the responsibility of ADB, although for some TAs this may be delegated to the recipient government. Direct responsibility for recruitment is shared between the project user division and the Central Operations Services Office (COSO). For TA grants \$600,000 and under, the project user division undertakes recruitment activities, whereas for TA grants above that figure, COSO plays a more central role.

24. In addition, COSO also plays a major oversight role for all types of consultant recruitment (loans, grants, and ADB's administrative budget), while the ultimate oversight role is played by the Integrity Division (OAGI) of ADB's Office of the Auditor General.

## F. Governance Considerations

25. The bulk of ADB-funded consulting services are related to the preparation or supervision of ADB loans amounting to around \$7 billion annually and TA grants amounting to \$200 million on an annual basis. Under such circumstances, good governance and ethical practices are a concern when recruiting and supervising consulting services.

26. Three topics need to be addressed in this context. The first is conflict of interest, which implies that a situation exists within which there is the potential for malpractice or inappropriate behavior. The second is unfair competitive advantage, which implies a situation where there is unequal access to knowledge and information about a consulting assignment. The third is fraud and corruption, which implies that malpractice or inappropriate, unethical, or criminal behavior has indeed taken place. These matters are discussed below.

### 1. Conflict of Interest

27. The *Guidelines* define conflict of interest as "a situation in which a party has interests which could improperly influence that party's performance of official duties or responsibilities, contractual

<sup>7</sup> The term "recruitment" is considered to comprise the selection of consultants as well as their engagement through negotiation. *Guidelines*, op. cit., p.5

obligations, or compliance with applicable laws and regulations and that such a conflict of interest may contribute to or constitute a prohibited practice under ADB's anti-corruption policy.”<sup>8</sup> Even the appearance of conflict of interest needs to be avoided so that there is no possibility of suspicion that malpractice might occur even if it does not occur.

28. Examples of conflict of interest would include

- the case wherein an individual in the borrower's EA has an interest or share in a national firm or NGO that is proposed for a consulting assignment within that individual's department;
- when a consultant recommends a type of process or equipment in which his or her firm has a proprietary interest or share;
- when a close relative of a staff member of either the borrower's EA or ADB is short-listed for a consulting assignment; or
- when a company submits a proposal for an assignment that involves the analysis of its own work or that of close associates, such as when a company submits a proposal to carry out an environmental impact assessment for a project designed by an associated firm, or when consultants are asked to certify the financial statements of an affiliate firm or parent company.

29. Conflicts of interest may best be avoided by following the rules set out in Section 1.11 of the *Guidelines*. These state that consultants shall not be recruited when

- there is a conflict between consulting activities and procurement of goods, works, or services;
- there is a conflict among consulting assignments; or
- there is a family relationship between the consultant and the borrower's or ADB's staff.

30. Government officials and civil servants are eligible to be hired under consulting contracts, either as individuals or as members of a team of a consulting firm, only if

- they are on leave of absence without pay,
- they are not being hired by the agency they were working for immediately before going on leave, and
- their employment would not create a conflict of interest.

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<sup>8</sup> Footnote 5.

## 2. Unfair Competitive Advantage

31. A similar issue to conflict of interest is that of unfair competitive advantage. This may be a problem if one firm submitting a proposal for a contract has preferred access to information that is not readily available to all firms wishing to express interest in the assignment or already selected for the shortlist. This may occur when a firm is already working with the EA or ADB on another assignment, and thus has access to internal information and documentation. It is to avoid unfair competitive advantage that firms or individuals are not allowed to submit a proposal for a project for which they have prepared the TOR.

32. Unfair competitive advantage is best avoided by full transparency so that all firms or individuals interested or involved have full information about a consulting assignment and its nature, scope, and background information. The publication on the ADB website of TA papers, reports and recommendations of the President (RRPs), consulting services recruitment notices (CSRNs), and PAIs has gone a long way in recent years to level the playing field among competing individuals and companies and thus to prevent unfair competitive advantage.

## 3. Fraud and Corruption

33. The *Guidelines* (Section 1.23) define four types of fraud and corruption that constitute unethical practices:

- ❑ “Corrupt practice” means offering, giving, receiving, or soliciting, directly or indirectly, anything of value to influence improperly the actions of another party.
- ❑ “Fraudulent practice” means any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation.
- ❑ “Coercive practice” means impairing, harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party.
- ❑ “Collusive practice” means an arrangement between two or more parties designed to achieve an improper purpose, including influencing improperly the actions of another party.

34. In response to such practices ADB has a stringent anticorruption policy.<sup>9</sup> To prevent unethical practices and provide an opportunity to identify them, ADB includes a provision in consultant selection documentation that permits it or its representative to inspect accounts, records, and other documents relating to consultant selection and to the performance of the contract, and to have them audited by auditors appointed by ADB.

35. ADB also has a system, over and above its regular audit procedures, designed to allow groups or individuals to identify unethical practices. OAGI can be contacted directly through the ADB website, and instructions are provided as to what to report. An E-mail form is also provided. Allegations will be investigated by OAGI, and, if necessary, further investigations will be undertaken.

36. If corrupt, fraudulent, collusive, or coercive practices have been proven, the following steps (singly or in combination) may be taken:

- The award or a proposal for award of contract may be rejected.
- If the consultancy is loan funded, and if the situation is not remedied on a timely basis by the borrower, the portion of financing involved may be cancelled.
- Sanctions may be imposed any firm or individual, including declaring a consultant ineligible for recruitment under ADB financing either indefinitely or for a stated period of time, and any existing contract may be terminated.

Disciplinary action may also be taken by either the borrower or ADB against any of their personnel proven to have been involved in unethical practices.

37. ADB does not normally make public the names of consultants declared ineligible for recruitment, but they are informed that they have been sanctioned and that an attempt to participate in ADB-financed activities while ineligible will result in an extension of the sanction period and a notice on ADB's website, including the party's name.

38. These provisions are taken seriously. Between 1988 and the end of 2006, 182 firms and 179 individuals were declared ineligible to participate in ADB-financed activities.

<sup>9</sup> ADB. 1998. *Anticorruption – Our Framework Policies and Strategies*. Manila.

## G. Sources of Information on Consulting Services

39. A number of sources of information on ADB-funded consulting services are available. The two primary sources are the *Guidelines* and the PAI. The *Guidelines* are available in hard copy and on the ADB website at <http://www.adb.org/Documents/Guidelines/Consulting/>. The PAI is available on the website at <http://www.adb.org/Documents/Manuals/PAI/default.asp>. In addition, numerous other documents and services are available. These are accessible mainly through the “business opportunities” link on ADB website. They include the following:

- the consultant management system (CMS),<sup>10</sup> where firms or individuals can register with ADB;
- a frequently asked questions link on the consulting services page on the website;
- a documents on consulting services link, which includes formats and templates for a number of key documents such as standard contracts, curriculum vitae formats, detailed descriptions of selection procedures, forms and templates for EAs, and forms and templates for contract administration (individual URLs and links to these documents are provided in Appendix 1);
- a link to proposed projects showing their scope, estimated cost, EAs, and processing schedules;
- CSRNs showing the recruitment timetable and the TOR for TA contracts about to be let; and
- procurement notices for loans, which document upcoming consultancies for approved loan projects.

40. Additional sources that require a bit more research include “early warning” information about lending (loans) and nonlending (TA) products provided through CPSs and CPS updates posted on the ADB website at <http://www.adb.org/Documents/CSPs/default.asp>, and detailed procurement information shown in the procurement plan for a loan project, which is appended to the RRP and attached to the schedule of the loan agreement dealing with procurement and consulting services.

<sup>10</sup> The consultant management system (CMS) replaced the former DACON and DICON registration process.

## Self-Study Questionnaire – Chapter I

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1. **Q.** What are consultants?  
**A.** ADB defines consultants as individuals or entities able to provide special expertise in one or more technical fields.
2. **Q.** What kinds of services do consultants normally provide?  
**A.** Consultants provide professional and intellectual advice. They perform a wide range of diverse activities, which may entail but are by no means limited to feasibility studies, advisory services, construction supervision, policy studies, strategy formulation, preparation of key documents such as tender documents, training, quality control, financial and accounting services, environmental or social impact studies, economic analysis, professional editing, and public information provision.
3. **Q.** What are the main funding sources for ADB-financed consulting services?  
**A.** Project loans, TA grants, and ADB's own administrative budget.
4. **Q.** What are some of the types of services provided by consultants?  
**A.** Engineering expertise, financial advice, accountancy, management advice, information technology, agricultural services, and environmental technology, to name only a few.
5. **Q.** How large are the largest consulting firms? How small are the smallest?  
**A.** The largest employ thousands of experts; the smallest consist of single individuals.
6. **Q.** When might the main need for consulting services arise?  
**A.** When an organization or government does not have the required in-house expertise to perform specialized tasks.
7. **Q.** Among ADB-funded activities, when are consultants most likely to be used?  
**A.**  by the recipient of ADB loans or TAs for project supervision purposes, training, preparation of loans and TA operations, policy advice, or special studies; or  
 by ADB itself to strengthen in-house technical capacity for a limited time period, to substitute for expertise that is temporarily not available, to undertake special in-house studies, to provide technical advice or guidance, and to upgrade or improve in-house technology.
8. **Q.** What is the approximate annual value of consulting services recruited using ADB funds?  
**A.** Over \$400 million.

9. **Q.** What are the three main types of consultants recruited using ADB funds?  
**A.** Consulting firms, individual consultants, and staff consultants.
10. **Q.** What are three less common types of consultants recruited using ADB funds?  
**A.** Consultants from international and national agencies and institutes, resource persons, and consultants from NGOs.
11. **Q.** When are consulting firms normally used, and what type of services do they provide?  
**A.** Consulting firms are normally recruited to help undertake the mainstream activities of the borrower's project EAs, i.e., implementing ADB-funded loans, and to assist ADB in providing support to these agencies through TA grants. These firms provide project preparation services, project implementation supervision services, training, advisory services, and policy guidance. They also undertake special studies and regional studies under RETAs.
12. **Q.** Under what circumstances is the borrower responsible for recruiting consulting firms, and under what circumstances is ADB responsible for their recruitment?  
**A.** Under loan funding, consulting firms are normally recruited by the borrower; under TA grant funding, they are normally recruited by ADB, although there is an increasing impetus to delegate the recruitment of TA-funded consultants to the ultimate borrower and end user of ADB funds.
13. **Q.** When are individual consultants normally recruited?  
**A.** For similar activities as consulting firms but when a full team is not considered necessary.
14. **Q.** Where might individual consultants come from?  
**A.** They may be independent experts not permanently associated with any particular firm, or they may be employees of a firm recruited on an individual basis. They may also be employees of an agency, institute, or university.
15. **Q.** When should a team of consultants from a firm be recruited rather than individual consultants?  
**A.** If more than three experts are required, then the assignment should be undertaken by a team from a firm.
16. **Q.** When are staff consultants most likely to be used?  
**A.** To supplement ADB's in-house staff with specialized, time-bound expertise.
17. **Q.** Are there any limitations on the time individuals can be recruited as staff consultants?  
**A.** Yes. At present any individual may be recruited only for 12 months out of any 24-month period without special dispensation.

18. **Q.** What are the six basic principles of ADB's consulting services policies?
- A.  Consulting services should be of high quality.
- Engagements should be economical and efficient.
- All qualified consultants should have the opportunity to compete for assignments.
- ADB aims to develop and use consultants from its DMCs.
- The selection process should be transparent and should not involve a conflict of interest.
- Good governance and ethical behavior are especially important.
19. **Q.** How can these principles best be applied?
- A. In the majority of cases, through competition among qualified short-listed firms or individuals in which selection is based on the quality of the proposal and, where appropriate, on the cost of services to be provided.
20. **Q.** How can conflict of interest best be avoided?
- A. By insisting on full transparency and by following the rules set out in Section 1.11 of the *Guidelines*.
21. **Q.** Why is a firm or individual not permitted to submit a proposal for a project for which it/he/she has prepared the terms of reference?
- A. To avoid the situation wherein one proposer has an unfair competitive advantage over the others.
22. **Q.** What steps may be taken if fraud and corruption are proven in the recruitment of consulting services?
- A.  The award or a proposal for award of contract may be rejected.
- If the consultancy is loan-funded, and if the situation is not remedied on a timely basis by the borrower, the portion of financing involved may be cancelled.
- Sanctions may be imposed on any firm or individual, including declaring a consultant ineligible for recruitment under ADB financing either indefinitely or for a stated period of time, and any existing contract may be terminated.
- Disciplinary action may be taken by the borrower or ADB against any borrower or ADB personnel proven to have been involved in unethical practices.

