



राष्ट्रीय कृषि और ग्रामीण विकास बैंक
NATIONAL BANK FOR AGRICULTURE
AND RURAL DEVELOPMENT

वित्तीय समावेशन विभाग
FINANCIAL INCLUSION DEPARTMENT

मुंबई
प्रधान कार्यालय
सी-24, 'जी' ब्लॉक
बान्द्रा-कुर्ला संकुल
बान्द्रा (पूर्व)
मुंबई - 400 051

टेली : 26530057, 26539236
फैक्स : 26530098
ई-मेल : fid@nabard.org

Mumbai
Head Office
C-24, 'G' Block
Bandra-Kurla Complex
Bandra (East)
Mumbai - 400051

Tel : 26530057, 26539236
Telefax : 26530098
E-Mail : fid@nabard.org

Ref No. NB.FID / 503 / FI- 47E / 2009-10

09 September 2009

Sir,

Expression of Interest -
“Study on the efficacy of Financial Inclusion in South Andaman district ”

National Bank for Agriculture and Rural Development (NABARD) invites Expression of Interest (EOI) from reputed consultancy organisations and research institutes for undertaking a study on **“Efficacy of Financial Inclusion in South Andaman district, Andaman and Nicobar Islands”**. The sample for the study should be representative of the various formats of financial inclusion and should cover all stakeholders (both organized and unorganized) so as to reflect the ground realities.

Approach to the study

- The study may be conducted by administering the questionnaires for collection of data after field testing. A suitable software for data analysis may be prepared.
- The primary data may be collected from 10% of the total households and the secondary data may be collected from LDM and other bankers.
- The final report to be submitted, both in hard copies (2 copies) and in soft form after a presentation.

Terms of Reference

The scope of the study is to cover South Andaman District to find answers to the following issues pertaining to the initiatives taken by banks under 100% financial inclusion and

evaluate the efficacy of the initiatives taken by the financial institutions for financial inclusion:

- Whether all those desirous of having banking facilities have been provided with such facilities?
- Whether those who did not want the facility have also been provided with the facility?
- Having opened the accounts, whether those who did not want are using it ?
- What are the other financial services made available in addition to ‘no frills’ account?
- Whether any other facilities are offered like limited overdrafts, GCC, Insurance, etc.?
- How many new accounts banks have opened after RBI/ NABARD has advised banks to open “no frills” account ?
- What is generally the amount and the number of transactions in the “no frills” accounts opened so far ?
- Are the accounts opened deposit accounts only or both deposit and credit accounts ?
- For what purpose (consumption or production) the loans were extended and whether they were with or without collateral ?
- Among the new accounts opened, what is the percentage of accounts belonging to small and marginal farmers, landless labourers, etc ?
- What is the percentage of accounts where one time settlement has been offered particularly in the case of NPAs upto Rs.25,000 as advised by the Reserve Bank ?
- What are the difficulties faced in accessing the bank account by the customers ?
- What is the nature of exclusion, if any (risk/ design/ etc.)?
- What is the awareness level about the opening of the account?
- What are the special technological or otherwise interventions taken up by the Financial Institutions in the district to achieve 100% financial inclusion?
- What is the level, type and quality of inclusion obtained in the district with special reference to various marginalised sectors ?
- The impact of financial inclusion by way of
 - increased flow of ground level credit
 - change in CD ratio

- change in per capita deposit and credit
 - impact on other financial services like remittance, insurance and awareness
 - ease in access to credit
- Procedural problems / suggestions from both customers and banks.

Area : South Andaman District

Duration of the study : 03 months from the date of commissioning

Proposal Requirements

Agencies will be requested to send their proposal in two separate covers marked “Technical Proposal” and “Financial Proposal” to NABARD.

(A) Technical Proposal shall consist of :

- a) Profile of the Organisation
- b) Details of prior experience of the organisation in undertaking surveys and work related to trade, capacity building, institutional needs analysis, project design, documentation and other issues relevant for the study.
- c) Profile of the likely Research Team
- d) A short note explaining why the applicant feels it is competent to conduct this study within the time frame specified
- e) The proposal should spell out how each of the ToR for the study will be addressed.

Further, the proposal should also indicate the following:

1. Method of discovery of information / access to sources of information / empirical data;
2. Draft of the survey questionnaire and an indicative list of sample units / entities proposed to be surveyed;
3. Structure of the study;
4. Tools and analysis and how they are proposed to be employed; and
5. Calendar of schedule of activities to be undertaken by the agency for completing the study in time.

(B) Financial proposal shall consist of :

- a. Itemized budget

Screening of Proposals

The proposals will be evaluated in two stages- the screening of technical proposal and of the financial proposal. Financial proposals of only those agencies that have been short-listed during the screening of the technical proposals will be opened in the presence of the agencies.

Other Conditions

- The agencies that send their EOI may be asked to make a presentation to the Selection Committee.
- Expenses for travel, stay, local travel, etc., for presentation will have to be borne by the agency itself.
- No extension will be granted under any circumstances, except force majeure.
- The study will be the copyright of NABARD.
- The decision of the Selection Committee will be final and binding on all the agencies.
- NABARD reserves the right to reject all the proposals without assigning any reason.

The EOI may be forwarded in two separate sealed covers superscribed “Evaluation of 100% financial inclusion in South Andaman District - ” “Technical Proposal” or “Financial Proposal” as the case may be. It should be addressed to the **Chief General Manager**, Financial Inclusion Department, NABARD, 8th Floor, Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Post Box No. 8121, Bandra (East), Mumbai 400 051.

The last date for receiving EOI in NABARD is 30th September 2009.

Yours faithfully

(A.K. Srivastava)
Chief General Manager