National Academy of RUDSETI
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CORRIGENDUM: REPLIES TO PRE-BID QUERIES OF VARIOUS

NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.s

The pre-bid meeting was held online on 17-11-2026 from 11.00 AM onwards. The queries received in writing (through E mail) from various prospective bidders have been replied point-wise, in the following tabulations. Based on the clarifications sought, the RFP document [BUYER-ADDED ADDITIONAL TERMS AND CONDITIONS (ATC)], has also been amended wherever necessary and the same is appended here below. The bidders are requested to refer the REVISED RFP document and ignore the earlier RFP document.

1. Reply to queries raised by Bidder A (44 queries)

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
1	Schedule of Bidding Process – ATC cover page (p.1) and Section III, Cl. 16 (p.20); GeM Bid Details (Pre-Bid Detail(s), p.4)	Pre-bid Meeting (through Video Conference/ physical mode) – 17.11.2026 at 11:30 AM. (GeM Pre-Bid Date and Time: 17-11-2026 11:00:00.)	The RFP shows 11:30 AM whereas the GeM bid shows 11:00 AM. Please confirm the correct time of the Pre-bid Meeting. Please also confirm whether the meeting will be held in hybrid mode and share the Video Conference link/ gate-pass procedure with the bidders who write in advance, as per Cl. 7.1 of Section III.	The Pre-bid Meeting was held at 11.00 AM on 17.11.2026 as specified on the GeM portal. For all the vendors who had requested for pe-bid meeting online pre-bid meeting link, the same was shared through NAR's official E mail.
2	Section III, Cl. 16, Item 6 (p.20); Cl. 10 (p.16)	Last Date and Time for Online Submission of Bids on GeM Portal – 04.12.2026 at 3:00 PM. NAR's response to queries/ Corrigendum – 19.11.2026.	The scope is pan-India (12 States, 36 districts, 144 blocks) and requires four key experts' CVs, client certificates and a 25-page approach. Responses/ Corrigendum are due only on 19.11.2026, leaving about 15 days. Suggestion: Kindly extend the last date of bid submission by at least 10–14 days from the date of issue of the Corrigendum/ response to queries.	No change in the last date for submission of the bids.
3	GCC, Cl. 2.3 and 2.4 (pp.6–7); ToR, Cl. 6.1 (p.28) and Cl. 9.1 (pp.31–32); GeM Contract Period (p.1)	"The Services shall be completed, and all deliverables submitted and accepted, within three (03) months, that is to say twelve (12) weeks, from the date of the Letter of Award." (GeM Contract Period: 3 Month(s) 1 Day(s).)	(a) Please confirm the contract period – 12 weeks (RFP) or 3 months 1 day (GeM). (b) Within 12 weeks the RFP expects: final instruments translated into the languages of 12 States, CAPI programming, pre-test and field-team training by Week 4; fieldwork in 144 blocks covering 9,468 respondents by Week 8; and a draft report by Week 10, with 10 days each for NAR's comments and resubmission (Cl. 9.3). This	The project period is 90 days. The relevant clauses are suitably modified. Please refer Revised RFP for further clarity.

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			leaves a very short window for State-level permissions, SHG list receipt, translation and quality assurance. Suggestion: Kindly extend the contract period to about 20 weeks, e.g. Inception Report – Week 3; Final instruments and training – Week 7; Completion of fieldwork – Week 14; Draft Report – Week 17; Final Report – Week 20; with the Payment Schedule at Section V-E revised accordingly. (c) If the period is not extended, please confirm that the 12 weeks shall run from the date on which NAR provides the SHG/ member lists and the letters of introduction to the SRLMs, and that delays on NAR/ SRLM side will be excluded.	
4	ToR, Cl. 9.3 (p.32); GCC, Cl. 6.4 (p.9); Section V-E, Cl. E.2 (p.42)	CMC shall ordinarily communicate its comments within ten (10) days… the agency shall… resubmit… within ten (10) days thereafter… In respect of the Final Report… deemed approval shall apply.	(a) Please confirm that the time taken by NAR/ CMC for review, comments and acceptance of each deliverable will be excluded while computing delay for liquidated damages and the contract period. (b) Deemed acceptance is provided only for the Final Report (GCC Cl. 6.4). Please extend deemed acceptance to all five deliverables if NAR does not communicate its comments/ acceptance within 10 days, so that milestone payments are not held up. (c) Please confirm that the "single round of comments" on each deliverable is binding on NAR and that fresh comments will not be raised on resubmission beyond those already communicated.	(a) Accepted. The time taken by NAR/ CMC for review, comments and acceptance of each deliverable will be excluded while computing delay for liquidated damages and the contract period (ToR Cl. 9.3, as amended). (b) No change. Deemed approval applies to the Final Report only (GCC Cl. 6.4). (c) No change.
5	Section III, Cl. 24.1 (p.24); GCC, Cl. 9.1 and 9.3 (p.10)	Liquidated damages at the rate of 0.5% of the total contract value shall be levied for each week of delay or part thereof, subject to a maximum of ten per cent (10%) of the total contract value.	Suggestion: Kindly provide that liquidated damages shall be computed on the value of the delayed deliverable/ milestone and not on the total contract value, and that "part thereof" be replaced by pro-rata days. Please also confirm that delays attributable to NAR, MoRD, SRLMs or district/ block units (e.g. non-supply of lists, delayed State permissions, delayed comments) and events of Force Majeure shall automatically extend the time without LD, rather than at the sole discretion of NAR (GCC Cl. 9.3).	Relevant clauses are amended. Please refer Revised RFP for further clarity.
6	ATC cover page, Item 5 (p.1); Section III, Cl. 9.1–9.2 (p.15), Cl. 15.1 (p.19), Cl. 16 Item 5 (p.20); GeM EMD Detail and ATC (pp.2–3)	"Rs 1.00 (one Lakh)"; "…shall be submitted before the Technical Bid submission deadline… between 10:00 a.m. and 12:30 p.m." (Cl. 9.1) versus "Original to be submitted on or before 11.12.2026 (within 7	(a) Please confirm the EMD amount as ₹1,00,000 (the schedule reads "Rs 1.00"). (b) Cl. 9.1 requires the original EMD before the bid submission deadline, while Cl. 16 allows it up to 11.12.2026. Please confirm the correct last date and time for physical submission.	(a) The EMD is Rs 1,00,000 (Rupees One Lakh only); the schedule has been corrected. (b) The original EMD instrument, where furnished in physical form, is to be submitted within seven (7) days of the opening of Technical Bids, on the date shown in the revised schedule. Section III, Cl. 9.1 and Cl. 16 have been aligned.

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			Please confirm that EMD may be furnished through the GeM-enabled modes (online/ e-BG/ surety bond) in addition to DD/ BG. (d) Please confirm that MSE/ DPIIT Start-up exemption certificates uploaded on GeM are sufficient and that no physical copy is required, in line with the GeM disclaimer on physical submission of documents.	including e-Bank Guarantee and surety bond (Section III, Cl. 15.1, as amended). (d) Yes. MSE/ DPIIT Start-up certificates uploaded on GeM are sufficient; no physical copy is required.
7	Section III, Cl. 15.4–15.5 (p.19); Annexure IX; GeM ePBG Detail (p.2)	Performance Security of five per cent (5%)... valid for a period of at least two (2) months beyond the expiry of the contract period... (GeM: ePBG Percentage 5.00%; Duration of ePBG required – 12 months.)	(a) The RFP requires validity of 2 months beyond the contract period (about 5 months) while GeM specifies ePBG for 12 months. Please confirm which applies. Suggestion: validity of 2 months beyond contract expiry, as per the RFP. (b) Cl. 15.4–15.5 appear to contain typographical errors ("as per the format provided in Annexure I X", "Tsshe Performance Security"). Please issue the corrected text and confirm that ePBG on GeM/ Insurance Surety Bond is acceptable in lieu of the Annexure IX format.	(a) The RFP applies: Performance Security valid for at least two (2) months beyond the expiry of the contract period (Section III, Cl. 15.4) is adequate. (b) The reference has been corrected to Annexure IX and the typographical error is corrected. ePBG on GeM and Insurance Surety Bond are acceptable. Please refer Revised RFP for further clarity.
8	Section I, Cl. 6.1 (p.4); Section III, Cl. 9.6 (p.16), Cl. 15.1 (p.19); GeM Bid Details (p.1)	The bids shall remain valid... for a period of ninety (90) days from the date of opening of the Technical Bids. (GeM: Bid Offer Validity – 90 days from Bid End Date.)	Please confirm whether the 90 days are counted from the bid end date (04.12.2026) as per GeM, or from the technical bid opening date (05.12.2026) as per the RFP, and the consequent validity of the EMD (45 days beyond bid validity).	The bid shall remain valid for ninety (90) days from the bid end date specified on the GeM portal (Section I, Cl. 6.1 and Section III, Cl. 9.6, as amended). Please refer Revised RFP for further clarity.
9	GeM Bid Details, "Document required from seller" (p.1); Annexure I Checklist (p.43)	Experience Criteria, Bidder Turnover, Certificate (Requested in ATC), OEM Annual Turnover, Additional Doc 1, 2, 3 (Requested in ATC).	Please confirm that "OEM Annual Turnover" is not applicable to this services bid, and specify what documents are intended under "Certificate" and "Additional Doc 1/2/3" on GeM. Please confirm that the documents listed in Annexure I are the only documents to be uploaded, and that they may be uploaded as consolidated PDF files given the limited upload slots on GeM.	"OEM Annual Turnover" is not applicable to this services bid. The documents to be uploaded are those listed in the Checklist at Annexure I; "Certificate" and "Additional Doc 1/2/3" on GeM may be used for these. Relevant documents may be consolidated in a PDF file & uploaded.
10	Section V-A, Eligibility (v) and (vi) (p.38); Annexure VII, Part-1, Notes 1–2 (p.50); Annexure I, Item 6 (p.43); GeM Bid Details – Years of Past Experience Required (p.1) and GeM Para 4 (p.3)	"Similar assignment" means an evaluation, impact assessment or large-scale sample survey employing both quantitative and qualitative techniques (including focus group discussions and in-depth interviews), with a minimum achieved sample of 500 respondents. (GeM: experience of "providing similar type of services to any Central/ State Govt Organization/ PSU".)	(a) Type of client: The GeM terms mention Central/ State Government Organisations/ PSUs, while the RFP does not state any client type. Please confirm whether only Government/ PSU assignments qualify, or whether assignments for private sector, NGOs/ foundations/ CSR, academic institutions and multilateral/ bilateral agencies are also accepted as "similar assignments" for eligibility (v)/(vi) and scoring under Criterion 2. Suggestion: Assignments for any client (Government, PSU, private, NGO, multilateral/ bilateral) should be	(a) "Similar assignment" means similar services rendered for Central/ State Governments, Central/State PSU's/PSBank's and private companies in India which are listed in National Stock exchange (NSE) or Bombay Stock Exchange (BSE) only. (b) suitably amended. Refer revised RFP document. (c) Period: last five financial years, FY 2021-22 to FY 2025-26. Only completed assignments are reckoned (Annexure VII, Part 1). Proof: work order/ contract/ sanction order with completion certificate or proof of final payment (Section V-A(v)). The RFP does not specify assignments in each of the five years.

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			accepted, as the RFP defines "similar" by the nature of the work and sample size and not by the type of client. (b) Definition: Please clarify whether the 500-respondent minimum refers to the quantitative sample only, and whether both FGDs and IDIs are required or either one along with a quantitative survey. Annexure VII Note 2 applies a 1,000-respondent threshold for Criterion 2(c); please confirm this is consistent. (c) Period and proof: Please confirm that the period is the last five financial years (FY 2021-22 to FY 2025-26), that the GeM requirement of services in each of the five years is not additional to the RFP, that ongoing assignments with completed data collection/ final report submitted and assignments executed as sub-consultant/ lead partner are accepted, and that where client confidentiality prevents a completion certificate, the work order with proof of final payment (invoice with TDS certificate/ bank statement) will be accepted.	
11	Section V-B, Criterion 2(b), 2(c), 2(d) (p.39); QCBS Technical Evaluation (Scoring) Criteria sheet uploaded on GeM	2(b): "Three studies – 3.5 marks; Above 3 to 4 studies – 4 marks; Above 5 studies – 5 marks". 2(c): "One survey sample of 1,000 to 3000… Two to Four surveys sample of 3,000 to 5000… Above surveys sample of 5000". 2(d): "one study – 3.5; two or four studies – 4; Above four – 5".	The slabs have gaps and overlaps: in 2(b) the marks for exactly 5 studies, and for fewer than 3 studies, are not stated; in 2(d) the marks for three studies are not stated; in 2(c) it is unclear whether the slab is based on number of surveys, sample size per survey, or aggregate sample (e.g. how a bidder with one survey of 6,000 or two surveys of 2,000 each would be scored). Suggestion: Please issue clear, non-overlapping slabs consistent across sub-criteria, e.g. 2(b): 1 study – 3.5; 2–3 studies – 4; 4 or more – 5 (in line with 2(a) and 2(d), since eligibility (v) itself requires only three similar assignments of any kind); 2(d): 1 study – 3.5; 2–4 studies – 4; more than 4 – 5; and for 2(c) state whether the achieved sample is per survey or aggregate and the minimum number of surveys for each slab.	The slabs have been revised. Please refer revised RFP document.
12	Section V-B, Criterion 2 – "Minimum marks 3.5 & Maximum 5" and Min. 14 marks (p.39); Section V-A, Eligibility (vi) (p.38)	Each of 2(a) to 2(d): "(Minimum marks – 3.5 & Maximum – 5)"; Maximum 20, Minimum 14.	Eligibility (vi) requires only one assignment in financial inclusion and one in rural development, but criterion 2 carries a minimum of 3.5 marks in each of four sub-criteria (total 14). Please clarify whether a bidder having no qualifying study in any one of sub-criteria 2(a)–2(d) (e.g. no survey of 1,000+ respondents) will score zero in that sub-criterion and still be considered, so long as the overall minimum of 14 marks is met, or whether it will be disqualified.	The criteria has been revised. Please refer revised RFP document.

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13	Section V-A, Eligibility (iv) (pp.37–38); Section V-B, Criterion 1 (p.38); GeM Bid Details – MSE/ Startup Relaxation for Turnover (p.1)	Minimum average annual turnover of ₹1.00 crore... In the case of a DPIIT-recognised Start-up... ₹25.00 lakh. (GeM: Turnover 100 Lakh(s); MSE Relaxation – Yes, turnover value 25 lakhs; Startup Relaxation – Yes, 25 lakhs.)	(a) Eligibility (iv) gives the relaxed threshold of ₹25 lakh only to DPIIT-recognised Start-ups, whereas GeM and the scoring matrix (Criterion 1) also relax the criterion for MSEs. Please confirm that MSEs registered under Udyam are also eligible for the ₹25 lakh threshold, and similarly for the number of assignments (eligibility (v)), and that this will be corrected through a Corrigendum. (b) Please confirm that the "last three completed financial years" means FY 2023-24, 2024-25 and 2025-26 (the three years ending 31st March 2026, as per the GeM terms), and that the requirement is met on the average of these three years.	(a) Accepted. Udyam-registered MSEs are also eligible for the relaxed turnover threshold of Rs 25 lakh (Section V-A(iv), Criterion 1 and Annexure VI, as amended). The relaxation on the number of assignments is addressed at S. No. 40. (b) Yes. The three financial years are 2023-24, 2024-25 and 2025-26 (Annexure VI), and the requirement is on the average of the three years.
14	Section V-A, Eligibility (ii) and (iv) (pp.37–38); Annexure VI (p.49)	...minimum average annual turnover... from consultancy, research or evaluation services... Audited statements of accounts for the three financial years and a certificate from a Chartered Accountant in the format at Annexure VI with UDIN number.	(a) Please clarify whether turnover from "consultancy, research or evaluation services" includes survey/ data collection, M&E, capacity-building and grant/ project income of Trusts/ Societies/ Section 8 companies/ research institutions, and whether the CA certificate can break up the qualifying turnover where the audited accounts show total income only. (b) Where the audit of the latest financial year is not complete, please confirm that a CA certificate based on provisional/ unaudited accounts for that year is acceptable.	(a) No change. Turnover is from consultancy, research or evaluation services, as certified by the Chartered Accountant in the format at Annexure VI with UDIN. (b) No change. Audited statements of accounts for the three financial years are required (Section V-A(iv)).
15	ToR, Cl. 10.1 and table (pp.32–33); Annexure VII, Part 3-A (pp.52–53); Section V-C (p.41); Section V-A, Eligibility (vii) (p.38); GeM Technical Specifications – Technical manpower (p.5)	ToR Cl. 10.1: "four key positions... Team Leader, FI & FL Expert, Research and Data Analysis Expert, Field Operations and Qualitative Research Expert", but the table lists nine positions (Team Leader with 15 years; Financial Inclusion Expert; Statistician; Survey Specialist; Data Analyst; Behavioural Finance Expert; M&E Expert; Social Development/ Gender Expert; six Regional Field Coordinators). Annexure VII prescribes four positions (Team Leader with 10 years, etc.). GeM lists Program Manager/ Team Leader, M&E Expert, Research Analyst, Statistician, Field Supervisor, District Coordinator, IT Expert and Subject Matter Expert.	The positions, titles, qualifications and experience in the ToR table (nine positions), Annexure VII Part 3 (four positions; e.g. Team Leader 10 years vs. 15 years in the ToR table) and the GeM specifications differ. Please clarify: (a) which positions are "key personnel" for eligibility (vii) and for CV submission and scoring under Criterion 4; (b) which qualification/ experience requirements prevail where they differ; and (c) whether the remaining positions in the ToR table (and the GeM list) are to be deployed at the bidder's discretion and need not be submitted with CVs in the Technical Bid.	The relevant terms, clauses are suitably modified. Please refer revised RFP document.
16	ToR, Cl. 10.1 table – "Indicative person-months" (pp.32–33); Annexure VII, Part 3-C,	Team Leader – 5.0; Financial Inclusion Expert – 4.0; Statistician – 3.5; Survey Specialist – 6.0; Data Analyst – 5.0; Behavioural Finance Expert – 2.5; M&E	The assignment is to be completed in 3 months (12 weeks), but several positions carry 5.0–6.0 person-months, which a single expert cannot deliver in the contract period. Please clarify whether the person-	The relevant terms, clauses are suitably modified. Please refer revised RFP document.

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	Item 12 (p.54); Financial Bid, Item 2 (p.62)	Expert – 3.0; Gender Expert – 3.0; Regional Field Coordinators – 4.0 each. (CV: level of effort in person-days; Financial Bid: person-days.)	months are indicative only or binding, whether they are to be reproduced in the Technical Bid, and the unit (person-months vs. person-days) to be used consistently in the CVs and Financial Bid. Suggestion: Kindly revise the indicative effort to be consistent with the contract duration, or state that the bidder may propose the level of effort.	
17	Section V-B, Criterion 4 and Section V-C (pp.40–41); Annexure VII, Part 3-B (p.53); Section V-A, Eligibility (vii) (p.38)	50 per cent of the marks for meeting the minimum educational qualification; 25 per cent for meeting the minimum experience; the remaining 25 per cent awarded proportionately for each completed year of relevant experience beyond the minimum prescribed. Summary table: "Whether on the full-time rolls of the Bidder (Yes/ No)".	(a) Please state the maximum number of years of additional experience for which proportionate marks will be awarded (e.g. a cap of 5 years beyond the minimum), and the cut-off date for counting experience. (b) Please clarify whether higher qualifications (e.g. Ph.D.) fetch any additional marks, and whether "relevant experience" is as defined for each position in Annexure VII Part 3-A. (c) Annexure VII Part 3-B asks whether each expert is on the Bidder's full-time rolls. Please confirm whether experts engaged on a consultancy/ contractual basis, with a signed commitment letter, are eligible to be proposed, and whether this affects scoring.	The relevant terms, clauses are suitably modified. Please refer revised RFP document.
18	ToR, Cl. 7.1 and 8.1 (p.28) versus Cl. 8.4–8.6, Tables 1–4 (pp.29–31); Section V-B, Criterion 3(c) (p.40)	Cl. 8.1: "This RFP does not prescribe any particular sampling technique, sample size or statistical procedure." Cl. 8.4: "The following distribution shall be adopted": 12 States, 36 districts, 144 blocks, 8,640 SHG members plus 828 others = 9,468.	Cl. 7.1/ 8.1 give the agency the flexibility to propose the sample, whereas Cl. 8.4–8.6 state that the given distribution shall be adopted. Please clarify whether Tables 1 to 4 are (a) a mandatory coverage on which all bidders must base their technical and financial bids, or (b) indicative, with the bidder free to propose a different design. Suggestion: To ensure comparability of financial bids and fair scoring under Criterion 3(c), please confirm that Tables 1–4 are the minimum mandatory sample and that any additional coverage proposed by a bidder will be at its own discretion and cost.	The relevant terms, clauses are suitably modified. Please refer revised RFP document.
19	ToR, Cl. 8.5–8.6, Table 4 (pp.29–31); GeM Technical Specifications – Additional Details (p.5)	RFP: 8,640 SHG members + 828 other respondents = 9,468. (GeM: "sample size for quantitative survey – 8712"; "36 In-depth interview"; "72 FGD (Per FGD approx. 10 members x 72 FGD, Total – 720 members covered)".)	The sample in the GeM specifications (8,712 quantitative; 36 IDIs; 72 FGDs of about 10 members) does not match the RFP (8,640 SHG members; 828 others across structured questionnaires, FGDs and KIIs). Please clarify which numbers prevail and whether the GeM figures are included in, or additional to, those in the RFP.	ToR Cl. 8.5 and 8.6 and Tables 1 to 4 prevail: 8,640 SHG members plus 828 others = 9,468. The GeM figures are not additional and are to be read accordingly.
20	ToR, Cl. 8.1 (p.28); Financial Bid, Items 1(a) and 1(b) (p.62); Section V-B Criterion 3(b) (p.40)	"The sampling design, the sample size and the basis of comparison shall be proposed by the agency." Financial Bid: "1(a) Interviews of the programme population;	Tables 1–4 cover only SHG members of the programme. Please clarify: (a) whether a separate comparison/ control sample is required, and if so its size and its relation to the 8,640 SHG members; (b) how the comparison group is to	(a) and (b) A separate comparison/ control sample is not prescribed. The basis of comparison is to be proposed by the Bidder and approved by NAR (ToR Cl. 8.1). Tables 1 to 4 are the mandatory minimum coverage; any comparison

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		1(b) Interviews of the comparison population".	be defined, since the FL programme reaches about 3.5 crore SHG members annually; (c) whether baseline or earlier survey data are available with NAR/ MoRD for before–after comparison; and (d) whether NAR will provide SHG-wise FL training exposure data from its real-time monitoring system for identifying exposed and less exposed members.	respondents proposed over and above this are at the Bidder's discretion. (c) and (d) NAR will make available to the selected agency the programme documents, training modules, guidelines, monitoring data and lists of SHGs and members necessary for drawing the sample, subject to the law on protection of personal data (ToR Cl. 13.1; GCC Cl. 5.2). Date and form will be communicated after award.
21	ToR, Cl. 8.6, Table 3 (pp.30–31); Financial Bid, Items 1(c)–1(e) (p.62); GeM Technical Specifications (p.5)	Table 3 lists "Structured Questionnaire & FGD" for SHG office bearers, VO, CLF, FL-CRPs and Master Trainers, and KII guides for bank, SRLM staff; the numbers of FGDs/ KIIs/ case studies are not stated. Financial Bid asks for units of FGDs, KIIs and case studies/ stories of change.	Please specify the exact number of (a) FGDs, with the category and number of participants per FGD, (b) in-depth interviews, (c) KIIs, and (d) case studies/ stories of change expected to be covered, so that the Financial Bids are based on a uniform scope. Please also clarify whether the structured questionnaire and the FGD are both to be administered for each respondent in Table 3 rows 1–5, or are alternatives.	The relevant terms, clauses are suitably modified. Please refer revised RFP document.
22	ToR, Cl. 8.4 (p.29); Cl. 13.1 (III) (p.35); GCC, Cl. 5.1–5.2 (p.9); ToR Cl. 8.5, Table 2 (pp.29–30)	"The final list of the sampled States/ Union Territories and districts shall be settled in consultation with NAR at the inception stage, and NAR may require the inclusion of any particular State/ Union Territory or district." NAR shall make available… lists of Self-Help Groups and members.	(a) Table 2 gives indicative States (e.g. Rajasthan, UP, Jharkhand, West Bengal, Assam, Meghalaya, Uttarakhand, Himachal Pradesh). Please confirm the final list of States, and the criteria for selecting districts and blocks (including high/ moderate-performing classification), before the bid submission, since field costs vary widely (e.g. hill/ North-East areas). (b) If NAR requires a change in States/ districts after award, please confirm that any resulting variation in cost will be compensated on the unit rates in the Financial Bid. (c) Please state by when and in what form (SHG-wise list with members, contact details, FL training status) NAR will provide the sampling frame, and whether the bidder will be expected to prepare the frame at block/ village level if not available.	The States/ UTs in Table 2 are indicative. The final list of States/ UTs and districts, and the blocks, will be finalized in consultation with MoRD/SLRM's at the Inception stage Bidders are requested to submit the bids based on details furnished in the revised RFP.
23	ToR, Cl. 8.2 (p.29); Annexure VII, Part 2, bullet 6 (p.52); Section V-B, Criterion 3 (p.40)	"…adequate to support the reporting of findings at the national and State levels." Annexure VII Part 2: "Proposed analytical framework, including the disaggregation required under Clause 4.3.2 of Section IV."	There is no Clause 4.3.2 in Section IV (Clause 4 has only 4.1–4.3). Please specify the disaggregation required for analysis and reporting (e.g. by State, region, programme maturity, social category, age, education, and exposure to FL training), since this decides the adequacy of the sample under Criterion 3(c).	The reference has been corrected to ToR Cl. 8.2. Findings are to be reportable at the national and State levels. Any further disaggregation (e.g. region, programme maturity, social category, age, education, exposure to FL training) is to be proposed by the Bidder in its analytical framework.
24	GCC, Cl. 3.7, 3.8, 4.2, 4.3, 5.1, 5.5 (pp.8–9); Annexure VII, Part 2 (pp.51–52); Section V-B, Criterion 3(c) (p.40);	e.g. "in terms of Clause 11.3 of Section IV" (key personnel substitution), "Clause 11.5 of Section IV" (replacement), "Clause 14 of Section IV" (Employer's assistance), "Clause 6 (Ethical Compliance) of Section	Several cross-references do not match the RFP. In Section IV, key personnel substitution is Cl. 10.3, replacement Cl. 10.5, Employer's roles Cl. 13, Ethical Compliance Cl. 12, ownership of data Cl. 14 and sampling Cl. 8; there is no Section VI; the single-bid clause is Cl.	Ambiguities are corrected. Please refer revised RFP document.

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
	Annexure II (p.45); ToR Cl. 12.5 (p.35)	IV", "Clause 7 of Section VI" (sampling), "Clause 9.5 of Section III" (single bid), "indicative implementation schedule at Clause 10 of Section IV".	9.4 of Section III; and Clause 10 of Section IV contains no implementation schedule. ToR Cl. 12.5 refers to "Clause 6.2". Please issue a Corrigendum with correct cross-references and confirm the intended clause in each case.	
25	ToR, Cl. 4.3 (p.27); Section V-B, Criterion 3(d) (p.40); Annexure VII, Part 2 (p.52)	"The study will adopt industry standard, validated metrics across financial knowledge, attitude, and behaviour." "...application of nationally recognised parameters of financial knowledge, attitude and behaviour and the approach to benchmarking."	Please specify the "nationally recognised parameters" and benchmarks that NAR/ MoRD expects (e.g. NCFE's financial literacy/ inclusion survey indicators, RBI/ NSFE definitions, OECD/INFE toolkit), or confirm that the bidder may propose them. Please also confirm that licensed/ proprietary scales may be used in the instrument provided the questions are delivered to NAR for unrestricted use.	The RFP does not prescribe a specific tool, framework or benchmark. The Bidder is to propose the nationally recognised parameters of financial knowledge, attitude and behaviour and the approach to benchmarking in its technical bid.
26	ToR, Cl. 9.1, Deliverables 1–5 (pp.31–32); Section III Cl. 20.1 (p.22); Section V-B, Criterion 3(e) (p.40)	Draft report "accompanied by the draft Financial Literacy Assessment"; Final: "the final Financial Literacy Assessment with the recommendations for piloting"; "Financial Literacy Assessment and Certification Framework"; "competency standards".	The Objectives (Cl. 5) and Scope (Cl. 6.2) do not describe the Financial Literacy Assessment and Certification Framework. Please clarify its expected scope and depth (e.g. competency standards, assessment tool, scoring and certification levels, pilot design), whether any piloting/ field-testing of the framework is expected within this assignment, and the weightage expected in the evaluation of Criterion 3(e).	Scope: the draft and final Financial Literacy Assessment (Deliverables 4 and 5, ToR Cl. 9.1), covering competency standards, assessment methodology and recommendations for piloting (Annexure VII, Part 2). Only recommendations for piloting are required; piloting/ field-testing is not part of this assignment.
27	ToR, Cl. 9.1, Deliverables 1, 4 and 5 (pp.31–32); Cl. 11.5 (p.34); Financial Bid, Item 4 (p.62)	Presentations before the CMC; "Printed copies as directed by the Ministry"; "final presentation cum dissemination"; Financial Bid Item 4 includes "dissemination".	For uniform pricing please specify: (a) the number of printed copies of the Final Report (abridged and main) and other printed material; (b) the number, venue and mode (in person/ virtual) of presentations to the CMC; and (c) the format, venue, city, number of participants and the logistics expected for the final dissemination, and whether these are to be organised/ paid for by the agency.	(a) 10 (Ten) Printed copies to be submitted. Further, soft copies of all the survey findings, reports shall be submitted in pen drive and CD's. (b) Presentations to the CMC: Inception Report and Draft Report (Deliverables 1 and 4); final presentation cum dissemination (Deliverable 5). CMC reviews are ordinarily by video conference (ToR Cl. 11.5). NAR will not reimburse any charges for presentation related visits expenditures. (c) Format, venue and participants of the dissemination as directed by NAR to be adhered. Bidders to make reasonable provision in their Financial Bid.
28	Section III, Cl. 11.4 (p.17); Section V-B, Criterion 3 (p.40); Section III Cl. 16 Item 8 (p.20); GeM – Presentation Venue (p.4)	"The presentation... shall form part of the assessment under the criterion 'Proposed Methodology and Work Plan'." Presentation: "Will be intimated to the shortlisted agencies". (GeM: Presentation Venue – National Academy of RUDSETI, Kumbalagodu.)	Please clarify: (a) how the 40 marks of Criterion 3 are split between the written Technical Proposal and the presentation, (b) the expected duration/ format of the presentation and who must present (Team Leader and key experts), (c) whether participation through video conference is permitted (the GeM page mentions a physical venue), and (d) the likely time window after the technical bid opening, so that key personnel can be available.	The relevant terms, clauses are suitably amended., Please refer revised RFP.



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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
29	ToR, Cl. 8.3 (p.29); Section I Cl. 3.2 (p.4); Section III Cl. 9.3 (p.16); Financial Bid (pp.61–62); Section V-D (p.41); GeM – Evaluation Method and Price Breakup (p.2)	Cl. 8.3: "The same units shall be reflected in the indicative cost break-up at Annexure VII." Cl. 3.2: "The Technical Bid shall not contain any financial information whatsoever… the bid shall be summarily rejected." (GeM: Evaluation Method – Total value wise evaluation; Financial Document Indicating Price Breakup Required – Yes.)	(a) Annexure VII is the Technical Proposal and has no cost break-up, while the cost break-up is in the Financial Bid. Please confirm that units (number of respondents, FGDs, KIIs) are to be mentioned only as numbers in the Technical Proposal, without any cost, so that the bid is not rejected under Cl. 3.2. (b) Please confirm that the Financial Bid format (pp.61–62) is the price breakup required on GeM, that bids will be ranked on the total lump-sum fee exclusive of GST, and whether quantities in the breakup (Items 1(a)–1(e), person-days) will be pre-filled by NAR to ensure uniform comparison. (c) Please confirm the basis on which "abnormally low" bids will be examined under Cl. 12.5 of Section III.	The relevant terms, clauses are suitably amended., Please refer revised RFP.
30	Section V-E, Cl. E.1–E.3 (pp.41–42); GCC, Cl. 6.2, 6.3, 6.5, 6.8 (pp.9–10); GeM Payment Timelines (p.2)	"NAR shall endeavour to release the payment within thirty (30) days of acceptance"; No advance payment; interest only "at its discretion… at the rate specified in the Special Conditions of Contract". (GeM: Payments within 30 days of issue of SDAC and on-line submission of bills.)	(a) The GeM ATC mandates payment within 30 days, while the RFP only states that NAR will "endeavour" to do so. Please confirm a firm payment period of 30 days from the invoice/ acceptance and interest at a fixed rate on delayed payments. (b) The Payment Schedule column reads "% of bid amount + GST". Please confirm that GST will be paid on each milestone invoice. (c) Suggestion: Considering the heavy up-front field costs, please consider a mobilisation advance of 10% against a bank guarantee, or re-balancing of milestones (e.g. 15% – Inception; 20% – Instruments and training; 35% – Field data collection; 20% – Draft Report; 10% – Final Report).	(a) No change. NAR shall endeavour to release payment within 30 days of acceptance (GCC Cl. 6.3; Section V-E.3). Interest on delay attributable solely to the Employer: GCC Cl. 6.8. (b) Yes. GST is payable extra on each milestone invoice. (c) No change. No advance/ mobilisation payment; milestones and percentages.
31	GCC, Cl. 1.4, 3.4, 6.8 (pp.7–10); Annexure XI (pp.58–59); Section III Cl. 14.4 (p.18)	"…the address of the Party specified in the Special Conditions of Contract"; "…as is specified in the Special Conditions of Contract"; "interest at the rate specified in the Special Conditions of Contract".	The Special Conditions of Contract (SCC) referred to in the GCC are not part of the RFP. Please share the SCC (insurance, rate of interest, notices, authorised representatives, etc.) before bid submission, and confirm that Annexure XI is the complete draft contract and that no terms other than those in the RFP and Corrigenda will be added at the time of contract execution.	The RFP has no separate SCC document. Please refer revised RFP document for other details.
32	GeM ATC – Generic Option Clause 25% (p.6); GCC, Cl. 2.4 and 6.1 (pp.7, 9); ToR Cl. 8.4 (p.29)	"The buyer can increase or decrease the contract quantity or contract duration up to 25 percent… For lumpsum-based service contracts, the buyer may increase the scope of work and contract value up to 25 percent with the consent of the service provider." GCC 2.4: modification "shall not have the	Please clarify how the 25% option clause interacts with GCC Cl. 2.4 (no extension beyond three months) and Cl. 6.1 (fixed lump sum). Please confirm that any increase/ decrease in scope or duration will be priced at the unit rates in the Financial Bid or as mutually agreed, will require the consent of the agency, and that the duration will be extended proportionately with any increase in scope.	GCC Cl. 2.4 and 6.1 apply. The contract is lump-sum; any modification in scope or terms is only by written agreement between the Parties.

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
		effect of extending the total duration beyond three (3) months."		
33	Section III, Cl. 20.1 (p.22); ToR, Cl. 14.1–14.3 (p.36); GCC, Cl. 3.8 (p.8)	All data… survey instruments, training manuals, reports, analyses… shall vest absolutely and exclusively with NAR and MoRD. The agency shall have no right to use, reproduce, publish… for any purpose whatsoever, including academic or promotional purposes.	Please confirm that: (a) pre-existing intellectual property of the agency (CAPI software/ platform, analysis scripts, methods, scales and tools developed prior to or independently of this assignment) remains with the agency, with NAR receiving a licence for use of the same in the deliverables; and (b) the agency may cite the assignment (title, client, scope, sample and value, without data/ findings) as experience credentials in future bids and portfolio.	(a) No change. Section III, Cl. 20.1 and ToR Cl. 14 apply to all material generated under the contract. (b) Use of the assignment for any purpose requires NAR's prior written approval (Section III, Cl. 20.1; ToR Cl. 14.3; GCC Cl. 3.5(c)).
34	Section III, Cl. 18.1(I), (II) and (V) (pp.21–22)	…the Bidder, or any of its affiliates, is engaged in the implementation, delivery, supervision or capacity building of the Financial Literacy programme under DAY-NRLM in any State/ Union Territory proposed to be covered under the assignment.	Please clarify that conflict of interest applies only where the bidder or its affiliate is currently engaged in implementing, supervising or delivering the FL programme (or designed its modules/ monitoring system) under DAY-NRLM, and not to unrelated past or ongoing research, evaluation, survey or training assignments with MoRD, NAR, NRLM or SRLMs. Please also define "affiliate" (e.g. entities under common control or more than 26% common shareholding).	Section III, Cl. 18.1 applies in the circumstances listed at (I) to (V) only. "Affiliate" is not separately defined. The Bidder is to disclose any actual or potential conflict in the Technical Bid (Cl. 18.2).
35	GCC, Cl. 2.6.1 and 2.6.3 (p.7)	Termination for convenience on thirty (30) days' notice; the Consultant shall be paid for Services satisfactorily performed and accepted on a pro-rata basis… less… the cost of completing the balance Services through an alternative agency.	Suggestion: In case of termination for the Employer's convenience, please provide for payment of work done (whether or not milestone has been accepted) plus non-cancellable committed costs (field force, licences, etc.) and demobilisation costs. Also please confirm that any deduction for the cost of completing the balance Services through an alternative agency applies only on termination for default and is limited to the excess cost over the contract price.	No change. GCC Cl. 2.6.1 to 2.6.3 stands unaltered.
36	Section III, Cl. 22.2–22.4 (pp.23–24)	…the dispute shall be referred to a sole arbitrator to be appointed by the President of NAR, Bengaluru.	Suggestion: Please provide that the sole arbitrator shall be appointed by mutual consent of the parties or, failing that, through an independent institution/ the High Court under the Arbitration and Conciliation Act, 1996, in view of the requirement of independence and impartiality of the arbitrator.	No change. Section III, Cl. 22.2 stands.
37	Section V-A, Eligibility (ix) (p.38); Annexure I, Item 7 (p.43); Annexure IV (pp.46–47); Section I, Cl. 4.2 (p.4)	Affidavit on non-judicial stamp paper of ₹500… duly notarised; hard-copy submission by hand/ post/ courier leads to disqualification (other than EMD, MSME/ Start-up certificate).	Please confirm that the affidavit on ₹500 non-judicial/ e-stamp paper, duly notarised, may be uploaded as a scanned copy on GeM without physical submission, and that an e-stamp paper of Karnataka or any other State is acceptable.	The affidavit (Annexure IV) on Rs 500 non-judicial stamp paper, duly notarised, is to be uploaded as a scanned copy on GeM; no physical submission. The RFP does not restrict the State of issue of the stamp paper for the affidavit. The contract with the successful Bidder will be executed on Karnataka stamp paper.

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
38	ToR, Cl. 13.2 (pp.35–36); GCC, Cl. 3.7 (p.8); Section III, Cl. 19.3 (p.22); ToR Cl. 12.1–12.6 (pp.34–35)	…the licensing of the CAPI platform…; every field investigator… undergoes a police verification or equivalent background check prior to deployment…; All data… stored and processed within India.	(a) Please confirm that the bidder may use its own/ any licensed CAPI platform, provided servers are located in India, and that NAR does not prescribe a specific software. (b) Please confirm that "equivalent background check" can be satisfied by Aadhaar-/ ID-based verification and a declaration by the agency, since police verification of every investigator in 12 States is not practicable within the timeline. (c) Please state the number of languages in which the instruments and the translations are to be provided (the final instruments are due "in English and in the languages of the States covered"), and whether certified back-translation is required.	(a) Yes. The RFP prescribes no CAPI software; the agency is responsible for CAPI licensing (ToR Cl. 13.2). Data to be stored and processed in India (Section III, Cl. 19.3). (b) No change. GCC Cl. 3.7: police verification or equivalent background check before deployment; records to be maintained; CMC may verify (ToR Cl. 11.4). (c) English and the languages of the States/ UTs covered (ToR Cl. 9.1, Deliverable 2); final States settled at Inception (Cl. 8.4). Certified back-translation is not prescribed; translation quality assurance is to be described in the Technical Proposal.
39	Section III, Cl. 4.1 and 4.3; Annexure I, Item 17; GCC (sub-contracting)	Single Entity only, not a Joint Venture, consortium or association of entities; sub-contracting of the assignment, in whole or in part, is not permitted (other than field investigators, translators and data entry personnel).	Given the pan-India scope (12 States, 36 districts, 144 blocks), the mix of quantitative and qualitative work and the 12-week timeline, please permit bidding as a consortium of not more than two members, with the lead member meeting the turnover criterion and the experience of the members counted together for eligibility (v)/(vi) and Criterion 2, with joint and several liability. Alternatively, please permit a named technical/ field partner for State-level field operations and qualitative work, disclosed in the Technical Bid with a commitment letter, without this being treated as prohibited sub-contracting.	No change. Single Entity only; JV/ consortium not permitted (Section III, Cl. 4.1; Section V-A(ii)). Sub-contracting is not permitted, except engagement of field investigators, translators and data entry personnel (Cl. 4.3); a named partner is not permitted.
40	Section V-A, Eligibility (v) (p.38); GeM Bid Details – Years of Past Experience and MSE Relaxation (p.1) and GeM Para 4 (p.3)	At least three (3) similar assignments in the last five financial years, or not less than two (2) in the case of a DPIIT-recognised Start-up. (GeM: 5 years of past experience; services to Central/ State Govt Organisation/ PSU in each financial year.)	In line with the Public Procurement Policy for Micro and Small Enterprises and the relaxation already granted to MSEs on turnover, please extend to Udyam-registered MSEs the same relaxation on prior experience as is given to DPIIT-recognised Start-ups, i.e. not less than two (2) similar assignments. Please also confirm that the GeM condition of Government/ PSU services in each of the five financial years will not be applied over and above the eligibility criteria stated in the RFP.	No change. Relaxation on the number of similar assignments applies to DPIIT-recognised Start-ups only (Section V-A(v)). Eligibility is as per Section V-A; no each-year condition is stipulated.
41	Section V-A, Eligibility (vi) (p.38); Section V-B, Criterion 2(d) (p.39)	At least one (1)… in the domain of rural development or rural livelihoods. 2(d): "Studies in the domain of rural development or rural livelihoods, including studies relating to SHGs and community institutions".	Please confirm that the domain of "rural development or rural livelihoods" includes, in addition to SHG/ NRLM programme studies: farmer and rural household surveys (e.g. agriculture, crop, agri-input and farm-economics studies), studies of rural enterprises, FPOs and rural markets, rural consumer and rural finance studies, and	Domain as stated in Section V-A(vi) and Section V-B, 2(d): rural development or rural livelihoods, including studies relating to SHGs and community institutions. The RFP lists no further categories; the TEC will assess each assignment on its nature and objectives, per the description at Annexure VII, Part 1.

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
			studies conducted in rural areas for private, CSR or development-sector clients.	
42	Section V-A, Eligibility (vi) (p.38); Section V-B, Criterion 2(a) (p.39)	At least one (1)... in the domain of financial inclusion, financial literacy, microfinance or banking. 2(a): "Studies in the domain of financial inclusion, financial literacy, microfinance or banking".	Please confirm that studies for banks (including public sector banks), NBFCs, housing finance companies, insurers and fintechs on customer behaviour, product usage, digital banking adoption, credit/ loan products and customer satisfaction are accepted as studies in the domain of "banking" for eligibility (vi) and Criterion 2(a).	Domain as stated in Section V-A(vi) and Section V-B, 2(a): financial inclusion, financial literacy, microfinance or banking. The RFP lists no further categories; the TEC will assess each assignment on its nature and objectives, per the description at Annexure VII, Part 1.
43	Section V-B, Criterion 2(b) (p.39); Annexure VII, Part-1, Note 1 (p.50)	2(b): "Impact evaluation or impact assessment studies employing mixed methods".	Please define "impact evaluation or impact assessment" for Criterion 2(b). Please confirm that mixed-method studies assessing the outcomes or effectiveness of a programme, scheme, service or product (e.g. programme/ product outcome assessments, customer experience and satisfaction benchmarking, before-after or exposed/ non-exposed comparisons) are accepted, and whether a formal counterfactual (experimental/ quasi-experimental) design is required.	As stated in Section V-B, 2(b): impact evaluation or impact assessment studies employing mixed methods. The RFP neither defines it further nor prescribes a formal counterfactual design; the TEC will assess on the basis of the assignment description at Annexure VII, Part 1.
44	Section V-B, Criterion 2(c) (p.39); Annexure VII, Part-1, Note 2 (p.50)	2(c): "Large-scale household or beneficiary surveys with an achieved sample of..."; Note 2: only large-scale household or beneficiary surveys with an achieved sample of 1,000 or more respondents.	Please confirm that large-scale surveys of individuals, customers, consumers, enterprises and other stakeholders with an achieved sample of 1,000 or more respondents are accepted under Criterion 2(c), and not only household or beneficiary surveys of Government schemes. Please also confirm that surveys conducted through CAPI, CATI or online modes are accepted, and whether the achieved sample may be aggregated across waves/ phases of the same assignment.	As stated in Section V-B, 2(c) and Annexure VII, Part 1, Note 2: large-scale household or beneficiary surveys with an achieved sample of 1,000 or more. The RFP does not prescribe the mode of data collection. Under 2(c), as amended, the aggregate achieved sample of such completed surveys is reckoned.

2. Replies to queries of Bidder B (17 queries)

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
1	Section IV, Clause 8.4 & 8.5, Page 29	The study proposes coverage of 12 States/UTs, 36 districts and 144 blocks, with the final selection of States/UTs and districts to be undertaken in consultation with NAR.	Kindly confirm the names of 36 districts and 144 blocks to be surveyed.	The relevant terms, clauses are suitably modified. Please refer revised RFP document.
2	Section IV, Clause 8.5, Pages 29–30	The sample distribution proposes 5 SHGs per block and 12 members per SHG across 144 blocks.	Kindly clarify whether NAR will provide the updated list/database of SHGs and their members for all sampled blocks. Further, will the database contain the necessary details, including SHG identification, village, block, district, member details and programme participation records, to facilitate random selection of respondents?	NAR will make available to the selected agency the programme documents, training modules, guidelines, monitoring data and lists of SHGs and members necessary for drawing the sample, subject to the law on protection of personal data (ToR Cl. 13.1; GCC Cl. 5.2) to the successful bidder.

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
3	Section IV, Clause 8.5, Page 29	The geographical coverage proposes 3 districts per State/UT and 4 blocks per district.	Kindly clarify whether the selection of districts and blocks will be undertaken by NAR or by the selected agency in consultation with NAR/SRLMs. Also, will any specific criteria be prescribed for selecting districts and blocks within each State?	District and block selection will be decided by NAR in consultation with MoRD & various SRLM's at the Inception stage and the same is binding on the bidders.
4	Section IV, Clause 8.6, Pages 30–31	In addition to SHG members, the study proposes coverage of SHG office bearers, VOs, CLFs, FL-CRPs, Master Trainers, Bank Sakhis/Vittiya Sakhis/BC Sakhis, bank officials and SRLM officials, with a consolidated additional sample of 828.	Kindly clarify whether the proposed sample of 828 under the additional respondent categories is fixed and mandatory. Further, for categories such as VO and CLF, where the sample is mentioned as a unit, should the interview be conducted with the institution as a unit or with individual office bearers/representatives?	Yes. Table 3 (828) forms part of the mandatory minimum coverage (ToR Cl. 8.1 and 8.5, as amended). For VOs and CLFs the institution is the unit of selection, covered through its office bearers/ representatives. The other categories in Table 3 are individual respondents. Respondent numbers and tools are as per Table 3 and the note below it. Refer revised RFP document for more clarity.
5	Section IV, Clause 8.6, Pages 30–31	The suggested tools for various respondent categories include structured questionnaires, FGDs and KIIs.	Kindly clarify how many FGDs are to be conducted in each district. Also, please confirm the number of KIIs to be conducted in a district. The current sample distribution indicates that One KII in each district. Kindly confirm.	The related clauses, paras are modified. Please refer the revised RFP document for details.
6	Section IV, Clauses 7.1 and 8.1, Page 28	The agency is required to propose an appropriate impact assessment methodology, including quantitative and qualitative approaches, sampling strategy and analytical framework. The basis of comparison is also to be proposed by the agency.	Kindly clarify whether the study is expected to include a separate comparison/control group comprising SHG members who have not received financial literacy training or have had limited exposure to the interventions. If yes, will NAR provide the relevant database and programme participation records for identifying such respondents?	A separate comparison/ control sample is not prescribed. The basis of comparison is to be proposed by the Bidder and approved by NAR (ToR Cl. 8.1). Tables 1 to 4 are the mandatory minimum coverage; any comparison respondents proposed over and above this are at the Bidder's discretion & shall be within the lump-sum price quoted. NAR will make available to the selected agency, the programme documents, training modules, guidelines, monitoring data and lists of SHGs and members necessary for drawing the sample, subject to the law on protection of personal data.
7	Section IV, Clauses 5, 6 & 7, Pages 27–28	The study aims to assess changes in financial knowledge, attitudes and behaviour following financial literacy interventions, along with the effectiveness of the training modules and delivery architecture.	Kindly clarify whether NAR will provide historical programme records, training participation data, duration/frequency of training, intervention coverage and other relevant monitoring data to support the assessment of programme outcomes and impact.	Yes. NAR will make available to the selected agency the programme documents, training modules, guidelines, monitoring data and lists of SHGs and members necessary for drawing the sample, subject to the law on protection of personal data.
8	Section IV, Clause 5, Page 27; Annexure VII, Part 2, Page 52	The agency is required to assess financial literacy against nationally recognised parameters of financial knowledge, attitude and behaviour and propose an approach to benchmarking.	Kindly clarify whether NAR/MoRD has identified any specific nationally recognised financial literacy framework, benchmark indicators or standardised assessment tools that the selected agency is expected to adopt. Alternatively, may the agency propose an appropriate framework based on recognised national parameters for approval by NAR?	The RFP does not prescribe a specific tool, framework or benchmark. The Bidder is to propose the nationally recognised parameters of financial knowledge, attitude and behaviour and the approach to benchmarking in its Technical Proposal.
9	Section IV, Clauses 9.1 and 9.2, Pages 31–32	The deliverables include integrated quantitative and qualitative instruments, translations into the languages of the	Kindly clarify whether NAR will provide any existing financial literacy training modules, questionnaires, assessment tools, programme guidelines and related	Existing training modules, programme guidelines and related documents will be provided by NAR (ToR Cl. 13.1). Development, translation, pre-testing and programming of the

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
		sampled States/UTs, pre-testing, interviewer manuals and CAPI-compatible files.	reference documents for developing the survey instruments, or whether the selected agency will be required to develop all instruments independently.	survey instruments are the responsibility of the agency (ToR Cl. 13.2), subject to NAR approval.
10	Section IV, Clause 13.1, Page 35	NAR shall provide programme documents, training modules, guidelines, monitoring data and lists of SHGs and members, subject to applicable data protection requirements. NAR will also issue letters of introduction to the sampled SRLMs.	Kindly confirm whether NAR will facilitate the selected agency through official communication/authorisation letters to the concerned SRLMs, district and block-level officials and other relevant stakeholders to ensure smooth access to respondents and programme-related information.	Yes. NAR will nominate a nodal officer, issue letters of introduction to the SRLMs of the sampled States/ UTs and facilitate the co-operation of the district and block units (ToR Cl. 13.1). The agency is to obtain such State-level permissions as may be necessary, with facilitation by NAR (ToR Cl. 13.3).
11	Section IV, Clauses 6.1, 9.1 & 10, Pages 28, 31–33	The complete assignment is required to be completed within 12 weeks from the date of the Letter of Award, including inception, instrument development, training, fieldwork, analysis and reporting.	Considering the proposed coverage of 12 States/UTs, 36 districts, 144 blocks and approximately 9,468 total sample units, kindly clarify whether the 12-week implementation period includes the time required for obtaining State-level permissions, receiving databases, finalising survey instruments and securing approvals from NAR/SRLMs.	The assignment, including all preparatory activities, is to be completed within ninety (90) days from the Letter of Award (ToR Cl. 6.1). The time taken by NAR/ CMC for review, comments and acceptance of each deliverable will be excluded while computing delay for liquidated damages and the contract period (ToR Cl. 9.3, as amended).
12	Section IV, Clauses 9.1 and 9.3, Pages 31–32	The inception report is due in Week 2, final survey instruments and training in Week 4, field data collection in Week 8, draft report in Week 10 and final report in Week 12.	Kindly clarify whether the stipulated timelines are indicative or strictly fixed. In case of delays arising due to non-availability of programme databases, administrative approvals, respondent lists or access facilitation from concerned State/district authorities, will corresponding extensions be considered without levy of liquidated damages?	The timelines at ToR Cl. 9.1 are fixed. The time taken by NAR/ CMC for review, comments and acceptance of each deliverable will be excluded while computing delay for liquidated damages and the contract period. Extension of time without liquidated damages for reasons beyond the control of the agency is as per Section III, Cl. 24.2.
13	Section IV, Clause 10, Pages 32–33; Annexure VII, Part 3, Pages 52–54	Section IV, Clause 10 prescribes a team structure comprising multiple experts and six Regional Field Coordinators. However, Annexure VII, Part 3 and Section V-C prescribe four key personnel for the core team, with a different set of qualifications and experience requirements.	We request you to kindly clarify the final mandatory team composition to be considered for the Technical Proposal. Should bidders propose all nine positions specified under Section IV, Clause 10, or only the four key positions prescribed under Annexure VII and Section V-C? Further, which set of minimum qualifications, experience requirements and person-months shall prevail for technical evaluation?	The relevant terms, clauses are amended. Please refer revised RFP for details.
14	Section IV, Clause 10, Pages 32–33; Annexure VII, Part 3, Pages 52–54	The RFP specifies different minimum experience requirements for certain key personnel under Section IV and Annexure VII. For example, the Team Leader requirement differs between the two sections.	Kindly clarify whether the minimum experience requirements mentioned under Section IV, Clause 10 or those specified in Annexure VII, Part 3, shall be considered for determining the eligibility and award of technical marks for key personnel.	The relevant terms, clauses are amended. Please refer revised RFP for details.
15	Section V-A, Eligibility Criteria (v) & (vi), Page 38	Bidders are required to have completed at least three similar assignments during the last five financial years, each involving a minimum achieved sample of 500	Kindly clarify whether assignments involving large-scale quantitative household/beneficiary surveys along with qualitative components such as FGDs, KIIs and IDIs will qualify as similar assignments. Further, can the same	The relevant terms, clauses are amended. Please refer revised RFP for details.

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
		respondents and both quantitative and qualitative techniques, including FGDs and IDIs.	completed assignment be considered under both the financial inclusion/financial literacy and rural development/rural livelihoods experience requirements, subject to meeting the respective criteria?	
16	Section V-B, Criterion 2(b), Page 39	Technical evaluation awards marks for impact evaluation/impact assessment studies employing mixed methods, with specified experience-based scoring slabs.	We request you to kindly clarify the scoring slabs under Criterion 2(b), particularly the number of completed studies required for the award of 3.5, 4 and 5 marks, as the current wording appears to have an overlap/gap in the prescribed experience categories.	The relevant terms, clauses are amended. Please refer revised RFP for details.
17	Section IV, Clause 9.1, Pages 31–32; Section IV, Clause 14, Page 36	The selected agency is required to submit raw and cleaned datasets, codebooks, qualitative transcripts, analysis outputs and other deliverables. All data and intellectual property shall vest with NAR.	Kindly clarify the expected format of the final datasets and analysis deliverables, including whether the cleaned quantitative dataset is required in Excel/CSV/SPSS/Stata format and whether qualitative transcripts are required in English or in the original language of the interviews along with English translations.	Deliverables are to be submitted in soft copy in editable format (ToR Cl. 9.1): the workbook of tables in Microsoft Excel, and the cleaned dataset with codebook and qualitative transcripts. All reports shall be in English (Cl. 9.2). The specific dataset format and the language of the transcripts will be settled at the Inception stage.

3. Replies to queries raised by Bidder C (16 queries)

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
1	Section IV, Clauses 6–8, pages 27–31	The RFP sets out the objectives and scope of the impact assessment and the proposed sampling design, but does not clearly specify whether a baseline assessment/report was undertaken for the financial literacy interventions.	Kindly confirm whether a baseline study or assessment report is available for the financial literacy interventions covered under this assignment. If available, please share the report and clarify when the baseline was conducted, the States/districts and respondent groups covered, the indicators measured, and whether the underlying datasets and tools can also be made available to the selected agency.	Any earlier interim/ assessment reports and related datasets, if available with NAR/ MoRD, will be shared with the selected agency at the Inception stage (ToR Cl. 13.1).
2	Section IV, Clauses 6–8, pages 27–31	The impact assessment requires an understanding of intervention exposure and implementation across the selected geographies. The RFP does not clearly specify the timing, duration or phasing of financial literacy training across States, districts and SHGs.	Kindly provide details of when the financial literacy training/interventions were delivered, including the implementation period, district-wise/State-wise rollout, phased or cohort-wise delivery, training coverage and intensity, and any changes in the delivery model over time. Please also clarify whether these rollout details and beneficiary-level training records will be shared with the selected agency to inform the assessment design and ensure that district selection appropriately captures the timing and phasing of programme exposure.	Details of the roll-out and the training records, as available in the programme monitoring system, will be shared with the selected agency. NAR will make available to the selected agency the programme documents, training modules, guidelines, monitoring data and lists of SHGs and members necessary for drawing the sample, subject to the law on protection of personal data. Date and form will be communicated after award.
3	Section IV, Clauses 6–7, pages 27–28	The RFP describes the objectives and scope of the impact assessment but does not clearly set out a consolidated results	Kindly clarify whether NAR/MoRD has an existing Theory of Change, results framework, logical framework or approved set of indicators for assessing the financial	The RFP does not prescribe a results framework or a fixed list of indicators. Available programme documents will be shared with the selected agency. The agency is to propose the

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
		framework or a defined list of outcome and impact indicators to be measured.	literacy interventions and financial literacy levels of SHG members. If available, please share the same, including indicator definitions, measurement protocols and any baseline/target values. In the absence of an existing framework, please confirm whether the selected agency may develop and propose an appropriate results framework and indicator matrix for NAR/MoRD's review and approval.	analytical framework and indicator matrix in its Technical Proposal and Inception Report, subject to NAR approval.
4	Section IV, Clause 8.1, page 28	The sampling design, sample size and basis of comparison are to be proposed by the agency and approved by NAR. The RFP does not prescribe a particular sampling technique, sample size or statistical procedure.	Kindly clarify whether the impact assessment is expected to include a distinct comparison group comprising SHG members who have not received, or have had limited exposure to, the financial literacy interventions. If a comparison group is required, please clarify whether such respondents are to be included within the prescribed sample of 8,640 SHG members or sampled in addition to it. Please also indicate whether programme exposure records or beneficiary lists will be made available to facilitate identification of trained and untrained/less-exposed SHG members.	A separate comparison/ control sample is not prescribed. The basis of comparison is to be proposed by the Bidder and approved by NAR (ToR Cl. 8.1). Tables 1 to 4 are the mandatory minimum coverage; any comparison respondents proposed over and above this are at the Bidder's discretion, and shall be within the lump-sum price quoted. NAR will make available to the selected agency the programme documents, training modules, guidelines, monitoring data and lists of SHGs and members necessary for drawing the sample, subject to the law on protection of personal data. Date and form will be communicated after award.
5	Section IV, Clause 8 / Table 2, pages 29–31	The SHG member sample is calculated as 12 members per SHG × 5 SHGs per block × 4 blocks per district × 3 districts per State/UT × 12 States/UTs, resulting in 8,640 SHG members.	Please confirm this, will you prescribe the characteristics for selection of districts/ blocks, and SHG based on training delivered, is it likely that in one SHG we may have members who have not attended training and therefore the 12 members need to be screened and sampled.	The related terms, clauses are modified. Please refer revised RFP document.
6	Section IV, Clause 8 / Table 2, pages 29–31	The RFP provides 12 States/UTs, 3 districts per State/UT, 4 blocks per district and 5 SHGs per block. The final list of sampled States/UTs and districts is to be settled with NAR/MoRD at inception.	Kindly clarify whether the 12 States/UTs listed in the RFP are indicative or fixed. Will NAR/MoRD provide the final list of sampled districts, blocks and SHGs, or will the selected agency be responsible for developing the sampling frame and proposing locations for approval? Please also clarify the expected timeline for finalisation and sharing of the sampling frame.	The States/ UTs in Table 2 are indicative. The final list of States/ UTs and districts, and the blocks, will be finalized by NAR in consultation with MoRD & various SRLM's at the Inception stage.
7	Section IV, Clause 8 / Table 3, pages 30–31	The RFP specifies additional coverage of SHG office bearers, VO units, CLF units, FL-CRPs, Master Trainers, Bank/Vittiya/BC Sakhis, bank officials and SRLM officials.	For VO and CLF, the RFP describes the sample as a number of 'units'. Kindly clarify whether the unit of selection and reporting is the institution itself or an individual office bearer/representative from each selected VO/CLF. Please also confirm the expected respondent-level coverage for each of the other categories listed in Table 3.	For VOs and CLFs the institution is the unit of selection, covered through its office bearers/ representatives. The other categories in Table 3 are individual respondents. Respondent numbers and tools are as per Table 3 and the note below it.
8	Section IV, Clause 10.1, pages 32–33; Annexure VII, Section 3, pages 52–54	Clause 10.1 identifies four key positions for the dedicated core team. However, the staffing table under Clause 10.1 lists nine position categories, including specialist roles	There appears to be a difference between the four key positions identified in Clause 10.1 and Annexure VII, Section 3, and the nine position categories listed in the staffing table under Clause 10.1. Kindly clarify whether all	The related terms, clauses are modified. Please refer revised RFP document.

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
	Section IV, Clauses 10.2–10.4, page 34 Section IV, Clause 10.3, page 34; Annexure VII, Section 3, pages 53–54	and six Regional Field Coordinators. Annexure VII, Section 3 also sets out four key positions for technical evaluation. The core team shall be gender diverse. The Team Leader is responsible for overall quality and timely delivery and shall be the single point of contact. The agency shall deploy adequate supervisors and investigators to complete fieldwork within the specified period. The key personnel proposed in the Technical Bid shall be deployed for the level of effort indicated in their CVs. No key personnel shall be substituted after bid submission except with prior written approval of NAR.	nine categories (14 positions in total, including six Regional Field Coordinators) are mandatory deployment requirements, or whether only the four core positions are mandatory and the remaining specialists/coordinators may be deployed as considered necessary by the agency. Kindly clarify whether NAR has prescribed a minimum number or indicative deployment requirement for field supervisors and investigators, over and above the six Regional Field Coordinators listed in the staffing table. Please confirm whether the agency may propose the number and deployment plan based on the approved sample, geographical spread and fieldwork timeline. Kindly clarify whether CVs and deployment commitments are required only for the four key personnel specified in Annexure VII, Section 3, or for all positions listed in the staffing table under Clause 10.1, including the six Regional Field Coordinators and additional specialists.	
9	Section IV, Clause 10.1, pages 32–33	The staffing table under Clause 10.1 specifies indicative person-months for each position, including 4.0 person-months for each of the six Regional Field Coordinators.	Kindly clarify whether the indicative person-months specified against each position are mandatory minimum deployment levels or estimates for planning purposes. Please confirm whether the person-months for Regional Field Coordinators are applicable separately to each coordinator and whether deployment may be staggered in line with the fieldwork schedule.	The related terms, clauses are modified. Please refer revised RFP document.
10	Section IV, Clauses 7.1 and 8.1, pages 27–28	The agency is required to propose an appropriate impact assessment methodology, including sampling and analysis. The sampling design, sample size and basis of comparison are to be proposed by the agency and approved by NAR.	Kindly clarify whether NAR/MoRD will provide programme implementation records, including financial literacy training coverage, training dates, intervention intensity, curriculum/modules delivered and beneficiary-wise or SHG-wise exposure data. These records will be important for defining programme exposure, constructing the comparison strategy and interpreting financial literacy outcomes.	Yes. NAR will make available to the selected agency the programme documents, training modules, guidelines, monitoring data and lists of SHGs and members necessary for drawing the sample, subject to the law on protection of personal data. Date and form will be communicated after award.
11	Section IV, Clause 6.2 and Clause 7.1, pages 27–28	The assignment includes assessment of financial knowledge, attitudes, behaviour and use of financial services, as well as assessment of the delivery architecture, curriculum and implementation gaps.	Kindly clarify whether NAR has a preferred or prescribed national financial literacy measurement tool, competency standard or benchmark that the agency is expected to adopt. If no prescribed tool is available, please confirm that the agency may propose an integrated assessment instrument and benchmarking approach, subject to NAR's review and approval.	The RFP does not prescribe a specific tool, framework or benchmark. The Bidder is to propose the nationally recognised parameters of financial knowledge, attitude and behaviour and the approach to benchmarking in its Technical Proposal subject to NAR approval.
12	Section IV, Clause 10.5, page 34	NAR may require the agency to withdraw and replace any member of the core team or field force whose performance or conduct is	Kindly clarify whether the 15-day replacement requirement will also apply to specialist personnel and Regional Field Coordinators, and whether any	The related terms, clauses are modified. Please refer revised RFP document.

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
		found unsatisfactory, and the agency shall comply within fifteen days.	replacement must meet the same minimum qualifications and experience as the originally proposed personnel.	
13	Section V-E / Financial Bid format, pages 60–61	The RFP provides the prescribed format for submission of the Financial Bid in Indian Rupees. No explicit budget ceiling or maximum permissible contract value is identified in the provisions reviewed.	Kindly clarify whether NAR/MoRD has stipulated an overall budget ceiling or maximum permissible financial quote for this assignment. If a ceiling has been determined, please indicate whether it is inclusive or exclusive of applicable taxes	The RFP does not specify a budget ceiling. Bidders are to quote a total lump-sum fee exclusive of GST in the Financial Bid format duly considering the scope of works/ terms of reference and other terms and conditions of the revised RFP.
14	Section III, Clauses 4.1 and 4.3, pages 12–13; Annexure II, page 44; Section II, eligibility criteria, page 37	The RFP requires the Bidder to be a single entity, does not permit joint ventures or consortia, and states that subcontracting of the assignment, in whole or in part, is not permitted. Engagement of field investigators, translators and data-entry personnel is treated separately and is not construed as subcontracting.	Kindly confirm whether any limited subcontracting or engagement of specialist third-party agencies/service providers (for example, regional field support, translation, transcription, technology/CAPI support or data processing) may be permitted with NAR's prior written approval, while the Bidder retains full responsibility for the assignment. Please also clarify whether the permitted engagement of field investigators, translators and data-entry personnel is the only exception to the prohibition on subcontracting.	No change. Sub-contracting, in whole or in part, is not permitted. Engagement of field investigators, translators and data entry personnel is the only exception.
15	Section III, Clause 24.1, page 24; draft Contract, Section II, Clause 9.1–9.3, page 10; applicable GeM GTC, page 34	The RFP and draft Contract provide for liquidated damages at 0.5% of the total contract value for each week of delay or part thereof, subject to a maximum of 10%. The GeM GTC provisions referred to by the Bidder provide a 5% cap for ordinary delay and a maximum 10% cap for inordinate delay.	Kindly clarify which liquidated damages provision will prevail in the event of any inconsistency between the RFP/draft Contract and the GeM GTC. In particular, please confirm whether the maximum cap is 5% of the contract value, with a higher cap of 10% only for inordinate delay, or 10% in all cases. Please also clarify the criteria for determining inordinate delay and confirm that LD will not be levied for delays attributable to NAR/MoRD, delayed approvals or inputs, access/permissions, force majeure or other circumstances beyond the agency's reasonable control, where timely notice is provided.	The provisions of the revised RFP (Buyer-added ATC) shall prevail & apply. Please refer revised RFP document.
16	Section III, Clauses 19 and 20; draft Contract, Section II, Clause 3.8; applicable GeM GTC, page 37	The contractual provisions place confidentiality, data protection, intellectual property and indemnity obligations on the agency. The Bidder has not identified a corresponding express indemnity from NAR for claims arising from materials, data, instructions or content supplied by NAR or from acts or omissions within NAR's control.	We request NAR to clarify whether the contract can include a reciprocal indemnity in favour of the agency for third-party claims arising from materials, datasets, content or instructions supplied by NAR, including claims of infringement of third-party intellectual property rights or unlawful disclosure/processing of personal data attributable to NAR. Please also confirm that the agency will not be responsible for any unauthorised use, onward disclosure or processing by NAR or its authorised recipients after the relevant data/materials have been handed over in accordance with the contract.	No change. Section III, Cl. 19 and 20 and GCC Cl. 3.8 stand.

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4. Replies to queries raised by Bidder D (11 queries)

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
1	Section IV, Clause 8.5, Page 29	The study proposes coverage of 12 States/UTs, 36 districts, 144 blocks and 8,640 SHG members, with five SHGs and 12 members per block.	Kindly confirm whether the 12 States/UTs indicated in Table 2 are to be treated as fixed for the purpose of the study, with flexibility limited to the final selection of districts and blocks in consultation with RUDSETI/NAR/MoRD. Since the final selection will be based on programme maturity, geographical representation, survey feasibility and availability of beneficiary data, we understand the names of the districts and blocks may be finalised during the inception stage in consultation with RUDSETI/NAR/MoRD, rather than being proposed at the time of bid submission. Kindly confirm our understanding	The understanding is confirmed as regards districts and blocks. The States/ UTs in Table 2 are indicative. The final list of States/ UTs and districts, and the blocks, need to be finalized in consultation with NAR/ MoRD/SRLM's at the Inception stage. Please refer revised RFP for more clarity.
2	Section IV, Clauses 8.5–8.6, Pages 29–31	Table 2 specifies 8,640 SHG members, while Table 3 specifies 828 additional samples, resulting in a consolidated coverage of 9,468.	Kindly clarify whether the 828 additional samples mentioned in the RFP are to be covered as individual interviews or as group/institutional interactions, particularly for Village Organisations (VOs) and Cluster Level Federations (CLFs). This clarification will help us estimate the actual number of interviews and plan the fieldwork and associated costs.	For VOs and CLFs the institution is the unit of selection, covered through its office bearers/ representatives. The other categories in Table 3 are individual respondents. Respondent numbers and tools are as per Table 3 and the note below it.
3	Section IV, Clauses 8.1–8.4, Pages 28–29	The sampling design, sample size and basis of comparison are to be proposed by the agency, with findings supporting national and State-level reporting.	Given that the RFP already prescribes the overall sample coverage across 12 States/UTs, 36 districts and 144 blocks, kindly clarify whether the agency is required to demonstrate statistical representativeness independently for each State/UT, or whether national-level statistical representativeness, with indicative State-level attribution, would be considered adequate.	The RFP specified sampling/ survey details are minimum requirements only. Bidders are requested to improvise the same and quote their price accordingly.
5	Section IV, Clauses 4–7, Pages 27–28	The assessment is expected to examine the effectiveness of the financial literacy programme and measure financial knowledge, attitude and behaviour.	Since the programme has been implemented over multiple years and the RFP envisages an impact assessment, kindly clarify whether any baseline, pre-intervention or previous assessment datasets are available? In case such records are not available, kindly confirm whether the agency may adopt a retrospective, recall-based assessment of programme exposure and outcomes, using suitable comparison groups, with the associated methodological limitations duly documented.	There are no earlier baseline/ assessment datasets are available with NAR/ MoRD. The Bidder may propose a retrospective approach with suitable comparison, with assumptions and limitations stated, subject to NAR approval.
6	Section IV, Clauses 3–5 and 8, Pages 26–30	The programme follows a cascaded delivery architecture involving Master Trainers, FL-CRPs and SHG members, with coverage	Kindly clarify whether the agency is expected to develop State/district-wise programme performance rankings (e.g., high, moderate and low maturity) to guide the selection of study locations, or whether an existing classification/ranking will be made available by	The agency is not required to develop performance rankings at the bid stage. Selection of States on the high-performing/ moderate-performing basis (Table 2) needs to be finalized in consultation with MoRD/ SRLM's at the Inception stage.

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S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
		across different States and programme maturity levels.	RUDSETI/NAR/MoRD for this purpose, considering the limited implementation timeline.	
8	Section V, Clauses A(v)–(vi), Pages 37–38; Section V-B, Criterion 2, Page 39	Eligibility requires three similar assignments, including experience in financial inclusion/financial literacy and rural development/livelihoods. Technical scoring evaluates experience across multiple categories.	Kindly clarify whether large-scale socio-economic assessments, SHG studies and livelihood impact evaluations would qualify as similar assignments, provided they meet the prescribed sample size and mixed-method requirements? Further, whether a single assignment may be considered under multiple technical scoring categories where its scope and deliverables meet the respective criteria.	"Similar assignment" is as defined at Section V-A(v) and Annexure VII, Part 1, Note 1: an evaluation, impact assessment or large-scale sample survey employing both quantitative and qualitative techniques, including FGDs and IDIs, with a minimum achieved sample of 500 respondents. Assignments meeting this definition qualify. The same assignment may be claimed under more than one criterion, provided the qualifying particulars for each are separately established (Annexure VII, Part 1, Note 3).
9	Section V-B, Criterion 3(c), Page 40	The technical evaluation criterion refers to the sampling framework under Clause 7 of Section VI.	The sampling framework is detailed under Section IV, Clause 8, whereas Criterion 3(c) refers to Clause 7 of Section VI. Kindly confirm whether this reference may be read as Section IV, Clause 8, understanding this might be a typological error	Suitable changes are made in revised RFP document. Please refer the revised RFP document.
10	Section IV, Clause 10.1, Pages 32–33; Annexure VII, Part 3, Pages 52–53	Regional Field Coordinators- Regional coordination of fieldwork and quality control (Curriculum vitae of each key expert in the format prescribed (Annexure VII, PART- 3))	Is it required to provide the 6 Regional Field Coordinators CVs at this stage? Or can be provided by the selective agencies at the stage of Contract signing?	Suitable changes are made in revised RFP document. Please refer the revised RFP document.
11	Section II, Clauses 2.2–2.4, Pages 6–7; Section IV, Clauses 6.1 and 9.1–9.3, Pages 28 and 31–32	The assignment must commence within 7 days of the LOA and be completed within 12 weeks from the LOA. Deliverables are scheduled across five milestones, with NAR ordinarily providing comments within 10 days.	Considering the compressed implementation timeline and dependence on programme data, beneficiary lists, approvals and field-level facilitation, kindly clarify the provisions for corresponding timeline adjustments in the event of delays in receiving the required inputs or facilitation from NAR/MoRD.	The time taken by NAR/ CMC for review, comments and acceptance of each deliverable will be excluded while computing delay for liquidated damages and the contract period. Please refer revised RFP document for more clarity.
12	Section IV: Terms of Reference; Point 6-Scope of Work	The entire assignment shall be completed within a period of three (3) months from the date of the Letter of Award, and the methods proposed by the agency shall be capable of being implemented within that period and within the contract price.	Considering the Sample Size and PAN India coverage, 3 months doesn't feel adequate to complete the project. So, request you to increase the project timeline to 6 months.	The assignment is to be completed within ninety (90) days from the date of the Letter of Award.
13	Section II: General Conditions of Contract; Point 9: Liquidated Damages	If the Consultant fails to submit any deliverable within the timeline prescribed in this Contract, liquidated damages at the rate of one half of one per cent (0.5%) of the total contract value shall be levied for each week of delay or part thereof, subject to a maximum of ten per cent (10%) of the total	During the course of the project, there are certain unanticipated delays due to external reasons which are beyond the control of the selected agency. This also includes necessary approvals which take substantial time. In case of such delays will the penalty be waived off?	The relevant clauses pertaining to project time period and liquidated damages are suitably modified and for details refer revised RFP document.

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
		contract value, in terms of Clause 24 of Section III.	Alternatively, we request for a reduction of the penalty percentage to 0.1% of the total contract value per week.	

5. Replies to queries raised by Bidder E (6 queries)

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
1	Section IV Terms of Reference (pg. 32-33) & Section V: Eligibility & Evaluation Criteria (41)	Clause 10.1 says "four key positions", but the table under Team Composition (page no. 33) lists personnel.	Which are scored as 'key personnel' under Section V-C?	The relevant terms, clauses are suitably modified and for details refer revised RFP document.
2	Annexure XI: Draft Form of Contract (pg. 59-60) & Section IV: Team Composition, Clause 10 (Page no. 33-34)	The duration of the Contract shall be three (3) months from the date of the Letter of Award, and the Contract shall stand completed upon the acceptance of the Final Report and the handing over of all data and deliverables	Person-months exceed the contract period. The Survey Specialist is at 6.0 and the Data Analyst and Team Leader at 5.0 each, against a 3-month assignment. Do these figures mean total effort across the team, or must one individual be deployed full-time beyond three months?	The relevant terms, clauses are suitably modified and for details refer revised RFP document.
3	Section IV. Terms of Reference Clause 7.1 and 8.1(pg.28).	Clause 7.1 and 8.1 say the agency proposes the sampling, but Clause 8.4 says the Table 1–2 distribution "shall be adopted".	Are the tables binding, or indicative and open to a better sample design?	Tables 1 to 4 are the mandatory minimum coverage (ToR Cl. 8.1 and 8.5, as amended). The agency may propose refinements to the sampling plan with justification, subject to NAR approval.
3 (ii)		Basis of comparison. Clause 8.1 asks for one, but the sample is of SHG members	Will NAR provide records of who received FL training and when, so that trained and untrained members, or a baseline, can be identified?	NAR will make available to the selected agency the programme documents, training modules, guidelines, monitoring data and lists of SHGs and members necessary for drawing the sample, subject to the law on protection of personal data. Date and form will be communicated after award. The basis of comparison is to be proposed by the Bidder.
3 (iii)		-	State selection What criteria define a "high-performing" and a "moderate-performing" state? Also, NAR may require inclusion of particular states or districts (Clause 8.4), so who bears any extra cost?	Selection of States on the high-performing/ moderate-performing basis (Table 2) will be settled in consultation with NAR/ MoRD at the Inception stage.
3 (iv)		-	Missing sampling details. The tables give blocks, SHGs and members, but not villages per block, nor how the 12 members per SHG are selected. Should the agency propose these?	Yes. The number of villages per block and the method of selecting SHGs and the 12 members per SHG are to be proposed by the Bidder in its sampling design, subject to NAR approval. Please refer revised RFP document for more clarity.

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6. Relies to queries raised by Bidder F (5 queries)

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
1	Section IV, Cl. 10.1 and table (pp. 32–33); Annexure VII Part 3 (pp. 52–53); Section V-C (p. 41)	Core team of "four key positions" (Team Leader, FI/FL Expert, Research & Data Analysis Expert, Field Operations & Qualitative Expert); the table in Cl. 10.1 lists nine positions, including Statistician, Survey Specialist, Data Analyst, Behavioural Finance, M&E, Social Development/Gender experts and 6 Regional Field Coordinators.	Please confirm (a) that only the four positions in Annexure VII Part 3 are "key personnel" to be scored under Criterion 4 and for which CVs are to be submitted; (b) whether the remaining positions in the Cl. 10.1 table are mandatory, indicative or optional, and whether CVs/names are required for them at bid stage; and (c) which document prevails in case of conflict.	The relevant terms, clauses are suitably modified and for details refer revised RFP document.
2	Section IV, Cl. 10.1 table (pp. 32–33) vs Annexure VII Part 3 A (p. 52)	Team Leader: 15 years' experience (5 in rural livelihoods/financial inclusion; 2 multi-State studies as Team Leader). Annexure VII: 10 years (3 in leading multi-State studies). FI/FL Expert: 10 years vs 8 years.	The minimum qualifications and experience for the same positions differ between Section IV and Annexure VII. Please confirm the applicable minimums for each position (Team Leader, FI/FL Expert, and the others) through a corrigendum.	The relevant terms, clauses are suitably modified and for details refer revised RFP document.
3	Section IV, Cl. 8.1, 8.4, 8.5 and Tables 1–4 (pp. 28–30); Financial Bid, item 1(b) (p. 62)	Cl. 8.1: sample size and "basis of comparison" to be proposed by the agency. Financial Bid item 1(b): "Interviews of the comparison population". Tables 1–4 contain 9,468 samples and no comparison sample.	Please clarify (a) whether a comparison/control group is mandatory; (b) if so, whether it is to be drawn from the prescribed 8,640 SHG-member sample or in addition to it; and (c) whether comparison respondents are to be costed in the Financial Bid over and above the prescribed samples.	Please refer revised RFP document.
4	Section II Cl. 2.3 (p. 6); Section IV Cl. 6.1, Cl. 9 (pp. 28, 31–32)	Entire assignment to be completed in 12 weeks, with final instruments due in Week 4, fieldwork complete by Week 8, and a 10-day NAR comment period plus a 10-day resubmission period per deliverable.	Given the 12-State, 8,640-member field survey with instrument translation and pre-testing, please clarify (a) whether the time taken by NAR to give comments or approvals is excluded from the bidder's timeline; and (b) whether NAR would consider extending the timeline.	(a) Yes. The time taken by NAR/ CMC for review, comments and acceptance of each deliverable will be excluded while computing delay for liquidated damages and the contract period. (b) No. The assignment is to be completed within ninety (90) days from the date of the Letter of Award.
5	Annexure VII Part 2 (pp. 51–52); Section V-B Criterion 3(c) (p. 39)	Annexure VII Part 2 and Criterion 3(c) refer to "Clause 7 of Section VI", "Clause 4.3.2 of Section IV" and "Clause 10 of Section IV (indicative implementation schedule)". The RFP has no Section VI and no Clause 4.3.2 in Section IV, and Clause 10 of Section IV deals with the core team, not an implementation schedule.	Please issue a corrigendum identifying the clauses intended by these references. We presume they are Clause 8 (sampling) for the sampling-adequacy criterion 3(c), Clause 4.3 for the disaggregation required in the analytical framework, and Clause 9 for the implementation schedule, and request NAR to confirm or correct this.	Please refer revised RFP document.

7. Replies to Queries raised by Bidder G (1 queries)

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
1	Section IV – Clause 10.1; Section V – Part B and Part C; Annexure VII – Part 3	Section IV, Clause 10.1 specifies four mandatory core team positions: (i) Team Leader, (ii) Financial Inclusion and Financial Literacy Expert, (iii) Research and Data Analysis Expert, and (iv) Field Operations and Qualitative Research Expert. The RFP also mentions additional support team positions. Further, Section V, Part B and Part C provide for technical evaluation of the four key personnel, with a total allocation of 30 marks. Annexure VII, Part 3, prescribes the CV format for these four key personnel.	While Section IV lists out 8 core team positions (except Field Coordinators), the marks distribution is indicated for 4 key positions. Please clarify whether CVs need to be submitted for these 4 positions only.	Yes. The bidder is required to submit CVs for the four mandatory key personnel positions. Please refer revised RFP for details.

8. Replies to Queries raised by Bidder H (1 queries)

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Reply of NAR
1	Section- Annexure VI, Page 50 Reference- Annual Turnover	The Bidder shall have a minimum average annual turnover of ₹1.00 crore (Rupees One Crore only) from consultancy, research or evaluation services during the last three financial years. (2023-2024, 2024-2025 2025-2026) In the case of a DPIIT recognised Start-up, the minimum average annual turnover shall be ₹25.00 lakh (Rupees Twenty-five Lakh only).	As the financial statements for FY 2025–26 have not yet been audited, we kindly request clarification on whether the provisional Balance Sheet and Profit & Loss Statement for FY 2025–26, along with the audited financial statements for FY 2022–23, FY 2023–24 and FY 2024–25, would be acceptable for meeting the prescribed financial eligibility criteria.	No. As per the RFP, the average annual turnover shall be calculated based on the three specified financial years, namely FY 2023–24, FY 2024–25 and FY 2025–26. The bidder is required to submit the audited financial statements for these three financial years, along with the prescribed Chartered Accountant's certificate indicating the turnover from consultancy, research or evaluation services and bearing the CA's membership number and UDIN.

9. Replies to Queries raised by Bidder I (8 queries)

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Response of NAR
1	Section IV, Clauses 8.1–8.6, Pages 28–31	Clause 8.1 allows the agency to propose its own sample size and sampling method. Clause 8.3 asks the agency to propose and justify the number of States, districts, blocks, villages, respondents, FGDs and KIIs.	The RFP allows agencies to propose and justify their sample size and coverage, but it also provides a detailed sample of 9,468 units across 12 States. Please clarify whether we should follow the sample size and geographical	The agency shall adhere to the minimum sample coverage and geographical spread specified in Clauses 8.1–8.6 of Section IV, comprising 9,468 units across 12 States/UTs, 36 districts and 144 blocks, including 8,640 SHG members and 828 other respondent units/categories as detailed in the revised

NAR BENGALURU 560 074

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Response of NAR
		However, the following clauses provide a detailed sample of 9,468 units, including 8,640 SHG members and 828 other units across 12 States, 36 districts and 144 blocks.	coverage given in the RFP, or whether we are expected to propose our own sample size and coverage with proper justification.	RFP. The agency may propose justified methodological refinements or distribution adjustments, where permitted, for NAR's prior consideration and approval. Such proposal shall not reduce the stipulated minimum sample coverage or geographical spread.
2	Section IV, Clauses 7.1 and 8.1; Page 28; Financial Bid, Pages 60–61	The RFP mentions 9,468 sample units. The Financial Bid also mentions interviews with a comparison population, but does not specify its sample size.	Please clarify whether we need to interview SHG women who have not received financial literacy training for comparison. If yes, should these women be included in the sample of 9,468, or should we survey them separately in addition to the given sample?	Refer revised RFP for details.
3	Section IV, Clause 10.1, Pages 31–32; Annexure VII, Part 3, Pages 52–53	Section IV, Clause 10.1 and Annexure VII, Part 3 of the uploaded revised RFP specify the mandatory key experts and their minimum experience requirements. The bidder has referred to differences in designations and experience requirements.	The bidder states that the designations and requirements of the four key experts differ between the two sections and seeks clarification on the four designations, educational qualifications and minimum experience requirements, including whether positions may be combined.	Relevant clauses, terms are modified. Please refer revised RFP for details.
4	Section IV, Clause 10.1, Pages 31–32; Annexure VII, Part 3, Pages 52–53; Financial Bid, Pages 60–61	Annexure VII mentions four key experts, while Section IV also lists additional specialists and six Regional Field Coordinators. The bidder refers to person-month requirements exceeding the three-month assignment duration.	Please clarify whether all additional experts and six Regional Field Coordinators are compulsory, whether the bidder may propose its own supporting team, and how person-month figures should be considered in the manpower plan and financial proposal.	Relevant clauses, terms are modified. Please refer revised RFP for details.
5	Section II, Clause 5.2, Page 9; Section IV, Clauses 7–8, Pages 28–31	NAR will provide relevant programme documents and records required for the study.	Please clarify whether NAR will also provide details of SHG members who received financial literacy training, training dates, topics covered and any available baseline or previous assessment data to help measure programme impact.	NAR may share the available data to the successful bidder. The selected agency shall identify and communicate its data requirements during the inception stage.
6	Section II, Clause 2.3, Page 6; Section IV, Clause 9.3, Page 32	The assignment must be completed within 12 weeks. NAR may take up to 10 days to review each deliverable and provide comments.	If NAR's approval of survey tools or permission from concerned authorities is delayed, will additional time be allowed without penalty?	Please refer revised RFP regarding project period definition and liquidated damages clause, which are suitably amended.

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Website: https://rudsetacademy.org

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query of the Bidder	Response of NAR
7	Section V-A(iv), Page 36; Section V-B(1), Pages 38–40	Section V-A(iv) of the uploaded revised RFP provides a minimum average annual turnover threshold of ₹25 lakh for DPIIT-recognised Start-ups and Micro and Small Enterprises (MSEs), and ₹1 crore for other bidders.	Please clarify whether the minimum average annual turnover of ₹25 lakh is applicable to MSEs also, or only to DPIIT-recognised Start-ups.	Relevant clauses, terms are modified and for details please refer revised RFP document.
8	Section I, Clause 3.2, Page 4; Section IV, Clause 8.3, Page 29; Annexure VII, Part 2, Pages 50–53; Financial Bid, Pages 60–61	The RFP states that no financial information should be included in the Technical Proposal. However, Clause 8.3 also refers to an indicative cost break-up under Annexure VII.	Please confirm whether the Technical Proposal should mention only the number of surveys and proposed coverage, with all rates and costs provided separately in the Financial Proposal.	The bidder shall not include financial information, rates, fees or cost break-up in the Technical Bid. The Technical Proposal shall include the proposed methodology, sample coverage, number of surveys/respondents and deployment plan etc as detailed in the revised RFP. All financial details shall be furnished only in the Financial Bid in the prescribed format.

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REVISED RFP DOCUMENT

BUYER-ADDED ADDITIONAL TERMS AND CONDITIONS (ATC)

NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.s

S. No.	Activity Description	Date
1.	Floating of RFP on GeM Portal and NAR Website	03.11.2026
2.	Last Date for Submission of Queries/ Pre-bid Clarifications (in the format at Annexure VIII, by e-mail only)	13.11.2026 up to 5:00 PM
3.	Pre-bid Meeting (through Video Conference/ physical mode)	17.11.2026 at 11:00 AM
4.	NAR's response to queries/ issue of Corrigendum, if any	19.11.2026
5.	Submission of Earnest Money Deposit (EMD), as prescribed at Clause 15.1, Part-I of RFP. Copy of the EMD or exemption certificate shall be submitted along with Technical Bid. The Bidder may submit the Earnest Money Deposit (EMD) along with Technical bid by way of DD, Bank Guarantee or the GeM portal permissible instruments. The original DD need to be submitted to NAR office at Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple, Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India, within 7 days from the date of opening of the Technical bid.	Rs 1,00,000 (one Lakh) favouring National Academy of RUDSETI (NAR) payable at Bengaluru, within 7 days from the date of opening of technical bids.
6.	Last Date and Time for Online Submission of Bids on GeM Portal	04.12.2026 at 3:00 PM
7.	Opening of Technical Bids	05.12.2026 at 3:00 PM
8.	Presentation by technically responsive Bidders before the Technical Evaluation Committee.	Will be intimated to the shortlisted agencies
9.	Opening of Financial Bids of technically qualified Bidders	Will be intimated through the GeM Portal or email communication

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NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

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SECTION I: NOTICE INVITING OFFERS (NIO)

NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

1. Background

1.1. The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development (MoRD), Government of India, is the flagship programme of the Government for rural poverty reduction through the promotion of self-managed institutions of the rural poor. The Mission has mobilised rural women into more than 92 lakh Self Help Groups (SHGs) and their federations, which stand cumulatively credit-linked to the extent of over ₹13.14 lakh crore. Financial inclusion and financial literacy together constitute one of the core pillars of the Mission's strategy for the economic empowerment of rural women.

1.2. Under this pillar, the Mission implements a dedicated Financial Literacy programme delivered through a cascaded, community led training architecture comprising Master Trainers and Financial Literacy Community Resource Persons (FL-CRPs) drawn from the SHG fold. The programme presently covers 30 States/ Union Territories, 704 districts and 6,756 blocks, and reaches approximately 3.5 crore SHG members annually, making it the largest community-led financial literacy effort in the country.

1.3. In view of the scale of the programme and the substantial transformation of the financial sector in recent years, the Ministry proposes to commission an independent, pan-India impact assessment of the Financial Literacy programme, and simultaneously to establish, for the first time, a standardised methodology for the assessment of financial literacy of SHG members against nationally recognised parameters of financial knowledge, attitude and behaviour.

2. Purpose of the Notice

2.1. The National Academy of RUDSETI (NAR), Bengaluru, on behalf of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development (MoRD), invites Bids under a two-bid system, i.e. Technical Bid and Financial Bid, from reputed and experienced agencies for "Undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM" on the terms and conditions set out in this RFP document.

2.2. The detailed Terms of Reference, eligibility conditions, evaluation criteria, contractual terms and formats are contained in Sections III and IV and in the Annexures to this RFP

document. The RFP document in its entirety, together with all Corrigenda and clarifications issued by NAR, shall constitute the bidding document.

3. Two-Bid System

3.1. Bidders shall submit their offers under two-bid system, comprising Technical Bid and Financial Bid, complete in all respects. Both bids shall be submitted online through the GeM Portal in the folder structure specified on the portal.

3.2. The Technical Bid shall not contain any financial information whatsoever. In the event that any financial information is found in the Technical Bid, the bid shall be summarily rejected.

3.3. The selection of the successful Bidder shall be made through the Quality and Cost Based Selection (QCBS) method, with a weightage of seventy per cent (70%) for the technical score and thirty per cent (30%) for the financial score, as detailed in Section IV of this RFP.

4. Submission on GeM Portal

4.1. The interested Bidders shall submit their bids online on the GeM Portal (https://gem.gov.in/) on or before the last date and time for submission of bids as specified in Clause 16 of Section III. The RFP documents can be downloaded from the websites https://gem.gov.in/ and https://rudsetacademy.org/.

4.2. If any agency submits the proposal in hard copy, by hand, by post or by courier, such agency shall be disqualified. This shall not apply to the submission of the Earnest Money Deposit, which shall be submitted in physical form in the manner prescribed in Clause 15.1 of Section III, in addition to being uploaded on the GeM Portal.

5. Important Dates

5.1. The schedule of the bidding process is set out in Clause 16 of Section III – Instructions to Bidders. Any modification to the schedule shall be notified through a Corrigendum on the GeM Portal and the website of NAR.

6. Validity of Bids

6.1. The bid shall remain valid and open for acceptance for a period of ninety (90) days from the bid end date specified on the GeM portal. A bid valid for a shorter period shall be rejected as non-responsive.

7. Earnest Money Deposit

7.1. Bids shall be accompanied by an Earnest Money Deposit (bid security) of **₹1,00,000/- (Rupees One Lakh only)** in the form and manner prescribed in Clause 15.1 of Section III. Micro and Small Enterprises registered with the competent authority and Start-ups recognised by the Department for Promotion of Industry and Internal Trade (DPIIT) are exempted from furnishing the Earnest Money Deposit on production of the relevant registration certificate, in accordance with the provisions of the General Financial Rules, 2017.

8. Contact Details

8.1. All correspondence in respect of this RFP shall be addressed to:

Designation	Director General, National Academy of RUDSETI (NAR)
Address	Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple, Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India
E-mail (for queries and clarifications)	info@rudsetacademy.org & dg@rudsetacademy.org
Websites	https://gem.gov.in/ ; https://rudsetacademy.org/

National Academy of RUDSETI
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NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

SECTION II: GENERAL CONDITIONS OF CONTRACT

1. General Provisions

1.1 Definitions. Unless the context otherwise requires, the terms used in these General Conditions of Contract shall have the meanings assigned to them in the Request for Proposal. "Employer" means the National Academy of RUDSETI (NAR), acting on behalf of DAY-NRLM, Ministry of Rural Development; "Consultant" means the agency selected pursuant to the Request for Proposal; "Services" means the work described in the Terms of Reference; "Party" means the Employer or the Consultant, and "Parties" means both of them.

1.2 Relationship between the Parties. Nothing contained herein shall be construed as establishing a relationship of master and servant, or of principal and agent, as between the Employer and the Consultant. The Consultant shall be fully responsible for the Services performed by it and by its personnel.

1.3 Governing law and language. This Contract shall be governed by and construed in accordance with the laws of India. The language of the Contract, and of all notices and communications, shall be English.

1.4 Notices. Any notice under this Contract shall be in writing and shall be delivered by hand, by registered post or by electronic mail to the address of the Party specified in the Special Conditions of Contract, and shall be effective upon delivery or upon the expiry of seven (7) days from the date of despatch, whichever is earlier.

1.5 Authorised representatives. Any action required or permitted to be taken under this Contract may be taken by the authorised representative of the Party specified in the Special Conditions of Contract.

1.6 Entire agreement. This RFP together with the documents submitted along with Technical bid, Financial bid and correspondences till the formal contract agreement date shall constitute the entire agreement between the Parties and supersedes all prior communications, representations and understandings.

2. Commencement, Completion, Modification and Termination of the Contract

2.1 Effectiveness. This Contract shall come into effect on the date of its signature by both Parties, or on the date of the Letter of Award, whichever is earlier.

2.2 Commencement of Services. The Consultant shall commence the Services within seven (7) days of the date of the Letter of Award.

2.3 Duration. The Services shall be completed, and all deliverables submitted and accepted, within three (03) months, that is to say twelve (12) weeks, from the date of the Letter of Award. Time shall be of the essence of this Contract.

2.4 Modification. Any modification of the terms of this Contract, including any modification of the scope of the Services, may be made only by written agreement between the Parties, and shall not have the effect of extending the total duration beyond three (3) months.

2.5 Force Majeure. The provisions of Clause 21 of Section III of this RFP(Request for Proposal) shall apply to any event of Force Majeure, and the period for the performance of any obligation shall be extended by a period equal to the period of the Force Majeure.

2.6.1 Termination for convenience. The Employer may, by written notice of not less than thirty (30) days to the Consultant, terminate this Contract, in whole or in part, at any time for its own convenience. The notice of termination shall specify that termination is for the Employer's convenience, the extent to which performance of the Consultant under this Contract is terminated, and the date upon which such termination becomes effective.

2.6.2 Termination for default. The Employer may, by written notice to the Consultant, terminate this Contract with immediate effect if the Consultant: (a) fails to remedy a material breach of its obligations under this Contract within thirty (30) days of receipt of written notice from the Employer specifying such breach; (b) becomes bankrupt, insolvent, or enters into liquidation, receivership or winding-up, whether compulsory or voluntary; (c) is found to have engaged in any corrupt, fraudulent, collusive, coercive or obstructive practice, in terms of Clause 17 of Section III of the RFP, in competing for or in executing this Contract; (d) is blacklisted or debarred by any Central or State Government Ministry, Department, institution or Government-affiliated entity during the currency of this Contract; or (e) submits, or causes to be submitted, any material misrepresentation or false declaration.

2.6.3 Consequences of termination. Upon termination under Clause 2.6.1 or 2.6.2, the Consultant shall: (a) cease all further work, save such work as the Employer may specify to protect life, property or the work already performed; (b) hand over to the Employer all data, documents, reports and other deliverables, whether complete or in progress, prepared up to the date of termination, together with all raw and cleaned datasets; and (c) be paid for Services satisfactorily performed and accepted up to the date of termination, on a pro-rata basis with reference to the Payment Schedule (Section E) of Section V of this RFP, less any sums otherwise due to the Employer, including liquidated damages accrued and the cost of completing the balance Services through an alternative agency. Termination for default under Clause 2.6.2 shall be without prejudice to the Employer's right to forfeit the Performance Security and to any other remedy available in law.

3. Obligations of the Consultant

3.1 Standard of performance. The Consultant shall perform the Services and carry out its obligations under this Contract with due diligence, efficiency and economy, in accordance with generally accepted professional standards and practices, and shall observe sound management, engineering, statistical and research practices.

3.2 Conflict of interest. The Consultant shall hold the Employer's interests paramount, without any consideration for future work, and shall strictly avoid conflicts with other assignments or its own corporate interests, in terms of Clause 18 of Section III of the RFP.

3.3 Confidentiality. The Consultant shall keep confidential and not disclose to any third party any documents, data or other information furnished by the Employer or generated by the Consultant in the course of the Services, save with the prior written approval of the Employer, in terms of Clause 19 of Section III of the RFP. This obligation shall survive the completion, expiry or termination of this Contract.

3.4 Insurance. The Consultant shall, at its own cost, effect and maintain for the duration of this Contract: (a) workmen's compensation or equivalent insurance in respect of its personnel and field staff, including field investigators and supervisors; and (b) such further insurance, if any, as is specified in

the Special Conditions of Contract. The Consultant shall furnish evidence of such insurance to the Employer upon request.

3.5 Actions requiring the Employer's prior approval. The Consultant shall obtain the prior written approval of the Employer before: (a) substituting any key personnel, save as permitted under Clause 4.2; (b) sub-contracting any part of the Services, other than the engagement of field investigators, translators and data entry personnel permitted under Clause 4.3 of Section III of the RFP; and (c) issuing any press release or public statement, or using the name, logo or insignia of the Employer, the National Academy of RUDSETI or DAY-NRLM, in connection with the assignment.

3.6 Compliance with law. The Consultant shall comply with all applicable laws in the performance of the Services, including labour laws applicable to its personnel and field staff (including, where applicable, minimum wages and statutory social security contributions), and the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in respect of its own personnel.

3.7 Safeguarding of respondents. The Consultant shall ensure that every field investigator and other personnel deployed for door-step or in-person data collection undergoes a police verification or equivalent background check prior to deployment, and is sensitised on child protection and on the prevention of sexual harassment, exploitation or abuse of respondents, consistent with Clause 6 (Ethical Compliance) of Section IV of the RFP. The Consultant shall establish a grievance redressal mechanism, publicised to respondents, through which any complaint against field personnel may be raised, and shall report any such complaint to the Employer within forty-eight (48) hours of its receipt, together with the remedial action taken.

3.8 Ownership of deliverables. All reports, data, instruments and other deliverables prepared by the Consultant in the course of the Services shall vest in the Employer, in terms of Clause 20 of Section III and Clause 15 of Section IV of the RFP.

3.9 Equipment and documents furnished by the Employer. Any equipment, documents or data furnished by the Employer for the purposes of the Services shall remain the property of the Employer and shall be returned to the Employer, or destroyed with the Employer's written approval, on completion or termination of this Contract.

4. Consultant's Personnel

4.1 Description of Personnel. The Consultant shall deploy the key personnel named in its Technical Bid, in accordance with the qualifications, experience and level of effort set out in their curricula vitae at Annexure VII, Section 3, and shall deploy such further field supervisors, investigators and support staff as are necessary for the timely and satisfactory performance of the Services, at its own cost.

4.2 Removal and/or replacement of Personnel. The Consultant shall not substitute any key personnel after the submission of its bid. Any proposed substitution, whether on account of resignation, incapacity or otherwise, shall require the prior written approval of the Employer, and any approved substitute shall possess qualifications and experience equal to or better than those of the person replaced, at no additional cost to the Employer, in terms of Clause 11.3 of Section IV of the RFP.

4.3 Removal at the Employer's instance. Where the Employer, for reasons to be recorded in writing, considers the performance or conduct of any member of the Consultant's core team or field force to be unsatisfactory, the Employer may require the Consultant to withdraw and replace such person, and the Consultant shall comply within fifteen (15) days, in terms of Clause 11.5 of Section IV of the RFP, without any additional cost to the Employer or extension of time on that account.

4.4 Working arrangements. The Consultant's personnel shall observe such working hours, leave arrangements and codes of conduct as the Consultant considers necessary for the performance of the

Services. The Employer shall not be liable for any remuneration, overtime, leave encashment or other benefit payable by the Consultant to its personnel or field staff, all of which shall be borne by the Consultant within the contract price.

5. Obligations of the Employer

5.1 Assistance and facilitation. The Employer shall render the assistance described at Clause 14 of Section IV of the RFP, including the nomination of a nodal officer, the issuance of letters of introduction to the State Rural Livelihoods Missions of the sampled States/ Union Territories, and facilitation of the co-operation of the district and block units.

5.2 Access to information. The Employer shall make available the programme documents, training modules, guidelines and such monitoring data and lists of Self-Help Groups and members as are reasonably necessary for the drawing of the sample, subject to the law for the time being in force relating to the protection of personal data.

5.3 Timely decisions. The Employer shall communicate its comments on each deliverable, and shall accept or reject the same, within the period specified at Clause 9.3 of Section IV of the RFP.

5.4 Payment. The Employer shall make payment to the Consultant in accordance with the Payment Schedule at Section V-E of the RFP and Clause 6 below.

5.5 Limitation. The Employer shall not be responsible for arranging the transport, accommodation or field logistics of the Consultant, or for deploying its own personnel or the community cadre for the collection of data, in terms of Clause 14.3 of Section IV of the RFP.

6. Payments to the Consultant

6.1 Lump-sum contract. This Contract is a lump-sum contract. The total contract price is fixed and is not subject to any escalation or price adjustment on any account whatsoever, save as expressly provided in this Contract.

6.2 Milestone payments. Payment shall be made against the milestones, percentages and indicative amounts set out in the Payment Schedule at Section V-E of the RFP, upon written acceptance of the corresponding deliverable by the Employer.

6.3 Invoicing. The Consultant shall submit its invoice, together with the accepted deliverable, and the Employer shall endeavour to release payment within thirty (30) days of acceptance, in terms of Clause E.3 of Section V.

6.4 Deemed approval of the Final Report. If the Employer fails to communicate its comments on, or its rejection of, the Final Report within the period specified at Clause 9.3 of Section IV of the RFP, the Final Report shall be deemed to have been accepted for the purposes of release of the corresponding milestone payment, without prejudice to the Employer's right to point out any error apparent on the face of the record within a further period of thirty (30) days and to require its correction.

6.5 No advance payment will be made. No advance, mobilisation or interim payment shall be made otherwise than against an accepted milestone.

6.6 Taxes. All payments are exclusive of Goods and Services Tax, which shall be paid extra at the applicable rate against a valid tax invoice. All payments shall be subject to deduction of tax at source at the prevailing rates. The Consultant shall be solely responsible for the discharge of its own statutory dues, and those in respect of its personnel and field staff.

6.7 Currency. All payments under this Contract shall be made in Indian Rupees.

6.8 Interest on delayed payment. No interest shall be payable by the Employer on any payment made within the period specified at Clause 6.3 above. Where payment is delayed beyond the said period for

reasons attributable solely to the Employer, the Employer may, at its discretion, consider payment of interest at the prevailing bank's deposit rate.

7. Fairness and Good Faith

7.1. The Parties undertake to act in good faith with respect to each other's rights under this Contract and to adopt all reasonable measures to ensure the realisation of the objectives of this Contract.

7.2. If either Party considers that any provision of this Contract operates unfairly by reason of any circumstance not foreseen at the time of its execution, that Party may bring the matter to the notice of the other Party, and the Parties shall use their best efforts to agree upon such action as may be equitable. No failure to agree shall, by itself, give rise to a dispute.

8. Settlement of Disputes

8.1. The provisions of Clause 22 of Section III of the Request for Proposal, relating to amicable settlement and arbitration, and of Clause 23 thereof, relating to governing law and jurisdiction, shall apply to any dispute arising out of or in connection with this Contract.

8.2. Notwithstanding the existence of any dispute or the pendency of any arbitral proceeding, the Consultant shall continue to perform its obligations under this Contract, and the Employer shall continue to make payments in respect of the undisputed deliverables duly accepted.

9. Liquidated Damages

9.1. If the Consultant fails to submit any deliverable within the timeline prescribed in this Contract, **liquidated damages at the rate of half per cent (0.5%) of the value of the delayed or undelivered goods/services shall be levied for each week of delay or part thereof, subject to a maximum of ten per cent (10%) of the value of delayed or undelivered goods/services, in terms of Clause 24 of Section III.**

9.2. The levy of liquidated damages shall be without prejudice to the right of the Employer to terminate this Contract and to forfeit the Performance Security.

9.3. Where the delay is attributable to reasons beyond the control of the Consultant, and the Consultant has given timely written intimation, the Employer may, at its sole discretion, grant an extension of time without the levy of liquidated damages, and the decision of the Employer in that behalf shall be final and binding.

10. Miscellaneous Provisions

10.1 Amendment. This Contract may be amended only by an instrument in writing signed by the duly authorised representatives of both Parties.

10.2 Non-waiver. No failure or delay on the part of either Party in exercising any right under this Contract shall operate as a waiver of such right, nor shall any single or partial exercise of any right preclude any other or further exercise thereof.

10.3 Severability. If any provision of this Contract is held to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

10.4 Assignment. The Consultant shall not assign this Contract, or any right or obligation arising thereunder, without the prior written consent of the Employer. The Employer may assign this Contract to any successor department, mission or agency of the Government of India administering DAY-NRLM.

10.5 No third-party rights. This Contract is for the sole benefit of the Parties and confers no right or benefit on any third party, save as expressly provided herein.

10.6 Survival. The obligations of the Consultant relating to confidentiality (Clause 3.3 above), ownership of data and intellectual property (Clause 3.8 above), and ethical compliance (Clause 3.7 above), shall survive the completion, expiry or termination of this Contract.

10.7 Counterparts. This Contract is executed in two originals, one for each Party, each of which shall be deemed an original.

10.8 Language and headings. The language of this Contract shall be English. Clause headings are for convenience of reference only and shall not affect the interpretation of this Contract.

11. Standard GFR RULES

a. NAR reserves the right to accept or reject any or all bids, in whole or in part, or to cancel or annul the bidding process at any time, or to amend, modify or withdraw any of the terms and conditions contained in this Bid Document, without assigning any reason whatsoever and without incurring any liability to the affected Bidder or Bidders.

b. NAR is not bound to accept the lowest bid or any bid, and no Bidder shall have any claim, right or remedy against NAR on account of such non-acceptance.

c. Any effort by a Bidder to influence NAR in the evaluation of bids or in the decision concerning the award of contract shall result in the rejection of the bid.

d. Conditional bids, bids containing deviations from the terms of this RFP, and bids received after the prescribed date and time shall be summarily rejected.

e. This RFP is not an offer, agreement or contract and is issued with no commitment. NAR reserves the right to withdraw the RFP and to change or vary any part thereof at any stage.

f. The bidding process and any contract awarded pursuant thereto shall be governed by the General Financial Rules, 2017, the Manual for Procurement of Consultancy and Other Services (as amended from time to time), the applicable guidelines of the Central Vigilance Commission, and the extant instructions of the Government of India relating to public procurement, including the restrictions applicable to bidders from countries sharing a land border with India in terms of Rule 144(xi) of the General Financial Rules, 2017.

(Director General)

National Academy of RUDSETI (NAR)

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Website: https://rudsetacademy.org

SECTION III: INSTRUCTIONS TO BIDDERS

NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

1. Cost of Bid

1.1. The Bidder shall bear all costs associated with the preparation and submission of its bid, including but not limited to the cost of preparing documentation, attending the Pre-bid meeting, making presentations before the Technical Evaluation Committee, and any other costs incidental to participation in this bidding process. NAR & MoRD shall, under no circumstances, be responsible or liable for such costs, regardless of the conduct or outcome of the tender process.

2. Examination of RFP Documents

2.1. The Bidder is expected to examine all instructions, all SECTIONS, terms, conditions, Terms of Reference and Annexures contained in the RFP document. Failure to furnish all information required by the RFP document, or the submission of a bid that is not substantially responsive to the RFP document in every respect, shall be at the Bidder's risk and may result in rejection of the bid.

2.2. The Bidder shall be deemed to have satisfied itself, before submitting its bid, as to the nature, scale, geographical spread and complexity of the assignment, and as to the conditions and circumstances that may affect the cost and duration of the Services. No claim shall be entertained on the ground of any misunderstanding or misapprehension in this regard.

3. Alterations to the RFP Document

3.1. The Bidder shall not make, or cause to be made, any alteration, erasure or obliteration to the text of the RFP document. Any unauthorised alteration shall render the bid liable to rejection.

4. Eligibility

4.1. The Bidder shall be a Single Entity. Joint Ventures, Consortia and associations of entities are not permitted under this RFP.

4.2. The Bidder shall satisfy each of the eligibility conditions set out in Section V-A of this RFP. Bids which do not meet the said eligibility conditions shall be construed as technically not qualified & such bids will not be considered for further evaluation.

4.3. Sub-contracting of the assignment, in whole or in part, is not permitted. Engagement of field investigators, translators and data entry personnel by the successful Bidder for the purposes of the assignment shall not be construed as sub-contracting, provided that the Bidder shall at all times remain solely responsible for the quality and integrity of the work.

5. Preparation of Bids

5.1. Language

Bids and all accompanying documents shall be in the English language. Where any accompanying document is in a language other than English, it shall be accompanied by an English translation certified as a "True Translation of the contents of the document". In the event of any discrepancy between the English version and the original document, the English version shall prevail for the purpose of interpretation.

5.2. Form of Bid

The form of bid shall be completed in all respects and duly signed and stamped by an authorised representative of the Bidder. A relevant power of attorney authorising the representative to sign the bid on behalf of the Bidder must be attached to the submission, in the format at Annexure III.

5.3. Currency of Bid and Payment

The Bidder shall submit the Financial Bid in Indian Rupees (INR). All payments under the resultant contract shall also be made in Indian Rupees.

5.4. Documents Comprising the Bid

The Technical Bid shall comprise the documents listed in the Checklist at Annexure I, including the Tender Submission Letter (Annexure II), Bidder's Authorisation Certificate (Annexure III), Affidavit (Annexure IV), Information on Bidder's Organisation (Annexure V), Annual Turnover statement (Annexure VI), and the Technical Proposal in the format prescribed at Annexure VII, comprising Section 1 (Relevant Experience in Similar Assignments), Section 2 (Approach and Methodology) and Section 3 (Core Team Composition, Qualifications and Experience). The Financial Bid shall be submitted in the format prescribed at Page No 60 &61.

6. Clarifications by Bidders

6.1. Bidders requiring any clarification on the RFP document may contact the Procurement Division of NAR in writing by e-mail within the timeline specified in the Schedule of Bidding Process. The seeking of clarifications by a Bidder shall not be construed as conferring any right upon the Bidder to alter, supplement or revise its bid.

6.2. All correspondence requesting clarifications must be submitted in the format specified at Annexure VIII and sent by e-mail to info@rudsetacademy.org & dg@rudsetacademy.org

6.3. NAR shall endeavour to respond to the queries raised or clarifications sought by the Bidders. However, NAR reserves the right, at its sole discretion, not to respond to any query or to provide any clarification. Nothing in this clause shall be construed, interpreted or implied as obligating NAR to respond to any query or to provide any clarification. Only such clarifications or amendments as are issued through an official Corrigendum uploaded on the designated portals shall be treated as part of this RFP and shall be binding on all Bidders.

6.4. At any time prior to the Bid Due Date, NAR may, at its sole discretion and for any reason, whether at its own initiative or in response to clarifications requested by any Bidder, modify the RFP document through the issuance of an Addendum/ Corrigendum/ Clarification. Any such Addendum/ Corrigendum/ Clarification shall be communicated to the Bidders by e-mail and/or uploaded on the website of NAR (https://rudsetacademy.org/) and/or on the GeM Portal (https://gem.gov.in/). All such modifications shall be binding on the Bidders and shall form an integral part of the RFP document. Bidders are responsible for regularly checking the website and the GeM Portal for updates or changes to the RFP, and are required to acknowledge receipt of such modifications and incorporate them into their bids.

7. Pre-bid Meeting

7.1. In order to clarify and discuss issues with respect to the assignment and the RFP document, a Pre-bid Meeting shall be held as per the details provided in Clause 16 herein. The meeting shall be conducted through Video Conference and in physical mode. Bidders intending to participate shall inform NAR by writing to info@rudsetacademy.org & dg@rudsetacademy.org well before as per the time schedule specified, so that Video Conference details may be shared.

7.2. Prior to the Pre-bid Meeting, Bidders may submit a list of queries and proposed suggestions, if any, in editable word format, in the format prescribed at Annexure VIII.

7.3. Bidders are advised that NAR will not entertain any deviations to the RFP document, either at the time of submission of the proposal or thereafter. The proposal submitted by the Bidder must be unconditional and unqualified, and by submitting a proposal the Bidder shall be deemed to have accepted all the terms and conditions of the RFP document, including all its contents. Any conditional proposal shall be regarded as non-responsive and shall be liable for rejection.

7.4. In the event of any change in the schedule of the Pre-bid Meeting, the same shall be communicated to Bidders by e-mail and/or posted on the NAR website and/or the GeM Portal.

7.5. Attendance at the Pre-bid Meeting is not mandatory. NAR will endeavour to respond to all queries received by the scheduled date, from all Bidders, irrespective of their attendance at the Pre-bid Meeting.

7.6. No interpretation, revision or other communication from NAR in respect of this solicitation shall be considered valid unless it is issued in writing. NAR may, at its discretion, communicate responses to all Bidders whose proposals are under consideration, either in writing or through standard electronic means, or by uploading the responses on the official website(s), including a description of the enquiry but without identifying its source.

8. Format and Signing of Bid

8.1. The documents comprising the bid shall be typed, and all pages of the bid shall be signed by a person duly authorised to sign on behalf of the Bidder.

8.2. The bid shall contain no alterations, omissions or additions, except those made to comply with instructions issued by, or to correct errors made by the Bidder. In such cases, the corrections shall be initialled by the person signing the bid.

8.3. The bids shall be properly typed, numbered, signed and scanned to ensure clarity and legibility. Any unclear or illegible page or evidence found in the bid shall not be considered or scored.

8.4. The Bidder shall furnish an index and page numbering for the entire Technical Bid, with cross-references to the Checklist at Annexure I, so as to facilitate evaluation.

9. Submission of Bids

9.1. The Bidder shall submit its offer under a two-bid system, i.e. Technical Bid and Financial Bid, complete in all respects. Bidders must upload and submit their bids only on the GeM Portal (https://gem.gov.in). All documents must be uploaded as per the folder structure specified on the GeM portal. Any agency submitting a proposal in hard copy shall be disqualified. If the Earnest Money Deposit is a DD, the original DD need to be submitted, within 7 days from the date of opening of technical bids, to the NAR Procurement Cell, Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple, Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India.

9.2. A copy of the Earnest Money Deposit instrument/ MSME certificate/ Start-up recognition certificate shall form part of the Technical Bid uploaded online on the GeM Portal. Bids without the Earnest Money Deposit or without the MSME/ Start-up certificate claiming exemption shall be disqualified.

9.3. If any financial information is found in the Technical Bid, the bid shall be disqualified. Bidders shall not send any bid by hand, post, courier or by any other method. Such bids shall not be accepted, and the agency shall be disqualified.

9.4. A Bidder shall submit only one bid. Submission of multiple bids by the same Bidder, directly or through any affiliate or associate, shall result in the rejection of all such bids.

9.5. Conditional bids, or bids containing deviations from the terms of the RFP, shall be summarily rejected.

9.6. Validity of Bid: The bid shall remain valid and open for acceptance for a period of ninety (90) days from the bid end date specified on the GeM portal. NAR may request the Bidders to extend the period of validity, if necessary, without forfeiture of Earnest Money Deposit.

10. Late and Delayed Bids

10.1. Bids must be received no later than the date and time stipulated in the GeM portal. NAR may, at its discretion, extend the deadline for submission of bids, in which case all rights and obligations of both NAR and the Bidder shall remain the same as those applicable to the original deadline.

10.2. Bidders are encouraged to submit their bids well before the deadline, taking into account potential network or technical issues. Proposals not received by the deadline shall be disqualified and shall not be considered for evaluation. Bids received after the deadline, including any extension thereof, shall not be considered, and no exception shall be made in this regard.

11. Opening and Evaluation of Technical Bid

11.1. Technical Bids shall be opened in accordance with the tender opening procedure on the GeM Portal. Technical Bids not accompanied by the Earnest Money Deposit or by a valid MSME/ Start-up registration certificate shall be rejected.

11.2. The Technical Bid of the Bidder shall first be examined with reference to the eligibility criteria set out in SECTION V-A of the RFP document. Only such bids who secure 70% qualifying marks in each and every sub criteria's of stage 1 eligibility criteria's of SECTION V-B shall be invited for detailed technical presentation as detailed in stage-2 of SECTION-V B. Agencies who have failed to score minimum 70% qualifying marks in stage 1 eligibility will be considered as technically not qualified and such bids will not be processed any further.

11.3. Technical evaluation shall be carried out by a Technical Evaluation Committee constituted by NAR. Bids shall be evaluated on the basis of the information submitted by the Bidders. NAR reserves the right to seek clarifications or documents from the Bidders, if NAR considers it necessary for a proper assessment of the bid; however, such clarifications shall not permit any change in the substance of the bid.

11.4. **TECHNICAL PRESENTATION**: Technically qualified (IN STAGE 1 OF SECTION V B) Bidders shall be required to make a presentation before the Technical Evaluation

Committee on the date and time to be intimated separately. **The presentation may be made physically at NAR's headquarters (i.e. Bengaluru) or through online video conference. The related expenses for making the technical presentation shall be borne by the bidders and NAR will not pay or reimburse such presentation related charges.** The presentation shall cover the Bidder's understanding of the Terms of Reference, the proposed approach and methodology, the sampling design, the quality assurance arrangements, the composition and deployment of the core team, and the work plan. The presentation shall form part of the assessment under the criterion "Proposed Methodology and Work Plan".

11.5. Only those Bidders whose Technical Bids achieve a score of 70 (seventy) marks or more out of 100 (one hundred) shall qualify for opening of the Financial Bids. The qualified Bidders shall be ranked from the highest to the lowest on the basis of their technical score (St).

12. Opening of Financial Bid and Final Evaluation

12.1. The Financial Bids of the technically qualified Bidders shall be opened at a later stage in accordance with the process prescribed on the GeM Portal, after due intimation to technically qualified Bidders.

12.2. **The selection of the Bidder shall be made on the basis of the Quality and Cost Based Selection (QCBS) method as prescribed on the GeM Portal, where the weightage of the technical score shall be seventy per cent (70%) and the weightage of the financial score shall be thirty per cent (30%).**

12.3. The financial score (Sf) shall be computed by assigning one hundred (100) marks to the lowest evaluated Financial Bid (Fm), and the financial score of any other bid (F) shall be computed as Sf = 100 × Fm/F. The combined score (S) shall be computed as S = (St × 0.70) + (Sf × 0.30). In the event of any variance between the formula set out in this clause and the computation prescribed on the GeM Portal for Quality and Cost Based Selection, the computation on the GeM Portal shall prevail.

12.4. The Bidder obtaining the highest combined score shall be considered the successful Bidder. In the event of a tie between two or more Bidders, the bid with the higher technical score shall be ranked H-1.

12.5. NAR reserves the right to examine abnormally low or abnormally high Financial Bids and to seek justification from the Bidder. Unsatisfactory justification may lead to rejection of the bid. Any Financial Bid appearing to be abnormally low in relation to the estimated cost of the assignment shall be examined with reference to the deployment of personnel, the field costs and the quality assurance arrangements proposed by the Bidder, in accordance with the extant instructions of the Government of India.

12.6. The Financial Bid shall be evaluated on the total cost exclusive of Goods and Services Tax. Goods and Services Tax shall be payable extra at the applicable rates.

13. Right to Accept any Bid and to Reject any or all Bids

13.1. NAR is not bound to accept the lowest bid or any bid, and may at any time terminate the tendering process by providing written notice, without thereby incurring any liability to the Bidders.

13.2. NAR reserves the unequivocal right to cancel the Letter of Award (LOA) or to terminate the contract/ Work Order at any stage if it is discovered that the Bidder has been blacklisted on previous occasions by any Central or State Government Ministry, Department, institution, local body, municipality, Public Sector Undertaking or any other Government-affiliated entity. NAR may independently verify the Bidder's blacklisting status through official records, third-party verification, or any other means it deems appropriate. In such cases, the Bidder may provide all relevant documents to clarify the status upon NAR's request. Failure to do so, or any misrepresentation of facts, shall lead to immediate cancellation of the LOA or termination of the contract/ Work Order, without any liability on NAR's part. NAR's decision in this regard shall be final and binding.

13.3. NAR may cancel the LOA or terminate the contract in the event that the successful Bidder fails to furnish the required Performance Security or fails to execute the agreement within the stipulated period.

13.4. Any misrepresentation, false declaration or suppression of material facts at any stage shall result in rejection of the bid or termination of the contract, without prejudice to other remedies available to NAR, including forfeiture of the Earnest Money Deposit or the Performance Security, as the case may be.

13.5. NAR may cancel the LOA or terminate the contract if it is found that any insolvency petition is or was pending against the successful Bidder or its directors.

14. Award of Contract

14.1. NAR shall award the contract to the successful Bidder for the satisfactory performance of the Services in accordance with the terms and conditions incorporated in the RFP document and the contract.

14.2. NAR shall communicate the acceptance of the successful Bidder's bid by e-mail. Such e-mail, read with the conditions outlined in the contract, shall constitute the "Letter of Award (LOA)". The contract shall prescribe the amount which NAR will pay to the successful Bidder in consideration of the execution of the work/ services required.

14.3. The successful Bidder shall commence the assignment at the earliest, as communicated by NAR in this regard.

14.4. The successful Bidder shall execute the contract for the Services within a period of fifteen (15) days from the date of issuance of the Letter of Award, in the form prescribed at Annexure XI.

15. Earnest Money Deposit (EMD) and Performance Security

15.1. Earnest Money Deposit (bid security): The Bidder shall submit the Earnest Money Deposit (EMD) by GeM portal permissible instruments, such as an Account Payee Demand Draft / SME or Start-up registered vendors exemption certificate or Bank Guarantee (including e-Bank Guarantee). If the EMD is in the form of Bank DD, the original DD need to be submitted within 7 days from the date of opening of the Technical bids to the NAR at Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple, Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India. Bids not accompanied by the Earnest Money Deposit, where applicable, shall be summarily rejected. Micro and Small Enterprises seeking exemption from submitting the Earnest Money Deposit are required to submit their MSME registration certificate as per the relevant provisions of the General Financial Rules, 2017. Similarly, Start-ups recognised by the Department for Promotion of Industry and Internal Trade (DPIIT) are required to submit their Start-up recognition certificate as per the relevant provisions of the General Financial Rules, 2017.

15.2. The Earnest Money Deposit of unsuccessful Bidders shall be refunded, without interest, within a period of thirty (30) days from the date of award of the contract to the successful Bidder. The Earnest Money Deposit of the successful Bidder shall be refunded, without interest, upon furnishing of the Performance Security and execution of the contract.

15.3. The Earnest Money Deposit shall be forfeited if the Bidder withdraws or modifies its bid during the period of bid validity, or if the successful Bidder fails to execute the contract or to furnish the Performance Security within the stipulated period, or if the Bidder is found to have engaged in any fraudulent, corrupt, collusive or coercive practice.

15.4. The successful Bidder shall furnish Performance Security of such amount Equivalent to five per cent (5%) of the total value of the contract, in the form of an Insurance Surety Bond, an account payee demand draft drawn on a commercial bank, or a Bank Guarantee (including e-Bank Guarantee) as per the format provided in Annexure IX, issued or confirmed by any Scheduled Bank in India, valid for a period of at least two (2) months beyond the expiry of the contract period, shall be furnished by the successful Bidder within fifteen (15) days of the issuance of the Letter of Award. The Performance Security shall be refunded within two (2) months of the date of expiry or completion of the contract, without any interest payable thereon. In the event of the agency failing to comply with any provision of the contract, the Performance Security shall stand forfeited, in whole or in part, at the discretion of NAR.

16. **Time Schedule of Bidding Process:** The time lines as indicated in page 1 of this RFP document may please be adhered.

17. Fraud and Corruption

17.1. NAR requires that Bidders, and the agency selected pursuant to this RFP, observe the highest standard of ethics during the selection process and the execution of the contract. For the purposes of this provision:

I. "corrupt practice" means the offering, receiving, or soliciting, directly or indirectly, of anything of value to influence the action of a public official in the selection process or in contract execution;

II. "fraudulent practice" means a misrepresentation or omission of facts in order to influence a selection process or the execution of a contract;

III. "collusive practice" means a scheme or arrangement between two or more Bidders, with or without the knowledge of MoRD, designed to establish prices at artificial, non-competitive levels;

IV. "coercive practice" means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or to affect the execution of a contract;

V. "obstructive practice" means deliberately destroying, falsifying, altering or concealing evidence material to an investigation, or making false statements to investigators, or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to an investigation.

17.2. NAR shall reject a proposal for award if it determines that the Bidder recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive, coercive or obstructive practices in competing for the contract.

17.3. NAR may declare a Bidder ineligible, either indefinitely or for a stated period of time, for award of any contract by the Ministry, if it at any time determines that the Bidder has engaged in any of the practices described in Clause 17.1 above in competing for, or in executing, a Government-financed contract.

17.4. The Bidder shall permit NAR, or any person authorised by NAR, to inspect its accounts and records relating to the submission of the bid and the performance of the contract, and to have them audited by auditors appointed by NAR.

18. Conflict of Interest

18.1. A Bidder shall not have a conflict of interest. Any Bidder found to have a conflict of interest shall be disqualified. A Bidder shall be considered to have a conflict of interest with one or more parties in this bidding process if:

I. the Bidder, or any of its affiliates, has been engaged by NAR or by any State Rural Livelihoods Mission to provide consulting services for the preparation of this assignment, including the design of the Financial Literacy modules or the monitoring systems being evaluated.

II. the Bidder, or any of its affiliates, is engaged in the implementation, delivery, supervision or capacity building of the Financial Literacy programme under DAY-NRLM in any State/ Union Territory proposed to be covered under the assignment.

III. the Bidder has a business or family relationship with a member of the staff of NAR, MoRD or of any State Rural Livelihoods Mission who is directly or indirectly involved in the preparation of the Terms of Reference, the selection process, or the supervision of the contract;

IV. the Bidder submits more than one bid in this bidding process, whether individually or through an affiliate.

V. the Bidder proposes to deploy any person as key personnel who is concurrently deployed on another assignment in a manner that would materially prejudice the performance of this assignment.

18.2. The Bidder shall disclose, in the Technical Bid, any situation of actual or potential conflict of interest that may affect its capacity to serve the best interests of NAR. Failure to disclose such a situation may lead to disqualification of the Bidder or termination of the contract.

19. Confidentiality and Data Security

19.1. Information relating to the evaluation of bids and recommendations concerning the award shall not be disclosed to the Bidders or to any other person not officially concerned with the process until the publication of the award of the contract.

19.2. The Bidder, and the agency selected pursuant to this RFP, shall treat all data, documents, instruments, respondent information and findings arising from the assignment as confidential, and shall not disclose, share, publish or use the same for any purpose unrelated to this assignment without the prior written approval of NAR.

19.3. All data collected under the assignment shall be stored and processed within India and shall be handed over to NAR on completion of the assignment. The agency shall comply with the law for the time being in force relating to the protection of personal data, and shall inform NAR forthwith of any loss of or unauthorised access to the data.

19.4. The obligations under this clause shall survive the completion, expiry or termination of the contract.

20. Intellectual Property Rights

20.1. All data, whether raw or processed, survey instruments, training manuals, reports, analyses, dashboards, presentations, the Financial Literacy Assessment and

Certification Framework, and all other deliverables generated under the contract shall vest absolutely and exclusively with NAR and MoRD. The agency shall have no right to use, reproduce, publish, present or disseminate the same, in whole or in part, for any purpose whatsoever, including academic or promotional purposes, without the prior written approval of NAR.

21. Force Majeure

21.1. For the purposes of this RFP and the resultant contract, "Force Majeure" means an event which is beyond the reasonable control of a Party, is not foreseeable, is unavoidable and not brought about by or at the instance of the Party claiming to be affected by such event, and which makes a Party's performance of its obligations impossible or so impractical as reasonably to be considered impossible in the circumstances. Such events include, but are not limited to, war, riots, civil disorder, earthquake, fire, explosion, storm, flood or other extreme adverse weather conditions, epidemics or pandemics and consequential restrictions imposed by competent authority, strikes, lockouts or other industrial action (except where such action is within the power of the Party invoking Force Majeure to prevent), confiscation or any other action by Government agencies.

21.2. Force Majeure shall not include any event caused by the negligence or intentional action of a Party or of its personnel or agents, nor any event which a diligent Party could reasonably have been expected both to take into account at the time of conclusion of the contract and to avoid or overcome in the carrying out of its obligations. Insufficiency of funds or inability to make any payment shall not constitute Force Majeure.

21.3. The Party affected by an event of Force Majeure shall notify the other Party of the occurrence of such event as soon as possible, and in any case not later than fourteen (14) days following the event, providing evidence of the nature and cause of such event, and shall similarly give written notice of the restoration of normal conditions as soon as possible. Any period within which a Party is required to complete any action or task shall be extended by a duration equal to the time during which such Party was unable to perform on account of Force Majeure**.**

22. Settlement of Disputes and Arbitration

22.1. Amicable Settlement: In the event of a dispute arising between the Parties concerning any matter under the contract, either Party may send a written Notice of Dispute to the other Party. Upon receipt of such notice, the receiving Party shall consider the notice and respond to it in writing within thirty (30) days. If the receiving Party fails to respond within thirty (30) days, or if the dispute is not amicably settled within sixty (60) days following the response, the provisions of Clause 22.2 shall become applicable.

22.2. Arbitration: Any dispute arising out of, in relation to, or in connection with the contract between NAR/MoRD and the agency, which has not been settled amicably, may be

referred by either Party to arbitration under the Arbitration and Conciliation Act, 1996. Having regard to the value of the contract, the dispute shall be referred to a sole arbitrator to be appointed by the President of NAR, Bengaluru. The Arbitration and Conciliation Act, 1996 and any statutory modification or re-enactment thereof shall apply to the arbitral proceedings.

22.3. The arbitration proceedings shall be held in Bengaluru, India, and the language of the arbitration proceedings and of all documents and communications between the Parties shall be English.

22.4. The award of the arbitrator shall be final and binding upon both Parties. The cost of the arbitration, including the arbitrator's fees, shall be shared equally by the Parties, while the expenses incurred by each Party in connection with the preparation and presentation of its case shall be borne by that Party. The arbitral award shall be in writing and shall state the reasons for the award.

22.5. Notwithstanding the existence of any dispute or the pendency of arbitration proceedings, the agency shall continue to perform its obligations under the contract, and NAR/MoRD shall continue to make payments in respect of undisputed deliverables duly accepted.

23. Governing Law and Jurisdiction

23.1. This RFP and the contract arising therefrom shall be governed by and construed in accordance with the laws of India. The courts at Bengaluru shall have exclusive jurisdiction over all matters arising out of or relating to this RFP and the resultant contract, subject to the arbitration provisions contained herein.

24. Liquidated Damages

24.1. In the event that the Agency fails to submit any deliverable within the timeline prescribed in the Contract, Liquidated Damages (LD) at the rate of 0.5% (zero decimal five per cent) of the value of the delayed or undelivered goods/services shall be levied for each week of delay or part thereof, subject to a maximum of ten per cent (10%) of the value of delayed or undelivered goods/services. The levy of Liquidated Damages shall be without prejudice to the right of NAR to terminate the Contract and forfeit the Performance Security.

24.2. Where the delay is attributable to reasons beyond the control of the agency, and the agency has given timely written intimation to NAR, NAR may, at its sole discretion, grant an extension of time without levy of liquidated damages, and the decision of NAR in this regard shall be final and binding.

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SECTION IV: TERMS OF REFERENCE (TOR)

NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

1. Background

1.1. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development, Government of India, is the Government's flagship programme for rural poverty reduction through the promotion of self-managed institutions of the rural poor. The Mission organises poor households into Self Help Groups (SHGs) and their federations, and works to strengthen their livelihoods and overall socio-economic resilience through institution building, capacity building and convergence with Government schemes and financial institutions. Financial inclusion and financial literacy together constitute one of the core pillars of the Mission's strategy for the economic empowerment of rural women.

1.2. Since its inception, DAY-NRLM has achieved significant scale in institution building. As on date, the Mission has mobilised rural women into more than 92 lakh Self Help Groups, which stand cumulatively credit-linked to the extent of over ₹13.14 lakh crore, reflecting a credit linkage ratio of about 70 per cent and a portfolio quality, in terms of non-performing assets, of only around 1.84 per cent. This scale of institution building is supported at the grassroots by a dedicated community cadre, including over 55,000 Bank Sakhis facilitating access to banking services and about 34,000 Vittiya Sakhis supporting enterprise financing, at the doorstep of SHG members.

1.3. Under this pillar, the Mission has facilitated bank linkage of SHGs at an unprecedented scale, enabling access to savings, credit, insurance and pension products for crores of rural women. This has been complemented by considerable national progress in expanding financial infrastructure over the past decade. With more than 53 crore Jan Dhan accounts, approximately 95 per cent of households possessing at least one bank account, and nearly 99.95 per cent of inhabited villages located within 5 km of a banking touchpoint, the supply-side architecture of formal financial services has been substantially strengthened. Deposits under the Pradhan Mantri Jan Dhan Yojana (PMJDY) stand at approximately ₹2.31 lakh crore, and banking outlets in villages have grown from 67,694 in March 2010 to 16.48 lakh by December 2023. Flagship schemes such as PMSBY, PMJJBY, MUDRA, APY and the overdraft facility under PMJDY have further widened the range of formal financial products accessible to the rural poor. The figures cited in this paragraph relate to national financial inclusion indicators as reported in the public domain as on the dates indicated, and are set out for context

only. They do not form part of the technical requirements of this assignment, and bidders shall not rely upon them for the purpose of the design of the study.

2. Financial Inclusion under DAY-NRLM

2.1. Financial Inclusion is a key pillar of DAY-NRLM, aimed at ensuring rural poor households, especially women SHG members, have access to affordable credit, banking services, insurance, pensions and financial literacy support. Through a community-led approach involving SHGs, Bank Sakhis, Financial Literacy CRPs and SAKSHAM Centres, the Mission has created a strong ecosystem for improving financial access and empowering women to make informed financial decisions. Key initiatives include SHG–Bank Credit Linkage, individual enterprise financing, digital financial inclusion through BC Sakhis, financial literacy, social security coverage and community-based financial service delivery. Since 2013–14, DAY-NRLM has facilitated over ₹12.97 lakh crore institutional credit to SHGs, expanded doorstep banking through 1.54 lakh BC Sakhis, trained more than 3.5 crore SHG households annually on financial literacy, and strengthened access to insurance and pension schemes. Going forward, the Mission is focusing on promoting enterprise-led credit, financial resilience and sustainable livelihoods through initiatives such as enhanced interest subvention support and promotion of Lakhpati Didis.

3. Financial Literacy under DAY-NRLM: the Initiative and its Architecture

3.1. The Financial Literacy programme under DAY-NRLM is delivered through a structured training architecture. Standardised modules have been developed covering, inter alia, savings, budgeting, bank transactions, credit and debt management, insurance, pension and digital financial services. These modules are contextualised and translated by the State Rural Livelihoods Missions (SRLMs) to suit local requirements.

3.2. The most distinctive feature of the initiative is its community cadre. Trainings at the village level are imparted by Financial Literacy Community Resource Persons (FL-CRPs), who are themselves drawn from the SHG fold, trained and deployed to conduct sessions with SHGs and their members at the doorstep. This cadre-based delivery model rests on a cascaded structure, under which national and State level resource persons train the FL-CRPs, who in turn reach out to SHG members.

3.3. The initiative has emerged as the largest community-led financial literacy effort in the country. As per current data, it covers 30 States/ Union Territories, 704 districts and 6,756 blocks. Under the cascaded architecture, 2,987 Master Trainers and 57,687 FL-CRPs (Field Trainers) have been deployed, through whom about 3.5 crore SHG members are reached every year. By comparison, the bank-led Financial Literacy Counselling Centres (FLCCs) reach approximately 40 lakh persons annually, and the Centres for Financial Literacy (CFLs) supported by the Reserve Bank of India and NABARD reach approximately 48 to 50 lakh persons annually. A real-time monitoring system tracks coverage and quality at scale. The effort is expected to have contributed to enhanced uptake and better usage of financial services by SHG households, improved repayment behaviour, and greater participation of rural women in the formal financial system.

Parameter	Status of the initiative
States/ Union Territories covered	30
Districts covered	704
Blocks covered	6,756
Master Trainers deployed	2,987
FL-CRPs (Field Trainers) deployed	57,687
SHG members reached annually	Approximately 3.5 crore
Bank Sakhis	Over 55,000
Vittiya Sakhis	Approximately 34,000
SHGs mobilised (cumulative)	More than 92 lakh
Cumulative credit linkage	Over ₹13.14 lakh crore

4. Rationale for the Study

4.1. Given the scale and community-led reach of the programme, and in view of the significant changes that the financial sector has undergone in recent years — including the rapid expansion of digital payments (such as UPI and AePS), differentiated banking, and new insurance and pension products, alongside the deepening of national initiatives such as PMJDY, DBT, PMJJBY, PMSBY and APY — it is timely to undertake a comprehensive, independent, pan-India study to assess the impact of the Financial Literacy programme.

4.2. In alignment with MoRD's strategic objectives, an independent nationwide study will be undertaken by NAR & MoRD to evaluate the comprehensive impact of the Financial Literacy initiative. The assessment will evaluate the efficacy of the delivery architecture, curriculum content, and program outcomes against the rapidly evolving financial inclusion landscape.

4.3. The study will adopt industry standard, validated metrics across financial knowledge, attitude, and behaviour. Adopting these established parameters will allow the Mission to measure member proficiency against national benchmarks and provide an empirical foundation for future initiatives.

5. Objectives of the Study

- To evaluate the effectiveness of financial literacy interventions in enhancing the financial knowledge, attitudes, and behaviour of SHG members.
- To examine changes in the financial practices of SHG members following financial literacy interventions, particularly in relation to savings, access to and use of credit, uptake of insurance and pension products, adoption of digital financial services, etc.

- To identify the gaps, challenges, and enabling factors that influence the translation of financial knowledge into actual financial behaviour among SHG members, in order to inform improvements to future financial literacy programming under DAY-NRLM.
- To assess the current level of financial literacy among SHG members under DAY-NRLM.

6. Scope of Work

6.1. The study shall be a pan-India, sample-based assessment, covering a representative spread of States/ Union Territories, districts, blocks, villages and SHG members, so as to reflect the diversity of programme maturity and of regional contexts. The entire assignment shall be completed within a period of 90 (ninety) days from the date of the Letter of Award, and the methods proposed by the agency shall be capable of being implemented within that period and within the contract price. **The time taken by NAR/ CMC for review, comments and acceptance of each deliverable will be excluded while computing delay for liquidated damages and the contract period.**

6.2. The scope of work shall cover:

I. measuring the outcomes of the Financial Literacy programme in terms of the financial knowledge, attitude and behaviour of SHG members and the usage of financial services by them and by their households.

II. assessing the effectiveness of the training modules, of the cascaded delivery architecture and of the FL-CRP cadre, and the extent to which they remain aligned with the changing financial sector.

III. identifying the gaps in implementation, the challenges and the good practices, and explaining the variation in performance across States and regions.

IV. assessing the financial literacy levels of SHG members against nationally recognised parameters.

V. documenting stories of change; and

VI. providing actionable recommendations which are specifically linked to the findings of the study and are capable of being implemented by the Mission, and not generic suggestions.

6.3. The assignment shall be executed within the prescribed timeline.

7. Methodology

7.1. The selected agency shall propose an appropriate impact assessment methodology, including the quantitative and qualitative approaches, the sampling strategy, the analytical framework and the quality assurance mechanism, subject to the approval of NAR. This Clause prescribes only the minimum expectations of NAR and the agency shall have the flexibility to determine the methods best suited to the objectives of the study and to the period and the cost of the assignment.

8. Sampling Framework

8.1. The sampling design, the sample size and the basis of comparison shall be proposed by the agency and shall be approved by NAR. However, NAR has stipulated minimum sample size in following paragraph's & the agency must ensure the coverage of the same by improved sampling and design within the bid amount. NAR will make available to the selected agency the available programme documents, training modules, guidelines, monitoring data and lists of SHGs and members necessary for drawing the sample, subject to the law on protection of personal data.

8.2. The sample shall, however, be pan-India in character, drawn from a spread of States/ Union Territories representing the different regions of the country and different levels of maturity of the programme, and shall be adequate to support the reporting of findings at the national and State levels. However, the broad framework of the impact study is detailed in the following paragraphs.

8.3. The Bidder shall state clearly in its Technical Bid the coverage proposed, in terms of the number of States/ Union Territories, districts, blocks and villages; the number of respondents proposed to be covered under the quantitative survey; the number of focus group discussions and key informant interviews proposed; and the justification for the coverage and the sample so proposed. The same units shall be reflected in the indicative cost break-up in the financial bid. The adequacy of the proposal in this behalf shall be assessed under criterions of Section V-B.

8.4. The final list of the sampled States/ Union Territories and districts shall be settled in consultation with NAR at the inception stage, and NAR may require the inclusion of any particular State/ Union Territory or district in the sample. The following distribution shall be adopted:

8.5. The following are the minimum geographical coverage and proposed district-wise sample distribution of SHG members stipulated by NAR/MoRD.

Table-1 Geographical Coverage				
Total States Covered	**Districts covered per State**	**Total Districts covered**	**Blocks per District**	**Total Blocks Covered**
12	3	36	4	144

Table-2 Proposed District-wise Sample Distribution of SHG's Members:						
Region	**Indicative States/ UTs (final selection in consultation with MoRD)**	**No. of States/ UTs**	**No. of Districts covered**	**No. of Blocks covered**	**Sample SHG Members covered**	**Basis of selection**
North	Rajasthan, Uttar Pradesh	2	6	24	1440	One high-performing and one moderate-performing State

East	Jharkhand and West Bengal	2	6	24	1440	One high-performing and one moderate-performing State
West	Maharashtra, Madhya Pradesh	2	6	24	1440	One high-performing and one moderate-performing State
South	Karnataka, Andra Pradesh	2	6	24	1440	One high-performing and one moderate-performing State.
North-East	Assam, Meghalaya	2	6	24	1440	One high-performing and one moderate-performing State
Hill/ Central-tribal	Uttarakhand, Himachal Pradesh	2	6	24	1440	One high-performing and one moderate-performing State
Total		**12**	**36**	**144**	**8640**	

- **SHG Members Covered** – 12 members per SHG × 5 SHGs per Block × Total Number of Blocks. In certain States where the number of members in each SHG group is less than 12 nos, in such an event, it is necessary to cover atleast 60 SHG members in each block, by increasing the number of SHGs.

8.6. In addition to the individual survey of SHG members, the following respondent categories shall be covered through the instruments indicated.

Table-3 Others samples covered

S. No.	Sample Category	Sample per State	No. of States	Total Sample	Suggested Tool	Purpose of Interview
1	SHG office bearers (4 per districts x 36 districts)	12	12	144	Structured Questionnaire & FGD	To assess the level of financial literacy, awareness of financial services, access to credit/insurance/pension, and changes in financial behaviour.
2	VO as unit (4 per districts x 36 districts)	12	12	144	Structured Questionnaire & FGD	To understand the role of VOs in promoting financial literacy and supporting SHG members in accessing financial services.
3	CLF as unit (4 per districts x 36 districts)	12	12	144	Structured Questionnaire & FGD	To assess the role of CLFs in planning, coordinating and monitoring financial literacy and financial inclusion activities.
4	FL-CRPs (4 per districts x 36 districts)	12	12	144	FL-CRP Assessment Questionnaire & FGD	To assess knowledge, training effectiveness, field-level activities, outreach, counselling practices and challenges faced by FL-CRPs.
5	Master Trainers (4 per districts x 36 districts)	12	12	144	Master Trainer Assessment Questionnaire & FGD	To assess the effectiveness of Master Trainer training, knowledge transfer, training delivery and support provided to FL-CRPs.

6	Bank Sakhis/ Vittiya Sakhis/ BC Sakhis	6	12	72	Structured Questionnaire	To assess their role in last-mile financial service delivery, financial literacy, customer support, transaction facilitation and linkages with banks.
7	Bank officials (branch managers, Regional Rural Bank officials, Lead District Managers) (1 per State)	1	12	12	Key Informant Interview (KII) Guide	To understand bank–SHG linkages, access to financial services, role of FL initiatives, credit delivery and challenges in financial inclusion.
8	District-level SRLM staff (1 per State)	1	12	12	Key Informant Interview (KII) Guide	To understand district-level implementation, monitoring, coordination, outreach and effectiveness of financial literacy interventions.
9	State-level SRLM leadership and Financial Inclusion team (1 per state)	1	12	12	Key Informant Interview (KII) Guide	To assess the overall strategy, institutional arrangements, implementation, convergence, monitoring and sustainability of financial literacy interventions at the State level.
	Total			**828**		

- Minimum Focussed Group Discussion (FGD -12 members in each FGD) to be covered will be 5 per state and from 12 states it will be 720 members.
- Minimum Key Informant Interviews (KII) shall be 9 per state and for 12 States it will be 108 nos (Individual interviews).
- Both the above put together it will be 828 Nos (720 + 108).

Please note that the above-mentioned sampling plan is minimum & tentative only and not exhaustive. The bidders are requested to propose their detailed best sampling survey methodology in their technical bid and technical presentation and to quote their lumpsum fee for the same in the financial bid.

Table 4: Consolidated Sample Coverage for the Study

SHG's per Blocks	SHG's members per Blocks	Total Blocks per District	SHG's members per Districts	Total Districts	Total SHG's members from all Districts
5	60	4	240	36	8640
Other samples covered (Table-3)					828
Total Samples covered					**9468**

8.7. The agency shall ensure that all sampled units are covered, and that substitution is resorted to only in accordance with the replacement protocol approved at the Inception stage. The overall replacement rate shall not exceed ten per cent (10%) of the sampled units, and every substitution shall be documented with reasons.

8.8. **The above indicated samplings are likely to be sourced from the SHG's, Bank officials, SRLM officials & other community cadres trained in the last 3 years period under Financial Inclusion programme (i.e year 2023-24, 2024-25, 2025-26). The necessary data will be shared to the successful bidder by NAR/MoRD/SRLM's.**

9. Deliverables

9.1. The agency shall submit the following deliverables. All deliverables shall be submitted in soft copy in editable format and shall be subject to acceptance in writing by NAR.

S. No.	Deliverable	Description and minimum content	Timeline from the date of the Letter of Award
1	Inception Report	The proposed methodology, sampling strategy, sample size, basis of comparison, analytical framework and quality assurance protocol; the draft survey instruments; and the work plan with the deployment schedule of the core team. To be presented before the Contract Monitoring Committee.	Within 15 days
2	Final Survey Instruments	Integrated quantitative instrument and qualitative instruments, in English and in the languages of the States/ Union Territories covered, revised after pre-testing, together with the note on the pre-test, the interviewer manual and the CAPI compatible file; and confirmation of the completion of the training of the field teams.	Within 30 days
3	Completion of Field Data Collection	Completion of the field data collection covering study objective, and submission of the raw data files, properly arranged, together with a brief note on the conduct of the fieldwork and on the quality assurance measures applied.	Within 60 days
4	Draft Report, Dataset and Presentation	Draft report in the abridged and the main versions, comprising the executive summary; the methodology, with the assumptions and limitations stated; the findings under objectives mentioned; the stories of change; and the conclusions and recommendations. Accompanied by the draft Financial Literacy Assessment. The workbook of tables in Microsoft Excel, and the cleaned dataset with the codebook and the qualitative transcripts. To be presented before the Contract Monitoring Committee.	Within 75 days
5	Final Report Submission	Final report, in the abridged and the main versions, incorporating the comments of NAR with actionable recommendations; the final Financial Literacy Assessment with the recommendations for piloting; the final workbook and datasets; and the final presentation cum dissemination. Printed copies as directed by the Ministry.	Within 90 days
Note: The time taken by the NAR /SRLMs/MoRD in providing the required information, approvals or support will be excluded from the project duration of the 90 days implementation period.			

9.2. All reports shall be submitted in English. Ten(10) Printed final report copies to be submitted. Further, soft copies of all the survey findings, reports shall be submitted in pen drive and CD's.

9.3. The Contract Monitoring Committee (CMC) of NAR shall ordinarily communicate its comments on each deliverable as early as possible and the agency shall incorporate the comments and resubmit the deliverable within the time lines detailed in this document. The **time taken by NAR/ CMC for review, comments and acceptance of each deliverable will be excluded to arrive at the contract period and while computing delay period for the liquidated damages.** There shall ordinarily be a single round of comments on each deliverable. In respect

of the Final Report, the provisions of Clause 6.4 of the SECTION II: General Conditions of Contract, relating to deemed approval, shall apply.

10. **Team Composition**

10.1. The agency shall deploy a dedicated core team comprising the following four key positions specified (Team Leader, the Financial Inclusion and Financial Literacy Expert, the Research and Data Analysis Expert, and the Field Operations and Qualitative Research Expert). This core team is mandatory.

S. No.	Position	No. of positions	Area of expertise	Minimum qualifications and experience	Indicative person-months
1	Team Leader	1	Overall leadership; evaluation of rural development and financial inclusion programmes	Post-graduate degree in Economics, Statistics, Development Studies, Social Sciences, Public Policy or Management. Ten (10) years in evaluation, impact assessment or development research, of which at least three (3) years in leading multi-State studies.	3.0
2	Financial Inclusion and Financial Literacy Expert	1	Financial inclusion, financial literacy and financial education	Post-graduate degree in Economics, Finance, Commerce, Banking or Rural Management. Eight (8) years in financial inclusion, financial literacy, microfinance or banking, including work relating to the measurement of financial capability or financial literacy.	3.0
3	Research and Data Analysis Expert	1	Sampling design, weighting, estimation and psychometrics	Post-graduate degree in Statistics, Applied Statistics, Economics, Econometrics, Data Science or a related discipline. Seven (7) years in the design of samples for, and in the processing and analysis of data from, large-scale sample surveys, using standard statistical software.	3.0
4	Field Operations and Qualitative Research Expert	1	Planning, coordination and supervision of multi-State field operations	Post-graduate degree in Social Sciences, Sociology, Rural Development, Development Studies or Management. Seven (7) years in the management of multi-State field data collection, including the training and supervision of field teams, and in qualitative research, including focus group discussions and in-depth interviews.	3.0

The NAR/MoRD desires the following support team in order to complete the project within the stipulated time period. The agency may deploy such additional personnel as it considers necessary for the performance of the assignment within the project period and quoted cost. However, NAR/MoRD shall not entertain any additional claims over and above the bid amount, engage the support team.

S. No.	Position	No. of positions	Area of expertise	Minimum qualifications and experience	Indicative person-months
1	Data Analyst	1	Data management, cleaning and statistical analysis	Post-graduate degree in Statistics, Econometrics, Data Science or a related discipline, with a minimum of 5 years' experience in the analysis of large survey datasets using STATA, R, SPSS or an equivalent statistical package.	3.0
2	Behavioural Finance Expert	1	Financial behaviour, behaviour change and instrument design	Post-graduate degree in Psychology, Behavioural Economics, Economics or a related discipline, with a minimum of 7 years' experience in the measurement of financial or health-related behaviour, the design of assessment instruments, or the design of behaviour change communication.	3.0
3	Monitoring and Evaluation Expert	1	Evaluation design, theory of change and indicator frameworks	Post-graduate degree in Economics, Development Studies, Public Policy or Statistics, with a minimum of 8 years' experience in the design and conduct of impact evaluations, including quasi-experimental designs.	3.0
4	Social Development/ Gender Expert	1	Gender, social inclusion and qualitative research	Post-graduate degree in Social Work, Sociology, Anthropology, Gender Studies or a related discipline, with a minimum of 8 years' experience in qualitative research on gender and social inclusion in rural settings, including the conduct and analysis of Focus Group Discussions and in-depth interviews.	3.0
5	Regional Field Coordinators	6	Regional coordination of fieldwork and quality control	Graduate in any discipline, with a minimum of 5 years' experience in the supervision of field data collection, including experience of working in rural areas and knowledge of the regional language.	3.0

Note-The above support team is only indicative and not exhaustive. The agency shall engage the required team for the timely completion of the project/assignment within their quoted amount.

10.2. The core team shall be gender diverse. The Team Leader shall be responsible for the overall quality and the timely delivery of the assignment and shall be the single point of contact for all communications with NAR.

10.3. The key personnel proposed in the Technical Bid shall be deployed for the level of effort indicated in the curriculum vitae. No key personnel shall be substituted after the submission of the bid, save with the prior written approval of NAR, and any approved substitute shall possess qualifications and experience equal to or better than those of the person replaced. No additional cost shall be payable on account of any substitution.

10.4. In addition to the core team, the agency shall deploy a field force of supervisors and investigators adequate to complete the fieldwork within the period specified.

10.5. NAR may, for reasons to be recorded in writing, require the agency to withdraw and replace any member of the core team or of the field force whose performance or conduct is found to be unsatisfactory, and the agency shall comply within fifteen (15) days.

11. Reporting, Review and Monitoring

11.1. A Contract Monitoring Committee (CMC) under the chairpersonship of the Director General, NAR shall be constituted to conduct periodic reviews of the work carried out by the agency with respect to: adherence to the objectives of the study; the methodology and process of data collection; the timeliness and pace of the work; the plan of action for timely completion; and the quality and adequacy of the deliverables.

11.2. The CMC team of the NAR/MoRD shall continuously monitor the progress of the study. It shall track timelines, ensure the quality of the training of investigators, and ensure that the agency follows proper quality assurance methods during data collection so as to maintain data quality. Along with thematic experts, the CMC team shall work closely with the agency to review and finalise the study tools, reports and presentations.

11.3. The agency shall designate a single point of contact for all communications with the CMC of NAR and shall submit a brief monthly progress note, and such further progress reports as the Contract Monitoring Committee may direct.

11.4. CMC of NAR, or any officer authorised by it, may observe any field team, and undertake independent verification of the fieldwork at any time.

11.5. Having regard to the period of three months prescribed for the assignment, the reviews shall ordinarily be conducted through video conference, and the agency shall not be required to prepare any documentation for the reviews other than the progress notes and the deliverables prescribed at Clause 9.

12. Ethical Compliance

12.1. The informed consent of every respondent shall be obtained before the commencement of the interview or the discussion. The respondent shall be informed of the purpose of the study, of the identity of the agency and of the NAR, of the expected duration, of the voluntary nature of the participation and of the right to decline to answer any question or to withdraw at any stage. The fact of consent shall be recorded in the CAPI application.

12.2. No inducement of any kind shall be offered to any respondent, and no representation shall be made that participation in, or abstention from, the study will affect any entitlement, benefit or credit linkage of the respondent or of her Self-Help Group.

12.3. The identity of the respondents shall be kept confidential. The datasets delivered to the NAR shall be anonymised, and the identifiers shall be delivered separately in a protected file. No personally identifiable information shall appear in any report, presentation or case study, save with the specific written consent of the person concerned.

12.4. No photograph, audio recording or video recording shall be made without the prior consent of the person concerned, and any consent so obtained shall be documented.

12.5. Interviews and discussions shall be conducted in a manner that respects the privacy, the dignity and the convenience of the women respondents, in terms of Clause 6.2.

12.6. The agency shall comply with the law for the time being in force relating to the protection of personal data, and all data shall be stored and processed within India in terms of Clause 19.3 of Section III. Where the agency has an institutional ethics review mechanism, the study protocol shall be placed before it and the clearance obtained shall be furnished along with the Inception Report.

13. Roles and Responsibilities

13.1. NAR, shall:

I. nominate a nodal officer for all type of Communication.

II. issue letters of introduction to the State Rural Livelihoods Missions of the sampled States/ Union Territories, and facilitate the co-operation of the district and block units;

III. make available the programme documents, the training modules, the guidelines and such monitoring data and lists of Self-Help Groups and members as are necessary for the drawing of the sample, subject to the law relating to the protection of personal data;

IV. communicate its comments on the deliverables within the period specified at Clause 9.3, accept the deliverables and release the payments in accordance with the Payment Schedule at Section V-E.

13.2. The agency shall be solely responsible for the design, conduct and quality of the study, and in particular for: the development, translation, pre-testing and programming of the instruments; the licensing of the CAPI platform; the recruitment, training, deployment, supervision and payment of the field force; all travel, boarding, lodging and field logistics; the collection, processing, analysis and safe custody of the data; the preparation of the reports, the workbook and the presentations; and the handing over of all data and deliverables. All costs of every description in that behalf shall be borne by the agency within the contract price.

13.3. NAR shall not be responsible for arranging the transport, accommodation or field logistics of the agency, or for deploying its own personnel or the community cadre for the collection of data. The agency shall obtain such State level permissions as may be necessary, and NAR shall render facilitation in that behalf.

14. Ownership of Data and Intellectual Property

14.1. All data, whether raw or processed, survey instruments, translations, analysis syntax, transcripts, photographs, reports, workbooks, presentations, the Financial Literacy

Assessment and Certification Framework and all other deliverables generated under the contract shall vest absolutely and exclusively with NAR in terms of Clause 20 of Section III.

14.2. The agency shall hand over all such material, including the raw and the cleaned datasets, before the release of the final instalment of the payment. The agency shall thereafter delete or destroy all copies in its possession within thirty (30) days, save one archival copy which may be retained in secure custody for the purposes of audit for a period of three (3) years, and shall furnish a certificate of deletion to NAR.

14.3. The agency shall not use, reproduce, publish, present or disseminate any part of the data, the findings or the deliverables, for any purpose whatsoever, including any academic or promotional purpose, without the prior written approval of NAR. This obligation shall survive the completion, expiry or termination of the contract.

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SECTION V. ELIGIBILITY AND EVALUATION CRITERIA

NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

A. Eligibility Criteria

The following are the essential requirements for the Technical Bid. If the Bidder does not meet each of the eligibility criteria set out below, its bid shall not be considered for technical evaluation. Documentary evidence in support of each criterion shall be uploaded with the Technical Bid, cross-referenced to the Checklist at Annexure I.

S. No.	Eligibility criterion	Documentary evidence required
i.	Submission of Earnest Money Deposit, where applicable, in the form and manner prescribed at Clause 15.1 of Section III. Micro and Small Enterprises and DPIIT-recognised Start-ups may claim exemption on production of the relevant certificate.	Copy of the EMD instrument, or valid MSME registration certificate/ DPIIT Start-up recognition certificate
ii.	The Bidder shall be a Single Entity, legally registered in India under the Companies Act, 2013, the Societies Registration Act, 1860, the Indian Trusts Act, 1882, the Limited Liability Partnership Act, 2008, or any other applicable law, or shall be a university, an institution of national importance or a recognised research institution. Joint Ventures and Consortia are not permitted.	Certificate of incorporation/ registration with registration number, and the constitutional document
iii.	The Bidder shall hold a valid Goods and Services Tax registration and a Permanent Account Number.	Copy of GST registration certificate and PAN card
iv.	The Bidder shall have a minimum average annual turnover of ₹1.00 crore (Rupees One Crore only) from consultancy, research or evaluation services during the last three completed financial years (FY 2023-24,2024-25 & 2025-26). In the case of a Start-up recognised by the Department for Promotion of Industry and Internal Trade (DPIIT) & MSE, the minimum average annual turnover shall be ₹25.00 lakh (Rupees Twenty-five Lakh only) during the last three completed financial years (FY 2023-24,2024-25 & 2025-26).	Audited statements of accounts for the three financial years and a certificate from a Chartered Accountant in the format at Annexure VI with UDIN number.

S. No.	Eligibility criterion	Documentary evidence required
	Whether the relaxed threshold applicable to a DPIIT-recognised Start-up is claimed: Yes/ No. If yes, DPIIT recognition number and date: _____ (copy of the recognition certificate to be enclosed).	
v.	The Bidder shall have satisfactorily completed at least three (3) similar assignments during the last five financial years for **Central/state Government, Central/state PSUs/undertakings and to Private companies which are listed in NSE/BSE, India. Assignments done to any other private entities, NGO's will not be considered.** In the case of a DPIIT/MSE-recognised Start-up, the number shall not be less than two (2). "Similar assignment" means an evaluation, impact assessment or large-scale sample survey employing both quantitative and qualitative techniques (including focus group discussions and in-depth interviews), with a minimum achieved sample of 500 respondents.	Copies of work orders/ contracts/ sanction orders, together with completion certificates from the client or proof of final payment, in the format at Annexure VII, PART-1. NAR reserves its right to verify the genuineness of the certificates by seeking confidential reports from the clients to whom the bidders have rendered services.
vi.	Of the similar assignments referred to at (v) above, at least one (1) shall be in the domain of financial inclusion, financial literacy, microfinance or banking, and at least one (1) shall be in the domain of rural development or rural livelihoods.	Work orders and completion certificates, with a brief description of each assignment
vii.	The Bidder shall have a dedicated core team with the composition, qualifications and experience prescribed at Annexure VII, Section 3, available for deployment on this assignment.	Curricula vitae in the format at Annexure VII, PART -3, duly signed by each expert
viii.	The Bidder shall have the capacity to undertake multi-State field data collection and statistical analysis in-house.	Self-declaration on the letterhead of the Bidder, with brief particulars of the field and data processing capacity
ix.	The Bidder shall not have been blacklisted or debarred by any Central or State Government, Public Sector Undertaking, autonomous body or other Government-affiliated entity during the last five (5) years, and shall not be under liquidation, court receivership, insolvency or similar proceedings, and shall not be bankrupt.	Affidavit on non-judicial stamp paper of ₹500 in the format at Annexure IV
x.	The Bidder shall furnish a declaration of compliance with Rule 144(xi) of the General Financial Rules, 2017 relating to bidders from countries sharing a land border with India.	Covered by the affidavit at Annexure IV

Technical evaluation shall be undertaken only for those Bidders who have submitted all the required documents and meet the pre-qualification/ eligibility criteria specified above. Only such technically responsive bids shall be considered for detailed technical scoring.

B. Technical Evaluation (Scoring) Criteria

The Technical Bids of eligible Bidders shall be evaluated out of a total of 100 (one hundred) marks in accordance with the following matrix. The scoring is designed to give weightage to demonstrated experience in financial inclusion and financial literacy, impact evaluation, large-scale household surveys and rural development research, to the quality of the proposed methodology, and to the quality of the core team.

S. No.	Criteria and sub-criteria	Marks Maximum	Marks Minimum	Supporting documentation required
Stage-1 (Sl. No. 1 to 3): Total Marks – 60 (Minimum: 42; Maximum: 60)				
1	Financial capacity – average annual turnover of the Bidder from consultancy, research or evaluation services in the last three financial years: • ₹1 crore and up to ₹3 crore – 7 marks; • above ₹3 crore and up to ₹6 crore – 8 marks; • above ₹6 crore – 10 marks. For DPIIT-recognised Start-ups & MSE: • ₹25 lakh and up to ₹75 lakh – 7 marks; above • ₹75 lakh and up to ₹1.5 crore – 8 marks; • above ₹1.5 crore – 10 marks.	10	7	Audited statements of accounts and Chartered Accountant's certificate (Annexure VI)
2	Relevant experience of the Bidder in the last five financial years: (a) Studies in the domain of financial inclusion, financial literacy, microfinance or banking: • One studies-3.5 marks; • Above 2 to 3- studies-4 marks • Above 4 studes-5 marks (Minimum marks-3.5 & Maximum-5) (b) Impact evaluation or impact assessment studies employing mixed methods: • One studies-3.5 marks; • Above 2 to 3- studies-4 marks • Above 4 studes-5 marks (Minimum marks-3.5 & Maximum-5) (c) Large-scale household or beneficiary surveys with an achieved- • One or more completed surveys with an aggregate achieved sample size of 1,000–2,999 respondents-3.5 marks • One or more completed surveys with an aggregate achieved sample size of 3,000–4,999 respondents-4 marks	20	14	Work orders/ contracts/ sanction orders and completion certificates or final payment proof (Annexure VII, PART- 1)

S. No.	Criteria and sub-criteria	Marks Maximum	Marks Minimum	Supporting documentation required
	• One or more completed surveys with an aggregate achieved sample size of 5,000 or more respondents-5 marks (Minimum marks-3.5 & Maximum-5) (d) Studies in the domain of rural development or rural livelihoods, including studies relating to SHGs and community institutions: • One studies-3.5 marks; • Above 2 to 3- studies-4 marks • Above 4 studes-5 marks (Minimum marks-3.5 & Maximum-5) Minimum 3.5 marks in each of the above four criteria is mandatory. Failure in any one criterion will lead to technical disqualification.			
3	Qualifications and experience of four key personnel, based on the data furnished under point C of Part 3 of Annexure VII. • For meeting the minimum educational qualification & experience-70% per cent of the marks • For higher qualification & experience, over & above minimum specified-proportionate marks will be awarded (Minimum marks-21 & Maximum-30. Marks allocation will be as detailed in below sub clause C of this SECTION V)	30	21	Curriculum vitae of each key expert in the format prescribed (Annexure VII, PART- 3)
Stage-2 (Sl. No. 4): Total Marks – 40 (Minimum: 28; Maximum: 40) **Only bidders who secure at least 70% marks in the above 3 criteria's of Stage-1 will be construed as qualified for Technical presentation under Stage-2 below;**				
4	**Stage-2** Proposed approach, methodology and work plan, assessed on the basis of: a. understanding of the Terms of Reference and coverage of study objective & proposed evaluation framework for the assessment of the impact of the Financial Literacy programme, including the assumptions and limitations stated – 10 marks; b. proposed sampling framework, and the adequacy of the coverage and of the sample proposed, in terms of Clause 8 of Section IV – 10 marks; c. proposed design of the integrated survey instrument, including the application of nationally recognised parameters of financial knowledge, attitude and behaviour and the approach to benchmarking – 10 marks; d. proposed approach to the development of the draft assessment and certification approach and the	**40**	**28**	**Technical Proposal (Annexure VII, PART-2) and presentation**

S. No.	Criteria and sub-criteria	Marks Maximum	Marks Minimum	Supporting documentation required
	implementation roadmap & work plan, quality assurance mechanism and team deployment – 10 marks. The presentation before the Technical Evaluation Committee shall form part of the assessment under this criterion. (Minimum marks-28 & Maximum-40) Minimum 70% marks in each of the above four criteria is mandatory. Failure in any one criterion will lead to technical disqualification.			
Total		**100**	**70**	

Total marks: 100. Minimum qualifying marks for opening of the Financial Bid: 70 marks.

NAR reserves the right to verify the credentials, experience and documents submitted by Bidders, including through site visits, third-party verification or direct confirmation from the clients named by the Bidder, at any stage of the evaluation process.

C. Key Personnel details: Minimum educational qualification, Minimum relevant experience & Marks Distribution matrix is furnished in the table below;

S. No.	Position	Minimum educational qualification	Minimum relevant experience	Marks (Section V-C)
1	Team Leader	Post-graduate degree in Economics, Statistics, Development Studies, Social Sciences, Public Policy or Management. (5 marks)	Ten (10) years in evaluation, impact assessment or development research, of which at least three (3) years in leading multi-State studies (5 marks)	**10**
2	Financial Inclusion and Financial Literacy Expert	Post-graduate degree in Economics, Finance, Commerce, Banking or Rural Management. (4 marks)	Eight (8) years in financial inclusion, financial literacy, microfinance or banking, including work relating to the measurement of financial capability or financial literacy. (4 marks)	**8**
3	Research and Data Analysis Expert	Post-graduate degree in Statistics, Applied Statistics, Economics, Econometrics, Data Science or a related discipline. (3 marks)	Seven (7) years in the design of samples for, and in the processing and analysis of data from, large-scale sample surveys, using standard statistical software. (3 marks)	**6**
4	Field Operations and Qualitative Research Expert	Post-graduate degree in Social Sciences, Sociology, Rural Development, Development Studies or Management. (3 marks)	Seven (7) years in the management of multi-State field data collection, including the training and supervision of field teams, and in qualitative research, including focus group discussions and in-depth interviews. (3 marks)	**6**
	Total			**30**

Note: Curricula vitae of all key personnel must be clear, concise and specific to this assignment. Generic or non-customised curricula vitae may attract lower scores.

D. Financial Evaluation and Combined Score

D.1 The Financial Bids of only those Bidders who secure a technical score of 70 marks or more shall be opened. The financial score (Sf) shall be computed by assigning 100 marks to the lowest evaluated Financial Bid (Fm); the financial score of any other bid (F) shall be computed as Sf = 100 × Fm/F.

D.2 The combined score (S) shall be computed as S = (St × 0.70) + (Sf × 0.30), where St is the technical score. The Bidder securing the highest combined score shall be declared the successful Bidder. In the event of a tie, the Bidder with the higher technical score shall be ranked first.

D.3 The Financial Bid shall be evaluated on the total cost exclusive of Goods and Services Tax. Arithmetical errors, if any, shall be corrected on the basis that, where there is a discrepancy between the amount in figures and the amount in words, the amount in words shall prevail.

E. Payment Schedule

E.1 Payment shall be made to the agency on the basis of the satisfactory achievement and acceptance of the milestones set out below. No advance payment shall be made. All payments shall be subject to deduction of tax at source at the prevailing rates. Goods and Services Tax shall be payable extra at the applicable rate on production of a valid tax invoice.

S.No.	Milestone	Period from the date of the Letter of Award	Payment (%) of the bid amount +GST
1	Acceptance of the Inception Report and presentation to the Contract Monitoring Committee	Within 15 days	10%
2	Acceptance of the final survey instruments and the translations, and completion of the training of the field teams	Within 30 days	15%
3	Completion of the field data collection covering both Components, and submission of the raw data and of the note on the quality assurance measures applied	Within 60 days	35%
4	Acceptance of the Draft Report, the dataset and the draft assessment and certification framework, and presentation to the Contract Monitoring Committee	Within 75 days	25%
5	Acceptance and approval of the Final Report handing over of all data and deliverables, and the final presentation cum dissemination	Within 90 days	15%
Total			**100%**

E.2 Payment against each milestone shall be released only upon written acceptance of the corresponding deliverable by the NAR. Where the deliverable is not acceptable, the reasons shall be recorded in writing and the payment shall be released only after resubmission and acceptance, without prejudice to the right of the NAR to levy liquidated damages.

E.3 The agency shall submit its invoice together with the deliverable, and NAR shall endeavour to release the payment within thirty (30) days of acceptance of the deliverable.

National Academy of RUDSETI
Sponsors: SDME Trust & Canara Bank
Survey No. 30, Near Govt High School, Kumbalagodu, Bengaluru Urban Dt, Bengaluru - 560074, Ph: 9449045767, E Mail: info@rudsetacademy.org **;**
Website: https://rudsetacademy.org

ANNEXURE I: CHECKLIST

NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

The Bidder shall complete this Checklist and upload it as the first document of the Technical Bid. The Bidder shall furnish an index and page numbering for the entire Technical Bid, cross-referenced to the entries in this Checklist, in terms of Clause 8.4 of Section III.

S. No.	Tender requirement	Yes/ No	Page No. where documentation is inserted
1	Technical Bid, containing no financial information whatsoever		
2	Copy of Earnest Money Deposit or valid MSME/ DPIIT Start-up certificate claiming exemption		
3	Certificate of incorporation/ registration with registration number, and constitutional document		
4	Copy of GST registration certificate and PAN card		
5	Audited statements of accounts for the last three completed financial years and Chartered Accountant's certificate of average annual turnover of not less than ₹1.00 crore from consultancy, research or evaluation services; in the case of a DPIIT-recognised Start-up, of not less than ₹25.00 lakh (Annexure VI)		
6	Details of at least three (3) similar assignments completed during the last five financial years, or of not less than two (2) such assignments in the case of a DPIIT-recognised Start-up, each with a minimum achieved sample of 500 respondents and employing both quantitative and qualitative techniques including focus group discussions and in-depth interviews, supported by work orders/ contracts/ sanction orders and by completion certificates or proof of final payment (Annexure VII, Section II)		
7	Affidavit on non-judicial stamp paper of ₹500, duly notarised, regarding non-blacklisting and debarment, solvency, submission of a single bid, and compliance with the Code of Integrity under Rule 175 of the General Financial Rules, 2017 (Annexure IV)		
8	Annextures from I to XI duly filled, signed and sealed.		
9	Index and page numbering of the entire Technical Bid, cross-referenced to this Checklist, in terms of Clause 8.4 of Section III		
10	Financial Bid in the format provided at the end of this RFP, uploaded only in the financial cover on the GeM Portal and not included in the Technical Bid		

ANNEXURE II: TENDER/ RFP SUBMISSION LETTER

To,
The Director General
National Academy of RUDSETI (NAR)
(Under the aegis of the Ministry of Rural Development, Government of India)
Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple,
Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India

Sub: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

Ref: RFP No.

I/ We, the undersigned, having examined the RFP document in its entirety, together with all Addenda, Corrigenda and clarifications issued thereunder, offer to provide the above Services to the National Academy of RUDSETI (NAR), acting on behalf of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development. We are hereby submitting our bid.

I/ We hereby declare that:

- We enclose and submit our bid, containing the details as per the requirements of the tender, for your evaluation and consideration, including all required documents and forms specified in the tender document.
- I/ We have carefully read the terms and conditions of the tender document attached hereto and hereby agree to abide by the said terms and conditions.
- The bid submitted is unconditional and unqualified.
- I/ We undertake that the documents submitted are genuine and authentic and that no material information has been concealed. I/ We understand that the contract is liable to be cancelled if it is found to have been obtained through fraudulent means or through concealment of information.
- We shall make available to NAR any additional information it may find necessary, or require, to clarify, supplement or authenticate the bid.
- Until a formal agreement is prepared and executed, acceptance of this tender document shall constitute a binding contract between NAR and us, subject to such modifications as may be mutually agreed.
- We confirm that we have no conflict of interest of the nature described at Clause 18 of Section III of the RFP document. We further undertake to disclose forthwith any actual or potential conflict of interest arising at any stage.
- Our Technical Bid contains no financial information whatsoever, and our Financial Bid has been submitted separately, in the format in the financial cover on the GeM Portal.
- We are a Single Entity within the meaning of Clause 4.1 of Section III. This bid has not been submitted as a Joint Venture, consortium or association of entities, and we shall not sub-contract the assignment, in whole or in part, in terms of Clause 4.3 of Section III.

- We have submitted only one bid in this bidding process, whether directly or through any affiliate or associate, in terms of Clause 9.5 of Section III.
- We have taken into account all Addenda, Corrigenda and clarifications issued by NAR up to the date of submission of this bid, and we acknowledge that the same form an integral part of the RFP document.
- In the event that our bid is accepted, we undertake to furnish the Performance Security in the manner prescribed at Clause 15.4 of Section III, and to execute the contract in the form prescribed at Annexure XI, in each case within fifteen (15) days of the issuance of the Letter of Award, in terms of Clause 14.4 of Section III.
- We agree to keep this bid valid for acceptance for a period of ninety (90) days from the date of opening of the Technical Bid, in terms of Clause 6.1 of Section I and Clause 9.6 of Section III.

We understand that NAR is not obligated to accept any tender submitted, and that NAR reserves the right to reject any or all tenders without assigning any reason.

Yours faithfully,

Authorised Signatory

(with Name, Designation, Contact Number and Seal)

Note: To be furnished on the letterhead of the Bidder.

ANNEXURE III: BIDDER'S AUTHORISATION CERTIFICATE

To,
The Director General
National Academy of RUDSETI (NAR)
(Under the aegis of the Ministry of Rural Development, Government of India)
Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple,
Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India

Sub: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

Ref: RFP No. _____ (to be notified)

Dear Sir/ Madam,

I, …… {Name}, …… {Designation}, being competent to do so on behalf of M/s …… {Name of the Bidder}, hereby declare and certify that Shri/ Smt./ Ms. …… {Name}, …… {Designation}, is hereby authorised, by virtue of the Board Resolution/ power of attorney dated …… (a copy whereof is enclosed), to sign and submit, on behalf of the company/ firm/ society, all documents relating to RFP No. …… dated ……., including the Technical Bid, the Financial Bid, the affidavit at Annexure IV and all declarations, undertakings and correspondence, and to execute the contract in the event of the assignment being awarded to the Bidder. He/ She is also authorised to attend meetings, to make the presentation before the Technical Evaluation Committee, and to submit technical and commercial information and clarifications as may be required by you during the evaluation of the bid. All acts done by him/ her in pursuance of this authorisation shall be binding upon the Bidder. For validation purposes, his/ her verified signature is provided below.

Thanking you,

Name of the Bidder: _____
Name and Designation of the person granting this authorisation: _____
Signature of the person granting this authorisation: _____
Name and Designation of the Authorised Signatory: _____
Verified Signature: _____
Seal of the Organisation: _____
Date: _____ Place: _____

Note: Please attach the Board Resolution or the valid power of attorney in favour of the person named as the Authorised Signatory.

ANNEXURE IV: PROFORMA FOR AFFIDAVIT

(On non-judicial stamp paper of 500/-, duly notarised)

I, ……, aged ……. years, son/ daughter of ……, Proprietor/ Director/ Partner/ Authorised Signatory of the firm M/s ……., having its registered office at ……., do hereby solemnly affirm and declare that our firm M/s ……. has not been blacklisted or debarred by any Ministry, Department, institution, Public Sector Undertaking, autonomous body or any other Government-affiliated entity of the Central Government or of any State Government during the last five (5) years, reckoned from the date of invitation of this bid, and that there has been no cancellation of work awarded to us on account of poor performance, misconduct or non-compliance during the said period.

It is further certified that our agency is not bankrupt; that neither our agency nor any of its Directors or Partners is under liquidation, court receivership, insolvency or any similar proceedings; and that no insolvency petition is pending, or has been pending, against our agency or against any of its Directors or Partners.

It is further certified that our agency is not under any conflict of interest of the nature described at Clause 18 of Section III of the RFP document. In particular, neither our agency nor any of its affiliates — (a) has been engaged by NAR or by any State Rural Livelihoods Mission to provide consulting services for the preparation of this assignment, including the design of the Financial Literacy modules or of the monitoring systems being evaluated; (b) is engaged in the implementation, delivery, supervision or capacity building of the Financial Literacy programme under DAY-NRLM in any State or Union Territory proposed to be covered under the assignment; or (c) has any business or family relationship with any member of the staff of NAR, of MoRD or of any State Rural Livelihoods Mission who is directly or indirectly involved in the preparation of the Terms of Reference, in the selection process or in the supervision of the contract. We further undertake to disclose forthwith any situation of actual or potential conflict of interest arising at any stage.

It is further certified that our agency complies with the requirements of Rule 144(xi) of the General Financial Rules, 2017 and of the Order (Public Procurement No. 4) dated 23 July 2020 issued by the Department of Expenditure, Ministry of Finance, as amended from time to time, relating to bidders from countries sharing a land border with India; and that our agency is not from any such country or, being from such a country, is duly registered with the Competent Authority, a copy of the certificate of registration being enclosed.

It is further certified that our agency has submitted only one bid in this bidding process, whether directly or through any affiliate or associate.

It is further certified that our agency shall abide by the Code of Integrity in Public Procurement prescribed under Rule 175 of the General Financial Rules, 2017; and that our agency has not engaged, and shall not engage, in any corrupt, fraudulent, collusive, coercive or obstructive practice within the meaning of Clause 17.1 of Section III of the RFP document.

I further declare that the statements made hereinabove are true and correct to the best of my knowledge and belief, and that nothing material has been concealed therefrom.

VERIFICATION

Verified at …… on this ……. day of …… 20……, that the contents of the declarations made hereinabove are true and correct to the best of my knowledge and belief, and that nothing material has been concealed therefrom.

……

Name of the Bidder

……

Signature of the Authorised Signatory

……

Name of the Authorised Signatory

Place: _____ Date: _____

Note: The affidavit shall be sworn before a Notary Public or an Oath Commissioner, and shall bear the seal and the register entry of the attesting authority.

ANNEXURE V: INFORMATION ON BIDDER'S ORGANISATION

S. No.	Particulars	Details
1.	Name of the Bidder	
2.	Registered address of the Bidder	
3.	Address for correspondence	
4.	Incorporation status of the Bidder (Company/ Society/ Trust/ LLP/ University/ Institution of national importance/ recognised research institution) — relevant certificate to be submitted in the Technical Bid	
5.	Year of establishment	
6.	Valid GST registration number (copy of certificate to be submitted)	
7.	Permanent Account Number (copy of PAN card to be submitted)	
8.	Number of full-time professional staff on the rolls of the Bidder	
9.	Number of States/ Union Territories in which the Bidder has undertaken field studies in the last five financial years	
10.	Mode of data collection ordinarily used, and location of data storage (data shall be stored and processed within India in terms of Clause 19.3 of Section III)	
11.	Name and designation of the contact person to whom all references shall be made regarding this bid	
12.	Telephone number (with STD code) and mobile number	
13.	E-mail address of the contact person	
14.	Website, if any	
15.	Whether the Bidder is a Micro or Small Enterprise registered with the competent authority, or a Start-up recognised by the Department for Promotion of Industry and Internal Trade (DPIIT). If yes, the registration or recognition number and date (copy of the certificate to be submitted)	
16.	In-house capacity for multi-State field data collection and for statistical analysis and data processing: number of field supervisors and investigators on the rolls, number of statisticians and data analysts, and the software or platforms used	
17.	Confirmation that the Bidder is a Single Entity and is not bidding as a Joint Venture, consortium or association of entities, in terms of Clause 4.1 of Section III	

……

Name of the Bidder

……

Signature of the Authorised Signatory

……

Name and Designation of the Authorised Signatory

Place: _____ Date: _____

ANNEXURE VI: ANNUAL TURNOVER

The Bidder shall have a minimum average annual turnover of ₹1.00 crore (Rupees One Crore only) from consultancy, research or evaluation services during the last three financial years. In the case of a MSE/DPIIT-recognised Start-up, the minimum average annual turnover shall be ₹25.00 lakh (Rupees Twenty-five Lakh only).

Financial year	**Annual turnover from consultancy, research or evaluation services, as per the audited statements of accounts (in ₹)**
2023-2024	
2024-2025	
2025-2026	
Total	
Average annual turnover of the three financial years	

Note: The above data is to be supported by copies of the audited statements of accounts for the three financial years and by a certificate from a Chartered Accountant certifying that the turnover shown above is from consultancy, research or evaluation services, and bearing the membership number of the Chartered Accountant and the Unique Document Identification Number.

……

Name of the Bidder

……

Signature of the Authorised Signatory

……

Name and Designation of the Authorised Signatory

Place: _____ Date: _____

ANNEXURE VII: TECHNICAL PROPOSAL FORMAT

PART-1: Relevant Experience in Similar Assignments

The Bidder shall furnish the following particulars in respect of each assignment relied upon for the purposes of eligibility criteria (v) and (vi) of Section V-A and of criterion 2 of Section V-B, supported by copies of the work order/ contract/ sanction order and by the completion certificate issued by the client or proof of final payment. Only assignments completed during the last five financial years shall be reckoned.

S. No.	Title of the assignment	Client and contact details	Contract value (₹)	Achieved sample size	No. of States/ UTs covered	Period (from – to) and date of completion	Methods used (quantitative/ qualitative/ mixed) and qualitative techniques employed (FGD/ IDI/ others)	Criterion under which claimed [(v)/ (vi) of Section V-A; 2(a)/ (b)/ (c)/ (d) of Section V-B]
1								
2								
3								
4								
5								
6								

Note 1: For the purposes of eligibility criterion (v) of Section V-A, an assignment shall qualify as a "similar assignment" only where it is an evaluation, an impact assessment or a large-scale sample survey employing both quantitative and qualitative techniques, including focus group discussions and in-depth interviews, with a minimum achieved sample of 500 respondents.

Note 2: For the purposes of criterion 2(c) of Section V-B, only large-scale household or beneficiary surveys with an achieved sample of 1,000 respondents or more shall be reckoned.

Note 3: The same assignment may be claimed under more than one sub-criterion, provided that the qualifying particulars in respect of each sub-criterion are separately established.

For each assignment, the Bidder shall additionally attach a description not exceeding one page, setting out the objectives, the methodology employed, the sampling design, the key deliverables and the outcome of the assignment.

PART-2: Approach and Methodology

The Bidder shall furnish its Approach and Methodology, not exceeding twenty-five (25) pages excluding annexures, structured in the following manner. The Bidder shall note that the detailed methodology shall be finalised only in the Inception Report, in consultation with and subject to the approval of NAR. Section 2 shall contain no financial information whatsoever; the inclusion of any financial information in the Technical Bid shall render the bid liable to rejection in terms of Clause 3.2 of Section I and Clause 9.3 of Section III.

- Understanding of the Terms of Reference, of the Financial Literacy programme under DAY-NRLM, and of the objectives of the study;

- Proposed evaluation for the assessment of the impact of the Financial Literacy programme, together with a statement of the assumptions and limitations of the approach adopted;
- Proposed sampling framework, stating the coverage proposed in terms of the number of States/ Union Territories, districts, blocks and villages, the number of respondents, focus group discussions and key informant interviews proposed, the method of selection and the justification for the same, in terms of Clause 7 of Section IV;
- Proposed design of the integrated survey instrument, including the manner in which the two sets of questions corresponding to the study objectives are proposed to be structured, the nationally recognised parameters proposed to be applied for the measurement of financial knowledge, attitude and behaviour, and the proposed approach to benchmarking;
- Proposed qualitative instruments and the categories of respondents proposed to be covered;
- Proposed analytical framework, including the disaggregation required under (ToR Cl. 8.2)
- Proposed approach to the development of the draft Financial Literacy among SHG members , including the competency standards, the assessment methodology and the recommendations for piloting.
- Proposed field plan, including the training and deployment of field teams;
- Proposed quality assurance mechanism, covering translation, field supervision, back-checking and data validation;
- Work plan with a Gantt chart and a team deployment schedule, mapped to the deliverables prescribed at Clause 9 of Section IV, to the indicative implementation schedule at Clause 10 of Section IV, and to the milestones set out in the Payment Schedule at Section V-E, and demonstrating the completion of the entire assignment within three (3) months from the date of the Letter of Award;
- Principal risks to timely and quality completion, and the proposed mitigation measures.

The Approach and Methodology shall be assessed under criterion 4 of Section V-B, carrying 40 marks. The presentation before the Technical Evaluation Committee shall form part of the assessment under that criterion, in terms of Clause 11.4 of Section III.

PART 3: Core Team Composition, Qualifications and Experience

A. Minimum qualifications and experience of key personnel

The core team shall comprise the four positions specified below. The minimum educational qualification and the minimum relevant experience prescribed against each position shall constitute the basis for the award of marks under criterion 3 of Section V-B, read with the distribution of marks at Section V-C (the same is reproduced here below for easy reference).

S. No.	Position	Minimum educational qualification	Minimum relevant experience	Marks (Section V-C)
1	Team Leader	Post-graduate degree in Economics, Statistics, Development Studies, Social Sciences, Public Policy or Management. (5 marks)	Ten (10) years in evaluation, impact assessment or development research, of which at least three (3) years in leading multi-State studies (5 marks)	10
2	Financial Inclusion and Financial Literacy Expert	Post-graduate degree in Economics, Finance, Commerce, Banking or Rural Management.	Eight (8) years in financial inclusion, financial literacy, microfinance or banking, including work relating to the	8

S. No.	Position	Minimum educational qualification	Minimum relevant experience	Marks (Section V-C)
		(4 marks)	measurement of financial capability or financial literacy. (4 marks)	
3	Research and Data Analysis Expert	Post-graduate degree in Statistics, Applied Statistics, Economics, Econometrics, Data Science or a related discipline. (3 marks)	Seven (7) years in the design of samples for, and in the processing and analysis of data from, large-scale sample surveys, using standard statistical software. (3 marks)	6
4	Field Operations and Qualitative Research Expert	Post-graduate degree in Social Sciences, Sociology, Rural Development, Development Studies or Management. (3 marks)	Seven (7) years in the management of multi-State field data collection, including the training and supervision of field teams, and in qualitative research, including focus group discussions and in-depth interviews. (3 marks)	6
	Total			**30**

B. Summary of the core team proposed

S. No.	Position	Name of the proposed expert	Highest educational qualification	Total relevant experience (years)	Whether on the full-time rolls of the Bidder (Yes/ No)	Page No. of the curriculum vitae
1	Team Leader					
2	Financial Inclusion and Financial Literacy Expert					
3	Research and Data Analysis Expert					
4	Field Operations and Qualitative Research Expert					

C. Proforma for the curriculum vitae of each key expert

A separate curriculum vitae shall be furnished in the following proforma in respect of each of the four positions. No curriculum vitae shall exceed four (4) pages.

S. No.	Particulars	Details
1.	Position proposed for	
2.	Name in full	
3.	Date of birth and nationality	
4.	Educational qualifications (degree, discipline, institution and year of award, in chronological order)	
5.	Professional certifications and memberships, if any	

S. No.	Particulars	Details
6.	Total years of professional experience, and total years of experience relevant to this assignment	
7.	Present employer, designation and date of joining; and whether on the full-time rolls of the Bidder	
8.	Languages known, with the level of proficiency in reading, writing and speaking	
9.	Employment record, in chronological order (period, employer, position held and principal responsibilities)	
10.	Particulars of relevant assignments undertaken (name of the assignment, client, period, role discharged, responsibilities, achieved sample size and States/ Union Territories covered)	
11.	Publications relevant to this assignment, if any	
12.	Proposed role and responsibilities on this assignment, and the level of effort proposed, in person-days	

Certificate of the expert

I, the undersigned, certify that the particulars set out above correctly describe my qualifications, my experience and me. I further certify that I am available for deployment on this assignment for the level of effort indicated, and that I am not concurrently deployed on any other assignment in a manner that would materially prejudice the performance of this assignment.

Signature of the expert: _____ Date: _____

Countersigned by the Authorised Signatory of the Bidder: _____

Note 1: Each curriculum vitae shall be duly signed by the expert concerned and countersigned by the Authorised Signatory of the Bidder, in terms of eligibility criterion (vii) of Section V-A.

Note 2: Curricula vitae of all key personnel shall be clear, concise and specific to this assignment. Generic curricula vitae, or curricula vitae not customised for this assignment, shall be scored low, in terms of the note below Section V-C.

Note 3: The key personnel proposed shall not be substituted after the submission of the bid, save with the prior written approval of NAR.

ANNEXURE VIII: FORMAT OF PRE-BID QUERIES

To,

The Director General

National Academy of RUDSETI (NAR)

(Under the aegis of the Ministry of Rural Development, Government of India)

Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple,

Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India

Sub: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

Ref: RFP No. _____ (to be notified)

Dear Sir/ Madam,

The clarifications and suggestions sought by us in respect of the terms and conditions and the scope of work of the subject RFP are set out below. The list is exhaustive, and no further query or suggestion shall be raised by us subsequently.

S. No.	Section, Clause No. and page reference	Extract of the RFP provision	Query/ suggestion of the Bidder
1			
2			
3			
4			
5			

(Additional rows may be inserted as necessary.)

Yours faithfully,

Authorised Signatory

(with Name, Designation, Contact Number and Seal)

Note: To be furnished on the letterhead of the Bidder, in editable word format, and sent by e-mail to info@rudsetacademy.org & dg@rudsetacademy.org *so as to reach NAR on or before the last date and time for the submission of queries specified in the Schedule of Bidding Process at Clause 16 of Section III. Queries received after the said date and time, or submitted in any other format or by any other mode, shall not be entertained.*

ANNEXURE IX: FORM OF BANK GUARANTEE FOR PERFORMANCE SECURITY

To

The Director General
National Academy of RUDSETI (NAR)
Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple, Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India.

WHEREAS _____ [name and address of the service provider] (hereinafter called "the Agency") has undertaken, in pursuance of Contract No. _____ dated _____, to provide the services on all the terms and conditions set forth in the Contract and in the Request for Proposal _____ [name of assignment] (hereinafter called "the Contract");

AND WHEREAS it has been stipulated by you in the said Contract that the Agency shall furnish you with a Bank Guarantee issued or confirmed by a Scheduled Bank in India, for a sum equivalent to five per cent (5%) of the total value of the Contract, as security for compliance with its obligations in accordance with the Contract;

AND WHEREAS we have agreed to give the Agency such a Bank Guarantee;

NOW THEREFORE we hereby affirm that we are the Guarantor and responsible to you, on behalf of the Agency, up to a total of _____ [amount of Guarantee] _____ [in words], being five per cent (5%) of the total value of the Contract, such sum being payable in the types and proportions of currencies in which the Contract Price is payable, and we undertake to pay you, upon your first written demand and without cavil or argument, any sum or sums within the limits of _____ [amount of Guarantee] as aforesaid, without your needing to prove or to show grounds or reasons for your demand for the sum specified therein.

We hereby waive the necessity of your demanding the said debt from the Agency before presenting us with the demand.

We further agree that no change, addition or other modification of the terms of the Contract, or of the services to be performed thereunder, or of any of the Contract documents, which may be made between you and the Agency, shall in any way release us from any liability under this guarantee, and we hereby waive notice of any such change, addition or modification.

The liability of the Bank under this Guarantee shall not be affected by any change in the constitution of the Agency or of the Bank.

This Guarantee shall remain valid and in full force and effect for a period of not less than two (2) months beyond the expiry of the contract period, that is to say up to _____, and we undertake to extend the validity of this Guarantee, upon written demand made by you at any time before the expiry of the said period, for such further period as you may require.

This guarantee shall also be operatable at our …… Branch at Bengaluru, from whom confirmation regarding the issue of this guarantee, or its extension or renewal, shall be made available on demand. In the contingency of this guarantee being invoked and payment thereunder claimed, the said branch shall accept such invocation letter and make payment of the amounts so demanded under the said invocation.

Notwithstanding anything contained hereinbefore, our liability under this guarantee is restricted to ₹ _____ (Rupees _____) and the guarantee shall remain valid till _____. Unless a claim or a demand in writing is made upon us on or before _____, all our liability under this guarantee shall cease.

Notwithstanding anything contained hereinabove:

- our liability under this guarantee shall not exceed ₹_____ (Rupees_____);
- this bank guarantee shall be valid up to _____;
- we are liable to pay the guarantee amount or any part thereof under this bank guarantee only and only if you serve upon us a written claim or demand on or before _____.

Signature and Seal of the Guarantor: _____

In the presence of:

1. _____ (Name, Signature and Occupation)
2. _____ (Name, Signature and Occupation)

Name of the Bank: _____ Address: _____ Date: _____

Note: The Bank Guarantee shall be issued or confirmed by a Scheduled Bank in India and shall be furnished within fifteen (15) days of the issuance of the Letter of Award, in terms of Clause 15.4 of Section III. The Performance Security may alternatively be furnished in the form of an Insurance Surety Bond or of an account payee demand draft drawn on a commercial bank. The Performance Security shall be refunded within two (2) months of the date of expiry or completion of the contract, without any interest payable thereon.

ANNEXURE X: INDEMNITY BOND

(On non-judicial stamp paper of ₹500/- Certificate No.: _____)

THIS DEED of Indemnity is executed at Bengaluru on this …… day of …… 2026 by _____, hereinafter called "the Agency" (which expression shall, unless repugnant to the context or meaning thereof, mean and include its heirs, successors, executors, administrators and assigns), in favour of the National Academy of RUDSETI (NAR), Kumbalagudu, Bengaluru [under the aegis of Ministry of Rural Development, Government of India, New Delhi – 110001], hereinafter called "the Beneficiary" (which expression shall, unless repugnant to the context or meaning thereof, mean and include its successors, executors, administrators and assigns).

WHEREAS we, M/s ……, have entered into a contract with NAR /MoRD in accordance with the terms and conditions of Agreement No. …… (hereinafter referred to as "the said Contract").

We, M/s ……, hereby undertake as follows:

- We hereby undertake to indemnify NAR & MoRD and to keep NAR and MoRD indemnified, from time to time, to the extent of any loss in accordance with the said Contract, against any loss or damage caused to or suffered by NAR/MoRD by reason of any breach or breaches on our part of any of the terms and conditions contained in the said Contract, or due to any negligence or any other act or omission on our part. In the event that we make any default in carrying out any of the works under the said Contract, we shall forthwith on demand pay to NAR/MoRD such sum as may be claimed by NAR/MoRD to the extent of its losses, damages, costs, charges or expenses by reason of such default on our part.
- Notwithstanding anything to the contrary in these presents or in the said Contract, NAR/MoRD's decision as to whether we have made any default or committed any breach of the Contract, and as to the amount to which NAR/MoRD is entitled by reason thereof, shall be binding on us for the purposes of this indemnity, and we shall pay the same on demand without demur. This shall be without prejudice to the other rights of NAR/MoRD under the Contract and/or this indemnity.
- We shall indemnify NAR & MoRD to the extent of the losses caused to NAR & MoRD due to any act or omission on our part, including any breach of confidentiality or of the provisions of the Digital Personal Data Protection Act, 2023.
- NAR & MoRD shall have the fullest liberty, from time to time, to enforce or to forbear from enforcing any of the terms and conditions of the said Contract, and we shall not be released from our liability under this indemnity by the exercise of NAR/ MoRD's liberty with reference to the matters aforesaid, or by reason of any time being given to us, or any forbearance, act or omission on our part.
- This indemnity bond and the powers and provisions herein contained are in addition to, and not by way of limitation of or substitution for, any other bank guarantees or indemnities heretofore given to NAR/MoRD by us, and this indemnity does not revoke or limit such indemnities or guarantees.

Yours faithfully,

( )

Name and Seal of the Agency

Witness:

1. _____

2. _____

ANNEXURE XI: DRAFT FORM OF CONTRACT

This Annexure sets out the form of the contract to be executed by the successful Bidder within fifteen (15) days of the issuance of the Letter of Award, in terms of Clause 14.4 of Section III. The form is indicative and may be modified by NAR to the extent necessary to give effect to the RFP document, to the Letter of Award and to the accepted bid.

I. Contract

This CONTRACT (hereinafter called the "Contract") is made on the _____ day of _____, 20___, BETWEEN the National Academy of RUDSETI (NAR), Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple, Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India, acting on behalf of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development, Government of India (hereinafter called the "Employer"), of the ONE PART, AND M/s _____, having its registered office at _____ (hereinafter called the "Consultant"), of the OTHER PART.

WHEREAS the Employer invited bids by Request for Proposal No. _____ dated _____ for the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM (hereinafter called the "Services");

AND WHEREAS the Consultant, having represented to the Employer that it possesses the requisite professional skills, personnel and technical resources, submitted its bid, which was accepted by the Employer by Letter of Award No. _____ dated _____;

NOW IT IS HEREBY AGREED between the Parties as follows:

1. The following documents shall be deemed to form, and shall be read and construed as part of, this Contract, and, in the event of any inconsistency, shall take precedence in the order in which they are listed:

- this Contract, together with the Special Conditions of Contract;
- the Letter of Award and any corrigendum or clarification issued thereafter;
- the General Conditions of Contract;
- the Request for Proposal (RFP) which includes general terms & conditions, Terms of Reference, evaluation methodology, eligibility criteria, Annexures I to XI, together with all Addenda, Corrigenda and clarifications issued thereunder;
- the Technical Bid submitted by the agency/consultant, including all supporting documents; and
- the Financial Bid submitted by the Consultant.

2. The Consultant shall perform the Services in accordance with the Terms of Reference at Section IV of the Request for Proposal, and shall submit the deliverables specified at Clause 9 thereof within the timelines specified at Clause 10 thereof.

3. The duration of the Contract shall be three (3) months from the date of the Letter of Award, and the Contract shall stand completed upon the acceptance of the Final Report and the handing over of all data and deliverables.

4. The Employer shall pay to the Consultant a total lump-sum fee of ₹ _____ (Rupees _____ only), excluding of Goods and Services Tax, in the instalments and against the milestones specified in the Payment Schedule at Section V-E of the Request for Proposal.

5. The Consultant has furnished Performance Security of ₹ _____, being five per cent (5%) of the total value of the Contract, valid up to _____.

IN WITNESS WHEREOF the Parties have executed this Contract on the day, month and year first above written.

For and on behalf of the Employer	For and on behalf of the Consultant
Signature: _____	Signature: _____
Name: _____	Name: _____
Designation: _____	Designation: _____
Witness 1: _____	Witness 2: _____

National Academy of RUDSETI
Sponsors: SDME Trust & Canara Bank
Survey No. 30, Near Govt High School, Kumbalagodu, Bengaluru Urban Dt, Bengaluru - 560074, Ph: 9449045767, E Mail: info@rudsetacademy.org **;**
Website: https://rudsetacademy.org

FINANCIAL BID

To,
The Director General
National Academy of RUDSETI (NAR)
(Under the aegis of the Ministry of Rural Development, Government of India)
Survey No. 30, NAR Building, Near Government School, Behind Yadava Sangha Temple,
Kumbalagodu Post, Kengeri Hobli, Bengaluru – 560074, Karnataka, India

NAME OF THE WORK: Hiring of services of an agency for undertaking the Impact Assessment of Financial Literacy Interventions and Assessment of Financial Literacy Levels among Self-Help Group Members under DAY-NRLM.

Dear Sir/ Madam,

Having thoroughly examined the RFP document, together with all Addenda, Corrigenda and clarifications issued thereunder, we, the undersigned, hereby offer to provide the above Services in full conformity with the said RFP document, and we herewith submit our Financial Bid.

- We offer to provide the Services for a total lump-sum fee of ₹ …… (Rupees …… only), in Indian Rupees, exclusive of Goods and Services Tax.
- Where there is any discrepancy between the amount stated in figures and the amount stated in words, the amount stated in words shall prevail, in terms of Clause D.3 of Section V.
- All costs of every description required for the performance of the assignment, including professional fees, field costs, travel, boarding and lodging, training of field teams, translation, data collection, data processing and analysis, printing, workshops and dissemination, are included in the above amount. No reimbursement over and above the quoted amount shall be claimed.
- Goods and Services Tax shall be charged extra at the prevailing Government rates on production of a valid tax invoice.
- We understand and accept that payment shall be made only against the satisfactory achievement and written acceptance of the milestones set out in the Payment Schedule at Section V-E; that no advance payment shall be made; and that all payments shall be subject to deduction of tax at source at the prevailing rates.
- This Financial Bid shall remain valid and open for acceptance for a period of ninety (90) days from the date of opening of the Technical Bid.

The indicative break-up of the above lump-sum fee, furnished solely to enable the evaluation of the bid in terms of Clause 12.5 of Section III, is as follows. The contract shall nevertheless be a lump-sum contract, and the break-up shall not entitle us to any payment over and above the total lump-sum fee quoted above.

S. No.	Particulars	Unit	Units (Nos.)	Unit cost (₹) (excluding GST)	Total cost (₹) (excluding GST)
1	Survey charges				
1(a)	Interviews of the programme population (Minimum 9468 nos)	Nos.			
1(b)	Interviews of the comparison population (mention the numbers)	Nos.			
1(c)	Focus group discussions (Minimum FGD 5 per state, for 12 states, minimum is 60 nos)	Nos.			
1(d)	Key informant interviews (minimum 108 nos for 12 states)	Nos.			
1(e)	Case studies/ stories of change (mention the numbers)	Nos.			
2	Professional charges (position-wise, for each of the four key positions and for the field supervisors)				
2a)	Team leader (minimum 90 Person-days)	Person-days			
2b)	Financial inclusion & Financial Literacy expert (minimum 90 Person-days)	Person-days			
2c)	Research & Data Analyst Expert (minimum 90 Person-days)	Person-days			
2d)	Field Operations & qualitative research Expert (minimum 90 Person-days)	Person-days			
3	Translation, printing, CAPI licences, stationery, communication and other miscellaneous charges	Lump sum			
4	Training of field teams, travel, boarding and lodging, and dissemination	Lump sum			
Total	**Total lump-sum fee, exclusive of Goods and Services Tax**				

Note: The above indicated numbers are minimum only. Bidders are requested to fill their projected numbers and quote the split-up amount accordingly.

We agree to abide by this bid and by the rates quoted therein for the orders awarded by NAR within the period prescribed in the bid, which shall remain binding upon us.

We undertake that, in competing for, and, if the award is made to us, in executing the above contract, we shall strictly observe the laws against fraud and corruption in force in India, and shall abide by the Code of Integrity in Public Procurement prescribed under Rule 175 of the General Financial Rules, 2017.

We confirm that we have complied with all the terms and conditions of the RFP. We understand and accept that NAR/MoRD are not bound to accept the lowest or any bid that they may receive.

Dated this …… day of …… 2026

……

Name of the Bidder

……

Signature of the Authorised Signatory

……

Name and Designation of the Authorised Signatory

Place: _____ Date: _____

Note: To be furnished on the letterhead of the Bidder and uploaded only in the financial cover on the GeM Portal. No financial information whatsoever shall be included in the Technical Bid.