



Notice Inviting Tender (NIT)

(Only through GeM)

For Selection of Agency for Conducting

Rural Credit Market Conditions Survey (RCMCS)

National Bank for Agriculture and Rural Development

Department of Economic Analysis and Research

2nd Floor, 'B' Wing, C-24, 'G' Block

Bandra Kurla Complex, Bandra (East)

Mumbai – 400051

Disclaimer

This Notice Inviting Tender (NIT) is an invitation to receive response from eligible interested agencies for conducting the Rural Credit Market Conditions Survey (RCMCS). No contractual obligation whatsoever shall arise from this tender process unless and until a formal contract is signed and executed by the National Bank for Agriculture and Rural Development (NABARD) with the selected agency. This document should be read in its entirety.

In the event of unforeseen circumstances, if NABARD assesses that a situation has arisen wherein it is not conducive for conducting the tender process, NABARD reserves the right to reschedule/modify/cancel the process at any stage without assigning any reason thereof. However, the relevant information in this regard will be posted on NABARD's website suitably.

This document is the property of NABARD. The use of the contents of this document, even by the authorized personnel or agencies for any purpose other than the purpose specified herein, is strictly prohibited.

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For any clarification, please contact the following officials before the scheduled time (in Chapter 4) through email with subject line ‘RCMCS – Tender Clarification’.

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Chapter 1: Introduction

National Bank for Agriculture and Rural Development (hereinafter called “NABARD”) is an apex developmental financial institution established on 12 July 1982 by an Act of the Parliament viz. National Bank for Agriculture and Rural Development Act, 1981 to promote sustainable and equitable agriculture and rural prosperity through effective credit delivery support and related services, institutional development and other innovative initiatives. NABARD, as a part of its mandate, is taking various initiatives for financial inclusion.

Every year, NABARD has to conduct an annual survey-based study, with different themes of direct relevance to agriculture and the rural economy. For the first such theme-based report, “Rural Credit Market Conditions” is proposed as the theme, given the need to collect more primary information on rural credit market structure and its functioning, for identifying needed policy interventions in the future that could enhance the contribution of rural credit in promoting rural development.

NABARD issues this Notice Inviting Tender (NIT) to extend invitation to all eligible parties, academic institutions, think tanks, and agencies (hereinafter called ‘agency’) to participate in this tender. The purpose of this NIT is to provide the scope of work, procedure for submission of bids, and selection of agency for conduct of survey for RCMCS.

The evaluation of the agency will be in three stages. In the first stage, NABARD will screen the eligibility of the bidder and allow all the eligible bidders to participate in the bidding process. In the second stage, NABARD will scrutinize the technical bids. In the third stage, the financial bids of those agencies who get the minimum threshold marks (70%) in the second stage will be evaluated.

The selected agency will be entering into a contract with NABARD and will be responsible for the successful completion of the work and of its quality.

Chapter 2: Scope of Work

The selected agency shall broadly be responsible for the following work:

- i. The Scope of work of the agency will include all aspects of planning & conducting the survey, including to plan, coordinating and conducting the survey of rural households at ground level and preparing report(s) based on analysis of data collected as per the scope of the survey given in this document. The agency would ensure the quality aspect of the survey and the report(s) by employing competent project leaders, project officers, field coordinators and field staff.
- ii. The agency shall approach households in rural areas for personal interview using the Computer Assisted Personal Interview (CAPI) system.
- iii. The agency would need to present the questions in the CAPI system in applicable regional languages for the use of data collection by the investigators electronically. Digitization of the questionnaire (attached in Annexure 1 of this document) for the CAPI based survey has to be done by the agency in the regional language of the area in which the survey is conducted.
- iv. The agency should capture full audio-recordings of the personal interview of about 25% of the households surveyed. The agency should take the respondents into confidence and assure them that their responses would be used only for academic purposes and their data would be safeguarded as per the Digital Personal Data Protection Act, 2023. The agency should seek consent from the respondents before recording the audio of the personal interviews and in cases where consent is not provided, no recording should be done. Further, the agency must capture the GPS coordinates data of the households compulsorily for quality checks. Failure to capture the GPS coordinates will be seriously viewed and NABARD reserves the right to cancel those interviews. Repeated occurrences of missing GPS coordinates data may attract penalties and would be considered as a violation of the contract and can be a ground for termination of contract.
- v. The agency must have the capacity in terms of trained field investigators/supervisors and other resources required to undertake the field survey as per the NIT and the field staff of the agency must have knowledge of the regions, customs, local language etc. The field staff of the agency would also have to be provided with adequate

training by the agency before commissioning the survey. An Instruction Manual (IM) would have to be developed by the agency. The IM would cover inter-alia, introduction, coverage, concepts, design, and definitions to facilitate communication while surveying/ interviewing the households. The IM shall be shared with NABARD for vetting and any change recommended in writing by NABARD shall be incorporated in the IM. The final IM so developed shall be provided to the field officers before the start of the survey.

- vi. The District Development Manager (DDM) of NABARD, as identified by NABARD, shall be invited to oversee the first day of every round of the survey, subject to availability, in every district. NABARD, if so desires, can also require the identified DDM to oversee any round of survey on any day. The list of identified DDM would be provided by NABARD from time to time.
- vii. Sample Size: 20,000 (twenty thousand) households shall be surveyed for the RCMCS i.e., Final Sample Units (FSUs) have to be drawn from 2000 (two thousand) representative villages/ rural areas (10 households per village) from all states and union territories of India having substantial rural population. The FSUs covered in the sample are required to be drawn only from those households residing in rural areas that are administratively governed by rural local governments, such as zilla parishad, panchayat samiti, gram panchayat and gram sabha. The final list of villages identified by the agency would be approved by NABARD. An investigator can do a maximum of 10 interviews per day for the household survey. NABARD reserves the right to change the number of interviews per day, per investigator and per village based on the requirements.
- viii. Sampling Design: The survey should adopt a random sampling design. Designing should be done to select representative samples, which will yield statistically reliable rural estimates from the survey. The number of samples from various states should be roughly in proportion to the rural population of states. In identification of village, preference should be given to the village in the district in which NABARD has its DDM. Within a village, a few pockets should be selected so as to ensure occupational and economic diversity of residents (for instance, all respondents in a village should not belong to the same occupational background). Within such pockets, a suitable

strategy, in consultation with NABARD, should be adopted to ensure that the samples are randomly selected.

- ix. A respondent must be above 18 years of age to participate in the survey. While choosing the respondents, reasonable efforts should be made to ensure adequate representation of females.
- x. Analysis of data and preparation of reports: The agency shall keep the information collected by them safe and confidential. The analysis of data and preparation of reports based on the survey will be carried out by the agency in consultation with NABARD. The role of the agency in conducting the survey would be duly recognized in the reports prepared based on the survey. NABARD retains all the rights on the survey instruments, data and the reports and any other documents derived from the assignment, by whatever name it is called. The reports will be published in the name of NABARD only (with due credit to the agency) and the agency shall not use the data or reports in part or full, in any form, without the permission of NABARD, in writing.
- xi. Reports: The agency is required to submit both qualitative and quantitative reports on any parameter involved in the survey in any desired format as required by NABARD.

NABARD reserves the right to change the scope of work at any point of time in consultation with the agency.

The estimated cost of the project is ₹1,40,00,000/- (Rupees One Crore Forty Lakh Only).

Chapter 3: Deliverables

- (i) The agency shall provide the filled in survey questionnaire and database file (in soft copy) in specified format for further use by NABARD.
- (ii) State-wise and All-India reports shall be provided by the agency after the survey.
- (iii) Key trends coming out of the survey after analysing the data holistically.

NABARD reserves the right to seek any additional report related to the RCMCS from the selected agency at any point of time.

Chapter 4: Tentative Timeline

S.No.	Items	Tentative Timeline
01.	Date of publication of NIT	25 July 2025
02.	Last date for submission of queries for the pre-bid meeting (through email) (Pre-bid queries could be sent on the email id ruralsurvey@nabard.org and all such queries would be addressed in the pre-bid meeting)	29 July 2025
03.	Pre-bid meeting (MS Teams) Ctrl+Click here to join the pre-bid meeting <u>Meeting ID</u> : 486 154 505 537 1 <u>Passcode</u> : s6qj723C	30 July 2025 @ 11 A.M.
04.	Last date of submission of e-tender	18 August 2025
05.	Technical bid opening	18 August 2025
06.	Presentation	To be intimated to shortlisted bidders as per GeM guidelines
07.	Financial bid opening	To be intimated to shortlisted bidders as per GeM guidelines
08.	Declaration of the selected agency	To be intimated to shortlisted bidders as per GeM guidelines
09.	Contract Period	As per GeM guidelines

Chapter 5: Overview of Selection Process

Only the bids of an agency satisfying the eligibility criteria laid down in Chapter 06 will be considered for scrutiny. The evaluation of the technical bid, of the agency satisfying the eligibility criteria, would be done as per the criteria laid down in Chapter 07. All the agencies getting 70 marks and above in the technical evaluation process would be allowed to participate in the financial bidding process as per the criteria mentioned in Chapter 9. After opening of the financial bid, the weightage of scores for the technical bid and financial bid would be 80:20. The agency that scores the highest marks overall would be awarded the tender to conduct the survey.

Chapter 6: Eligibility Criteria for Bidding Agency

The eligibility criteria for the agencies bidding for this tender is tabulated below along with the necessary supporting documents. **All these necessary supporting documents must be submitted by the agency mandatorily along with the documents required in the Annexures of this NIT.**

Sr. No.	Eligibility Criteria	Necessary Supporting Document
01.	The agency must be a Registered NGO / Registered Society or Trust / LLP / Company registered with Registrar of Companies in India having interest in the business of conducting surveys for clients.	Copy of Certificate of Registration / Incorporation
02.	The annual accounts of the agency should reflect having earned a net profit in at least two of the previous three accounting years. The agency must have a positive net worth as per the latest (2023-24) audited accounts.	Audited annual Balance Sheet and Profit & Loss Statements of preceding three years (viz. accounting years 2022-23, 2023-24, and 2024-25). The provisional documents for 2024-25, duly certified by a

		Chartered Accountant, shall also be acceptable.
03.	The agency should have the experience of execution of surveys amounting to a total sum of minimum Rs.50 lakh and above, completed/ on-going in at least two of the preceding four accounting years, in respect of household surveys.	Documentary evidence like work orders / contracts of projects undertaken by the agency
04.	The agency should have previous experience of conducting CAPI based surveys. The agency must submit at least two certificate(s) from the organisations where they have successfully completed the CAPI based household survey, each worth of Rs.25 lakhs and above, completed/ on-going in past four years, along with the technical bid.	Client's certificates (as per Annexure 6) or work orders / contracts of projects undertaken by the agency
05.	The agency should have prior experience in successfully completing at least two large, multi-location surveys on socio-economic topics during last four years.	Client's certificates (as per Annexure 6)
06.	The agency should have capacity in terms of trained manpower and other resources to undertake the fieldwork in all villages in India identified by the agency and approved by NABARD.	Section 2 of Annexure 3 (namely, HR Capacity)
07.	In case the agency does not have their own resources at all places for particular region(s) to conduct the survey, they shall provide a list of network agencies to be engaged by them together with relevant information viz. name, address,	Memorandum of Understanding (MoU) / Contract Agreement with network agencies (only if applicable)

	manpower, other resources, past four years' experience of conducting survey work, etc., to be submitted together with a copy of agreement with such network agencies.	
08.	The agency (including its network agencies) shall be in full compliance of the provisions of Contract Labour (Regulation & Abolition) Act 1970, relevant Minimum Wages Acts and other labour laws wherever applicable, while engaging workers / staff for the survey works.	Self-declaration should be submitted to this effect
09.	The agency must be registered with Income Tax authority and provide PAN/TAN card details. Besides, the agency must have GST registration.	Copies of GST Registration Certificate, PAN / TAN
10.	The agency which has not satisfactorily completed any of the earlier contracts with NABARD and/or who have been debarred or blacklisted by the Government / Government agency / Banks / Financial institutions in India in the past are not eligible to participate in this tender process.	Declaration as per Annexure 10
11.	The agency should submit the Integrity Pact (IP) as required in Para 4 of Chapter 10 of this NIT.	IP is to be executed on a non-judicial stamp paper of ₹200/- as per format given in Annexure 9, duly signed and stamped by the bidder.

Only the agencies qualifying all the eligibility criteria mentioned above may apply for the tender.

Chapter 7: Technical Bidding Criteria

Sr. No.	Parameters of Technical Bid¹	Minimum Marks²	Maximum Marks
1.	Financial Capacity	5	7.5
2.	Human Resource Capacity	5	7.5
3.	Experience of conducting CAPI based household surveys in rural areas	20	30
4.	Essay ³	0	5
5.	Presentation	40	50
5 (a)	Experience of the agency and its surveyors including the financial and human resource capacity, past rural household surveys done and the network of agency in rural India	10	12.5
5 (b)	Understanding of the requirements of the survey to be conducted (i.e., RCMCS)	4	5
5 (c)	Execution methodology of the CAPI based survey including the method of selection of sample households, GPS mapping and audio-recording and adherence to timelines and discipline to execute a survey	10	12.5
5 (d)	Ability to consolidate sample data in prescribed format and disseminate it as and when required by NABARD through a real-time dashboard	8	10
5 (e)	Quality control checks including pre-filling information, real-time data entry and data consistency checks, setting constraints on range of responses, verification process, managing non-sampling errors including non-response errors, coverage errors, interview errors, processing errors, etc.	8	10
6.	Total	70	100

Notes:

¹ The supporting documents submitted to substantiate the data provided in **Annexure 3** shall be used to scrutinize the agencies based on the parameters of the technical bid.

² Agencies must score the minimum qualifying marks in each technical parameter along with the overall qualifying score of 70 in the technical bid to qualify for the financial bidding round.

³ The objective of the essay is to evaluate the agency's technical understanding of the household survey and efforts undertaken to maintain the quality of the survey; hence, they should not reproduce the material given in this tender document in their essay.

Chapter 8: Evaluation of Technical Bids

The following procedure will be adopted for evaluation of bids.

1. During technical evaluation, the agencies will be evaluated based on the parameters listed in the above table (Chapter 7).
2. The agency should submit an essay of not more than 500 words presenting their understanding about the job requirement and how they plan to execute the work describing methodology / process they plan to adopt for the survey work. Relaxation of up to 20% is allowed in the word limit for essay.
3. The agency must score minimum qualifying marks of 70 for being considered for opening the financial bid.

Chapter 9: Financial Bidding and Evaluation Criteria

For the financial bidding round, the agencies shall be requested to quote a consolidated rate of remuneration for survey per questionnaire (including tax) as per the format specified in Annexure 5. No escalation on this amount will be payable on any account during the term of the contract. All payments shall be made in Indian Rupee and shall be subject to applicable Indian laws.

Chapter 10: General Terms and Conditions

1. NABARD shall sign the contract with the agency only and NABARD would not be responsible to any third-party claims including that of the respondents to the survey.

2. English would be the language of all documentations related to the bidding process of this tender (except where specifically mentioned otherwise).
3. NABARD reserves the right to accept or reject any bid of any agency at its sole discretion without assigning any reason whatsoever.

4. **Integrity Pact** –

As per the Central Vigilance Commission guidelines, all PSBs/Insurance Companies/Financial Institutions shall implement Integrity Pact (IP) in respect of all major procurements, which essentially envisages an agreement between the prospective vendors / bidders and the buyer (i.e., NABARD), committing the persons/officials of both the parties, not to exercise any corrupt influence on any aspect of the contract. It is a written agreement between the buyer and all bidders and stipulates rights and obligations to the effect that neither side will pay, offer, demand or accept bribes; collude with competitors to obtain the contract; or engage in such abuses while executing the contract. The purpose of the Pact is to make the procurement and contracting process fair and transparent.

Integrity Pact is to be executed (on non-judicial stamp paper of Rs.200/-) as per the format given in **Annexure 9**, duly signed and stamped by the bidder. **Non-submission of ‘Integrity Pact’ shall disqualify the prospective bidder at the initial stage and their General Profile / Information, Technical and Financial bids shall not be evaluated further.** The IP also envisages appointment of Independent External Monitor (IEMs), persons having high integrity and reputations, who will examine any complaint received regarding tenders and submit their report to the Chief Executive and to the Chief Vigilance Officer in case of suspicion of irregularities.

5. **Earnest Money Deposit (EMD)** –

An EMD for a sum of INR Two Lakh Eighty Thousand only (₹ 2,80,000/-), unless exempted, is required to be deposited by all applicants using National Electronic Funds Transfer (NEFT) to NABARD, and the details of Bank Account are as under:

NAME OF ACCOUNT	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
BANK NAME	NABARD
BRANCH NAME	HEAD OFFICE, MUMBAI
IFS CODE	NBRD00000002
ACCOUNT NUMBER	NABADMNo7

The EMD is to be sent through online transfer (NEFT) not later than **02 (two) days** before the last date of submission of tender. The receipt of online transfer has to be attached with the Application Form (Annexure 2). Agencies should note that the EMD shall not bear any interest. The EMD shall be forfeited in the event of any sort of non-compliance with the terms of services agreed upon after award of work order.

The EMD submitted will be returned as it is to all unsuccessful bidders within thirty (30) days of the selection of the successful agency. NABARD will return the EMD to the successful bidder/agency to whom Letter of Acceptance is issued, once it furnishes the Performance Bank Guarantee in accordance with provision of the NIT and Letter of Acceptance. All agencies are required to submit a scanned copy of Bank Account details (cancelled cheque) and PAN card, along with Application Form (Annexure 2) to facilitate the return of EMD amount.

EMD of a tenderer shall be forfeited, if the tenderer withdraws or amends its tender or impairs or derogates from the tender in any respect within the period of validity of its tender. The successful tenderer's EMD shall be forfeited if it fails to furnish the required performance bank guarantee within the specified period.

Exemption for Micro and Small Enterprises (MSEs):

- MSEs would be entitled for exemption from furnishing earnest money deposit (EMD). In case of any issue on the subject matter, the MSEs may approach NABARD to resolve their grievances.

- Agencies/ Bidders desirous of availing exemptions/ preference under above provisions should submit a copy of proof of Registration as MSEs/ and ownership of the same by SC/ST along with the tender.

6. Performance Bank Guarantee –

Within fifteen (15) days after the issue of Letter of Acceptance by NABARD, the agency shall furnish performance security to NABARD for an amount equal to two percent (2%) of the total value of the contract. This Security shall remain valid up to sixty (60) days after the date of completion of all contractual obligations by the agency. The Performance Security shall be in the form of Bank Guarantee issued by a Scheduled Commercial bank in India, in the prescribed form as provided in Annexure 8 of this NIT.

If the Agency fails to fulfil its obligations in terms of the contract, the amount of the performance security shall be payable to NABARD as compensation and NABARD can invoke the said Performance Bank Guarantee.

NABARD shall have the right to appropriate the Performance Security, in whole or in part, in the event of breach of contract or for recovery of liquidated damages as per its assessment. Subject to the above sub-clauses, NABARD shall release the performance security without any interest to the agency on completion of all contractual obligations of the agency.

7. Payments to the agency –

Prices quoted by the bidders should be inclusive of all local taxes, GST, duties, levies, transportation costs etc. Once a contract price is arrived at, the same should remain firm and should not be subject to escalation during the performance of the contract.

Bidder will be entirely responsible for all applicable present and future duties, levies, charges, license fees etc. in connection with delivery of services.

Any increase in the rates of applicable taxes or impact of new taxes imposed by the central or state governments, subsequent to the submission of commercial bid shall be borne by NABARD and any subsequent reduction in the rates of applicable taxes or impact of new

taxes shall be passed on to NABARD. This will remain applicable throughout the contract period. No other cost whatsoever will be paid by NABARD.

Payments, subject to satisfaction of the quality of the data and report, shall be made on the terms and conditions laid down in this NIT. Payments for the contract shall be made as under:

S.No.	Work Description	Payment (%)
01.	Advance on award of work & receipt of acceptance from the Agency & Performance Security	25%
02.	Completion of field work of collection of the first 10,000 sample households, receipt of preliminary report and acceptance of the report by NABARD	25%
03.	Completion of field work of collection of the remaining 10,000 sample households, receipt of preliminary report and acceptance of the report by NABARD	25%
04.	Final Submission of report(s) as per the specifications decided by NABARD	25%
05.	Total	100%

A bond on non-judicial Stamp paper to initiate the process of release of funds will be executed by the Agency on award of contract to the Agency.

All payments under this contract shall be made to the bank account specified by the Agency in Annexure 2.

8. Terms of Contract and Termination of Contract –

This survey's tenure would be for a period of one year from the date of contract signing. After the satisfactory completion of the survey, NABARD, at its own discretion, may extend the tenure for a further period or periods of one year each on the same terms and conditions or as may be mutually agreed between NABARD and the selected Agency.

NABARD may terminate the contract with the selected agency by giving a 90 (ninety) days prior written notice to the agency without assigning any reason.

NABARD shall have the right to terminate the contract with the selected agency at any time during the contract period, by giving a written notice, if the agency (i) fails to deliver any or all of the services within the period(s) specified in the contract or within any extension thereof granted by NABARD pursuant to conditions of the contract, (ii) fails to provide the services to the satisfaction of NABARD and (iii) makes any statement, representation, warranty or furnishes any form in relation to the services, which turns out to be false/ forged/ incorrect at any time during the contract period.

Upon occurrence of an event of dissolution of the selected agency, whether by operation of applicable law or otherwise, commencement of winding up or insolvency proceedings of the selected agency or the agency passing a resolution for voluntary winding up, or appointment of a receiver, the agency shall immediately provide a written notice to NABARD informing NABARD of occurrence of such event. NABARD may at any time after receipt of such notice from the agency have the right to terminate the contract forthwith.

The Selected agency is entitled to retain all payments made for services availed till the date of termination of the contract.

9. Compliance with all Applicable Laws –

The selected agency shall undertake to observe, adhere to, abide by, comply with and notify NABARD about all applicable laws, pertaining to or applicable to the selected agency. “Applicable Laws” shall mean all laws, brought into force and effect by the Government of India or any State Government, including rules, regulations and notifications made thereunder, and judgments, decrees, injunctions, writs and orders of any court of record, applicable to this Agreement and the exercise, performance and discharge of the respective rights and obligations of the selected agency hereunder, as may be in force and effect during the subsistence of the Contract.

10. Compliance in obtaining approvals / permissions / licenses –

The selected agency shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of RCMCS or for the conduct of their own business under any applicable law, Government

Regulation/Guidelines and shall keep the same valid and in force during the contract period.

11. Indemnity –

The Agency assumes responsibility for and shall indemnify and keep NABARD, its directors, employees and advisors, indemnified and harmless from all liabilities, claims, costs, expenses, taxes and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of (i) violation of any applicable National, State or Local law or (ii) any breach of the agency's obligation under these general conditions or (iii) for which the agency has assumed responsibilities under the contract including those imposed under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the agency in connection with the performance of any system covered by the contract or (iv) acts or omissions of the agency which amount to negligence or wilful misconduct; or (v) any losses arising out of or in relation to any accident or injury sustained or suffered by the agency's personnel employed/ engaged working for the agency or by any other third party resulting from or by any action, omission, or operation conducted by or on behalf of the agency.

In the event that NABARD receives notice of the assertion of any claim or the commencement of any action by a third-party (a "Third-Party Claim"), NABARD shall notify the agency in writing of such Third-Party Claim (such notice, a "Notice of Claim") within 10 (ten) Business Days of receipt of notice thereof; provided that the failure or delay in notifying the selected agency of such Third-Party Claim will not relieve the selected agency of any liability it may have towards NABARD. The Selected agency shall assume the defence or prosecution of such Third-Party Claim and any litigation resulting therefrom with counsel acceptable to NABARD at the sole cost and expense of the selected agency.

The agency shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary there under to conform and effectuate the contract and to protect NABARD during the tenure of contract.

The indemnification is only a remedy for NABARD. The selected bidder is not absolved from its responsibility of complying with the statutory obligations. Indemnity would be limited to court awarded damages and shall exclude indirect, consequential, and incidental damages. However, indemnity would cover damages, loss or liabilities suffered by NABARD on account of claims made by third parties or regulatory authorities.

12. All documents submitted in response to this NIT shall be accepted through GeM portal only. While submitting the documents, the agency must adhere to the pro forma of each document specified in the annexures attached to this NIT. All fields in the documents annexed should be duly filled in by the authorized executive of the agency and should not be left blank unless specified otherwise.

13. Regarding any clause mentioned in the NIT, the interpretation of NABARD shall be final and binding on the agency.

14. Governing law –

The contract shall be governed by the laws of India in force from time to time.

15. Dispute resolution –

Disputes or differences whatsoever arising out of or relating to the construction, meaning, scope, operation or effect of the Bid shall be resolved amicably between Bidder's representative and NABARD's representative. In case of failure to resolve the disputes and differences amicably within 30 days of the receipt of notice by the other party, then the same shall be settled by arbitration in accordance with the Arbitration and Conciliation Act, 1996 and the award made in pursuance thereof shall be final, conclusive and binding on the parties. The venue of the arbitration shall be at Mumbai and the language of arbitration proceedings shall be in English.

Annexure 1: Questionnaire to be used for the survey (tentative)

Name of the Survey Participant (In the Rural Household):	
State/District/Village:	
Age:	
Gender:	
Educational Qualification:	
Occupation *	
Average size of landholding operated by the Household (in hectare)	
No. of operational land holdings in the household	
Average Annual Income	
Average Monthly Expenditure	

*Occupation (Please mark √, as per the response):

(i) Farmer

- a. Cultivator landlord
- b. Absentee landlord
- c. Tenant
- d. Sharecropper
- e. Landless labourer/agricultural worker

(ii) Non-Farm Activities undertaken by the household

- a. Handicrafts
- b. Pottery
- c. Goldsmith work
- d. Blacksmith work
- e. Leather work
- f. Woodwork and Carpentry
- g. Brick making and construction materials
- h. Metal and fabrication work
- i. Paper and packaging industry
- j. Toy making
- k. Food processing (bakery, packaged snacks, distilleries, breweries, etc.)
- l. Shopkeeper, Hawker, Small trader, etc.
- m. Micro and small enterprises
- n. Money lending
- o. Start-ups
- p. Any other (please specify)

(iii) Service provider

(iv) Unpaid worker / Homemaker

(v) Unemployed / Retired / Students

1. Have you taken any loan from any institutional/non-institutional sources in the past?

Yes..... No.... (Please mark √, as per the response)

If the response to Q1 is No, then

2. Why have you not taken any loan so far? (multiple answers can be given)

- a) By choice (didn't want a loan ever)
- b) Difficult to get a loan (access restricted from loan supplier)
- c) Cost of loan is high
- d) Friends and neighbours had unpleasant experience in the past
- e) Any other (please specify)

If the response to Q1 is Yes, then

**3. What is/are your preferred source/s of loan?
(Please mark √, as per the response -multiple responses possible)**

List of Institutional Sources of loans:

- a) Regional Rural Banks (RRBs)
- b) Rural Credit Cooperatives (StCBs / DCCBs / PACS)
- c) Cooperative Societies
- d) Micro-finance Institutions (MFIs)
- e) Non-Banking Financial Companies (NBFCs) (other than MFIs)
- f) Bank linked Self Help Groups (SHGs) / Joint Liability Groups (JLGs)
- g) Unregulated MFIs / SHGs / JLGs
- h) Scheduled Commercial Banks (SCBs)
- i) Urban Cooperative Banks (UCBs)
- j) State Financial Corporations (SFCs)
- k) Employer
- l) Any other (please specify)

List of non-institutional sources of loans:

- a) Friend
- b) Relative
- c) Landlord
- d) Input Supplier
- e) Local trader / wholesaler / commission agents
- f) Local moneylender
- g) Unregulated chit fund

h) Any other (please specify)

**4. Why do you prefer institutional sources of loan (if so)?
(Please mark √, as per the response - multiple responses possible)**

- a) Low interest rate
- b) Less time required to avail the loan
- c) Less documentation required
- d) Favourable repayment schedule offered
- e) Collaterals are not required
- f) Trustworthiness of the lender
- g) No commission paid to avail the loan
- h) Any other (please specify)

5. What is the total outstanding loan taken (as on the date of participation in the survey)?

Sr. No.	Items	Yes/No	If Yes, Total Amount Outstanding (₹)
1.	Is there any ancestral loan outstanding to be repaid by the household?		
2.	Is there any outstanding loan taken by you?		
3.	Is there any outstanding loan taken by anyone else from your family that you have to repay?		
4.	Total outstanding loan (4=1+2+3)	-	

**6. What is the amount of loan outstanding, its sources, tenure and purpose?
(Please ensure consistency between responses to Q5 and Q6. If multiple loans are taken for different purposes, then that may be reported separately to the extent possible)**

Sr. No.	Loan Outstanding (₹)	Source of the Loan	Tenure of Loan (Years)	Interest rate (annualized) (%)	Purpose of Loan
----------------	-----------------------------	---------------------------	-------------------------------	---------------------------------------	------------------------

	Total Loan Outstanding (must match with Q5)				

Notes:

1. To avoid the confusion between loan and debt, effectively the question will mean outstanding loan/debt, and NOT amount borrowed only during last year.
2. Please help the survey participants in explaining the concept of annualised rate of interest, particularly when some of them may be repaying a loan with interest on a daily/weekly/monthly basis.

Please use the following information while reporting responses relating to the source of loan and purpose of loan:

List of Institutional Sources of loans:

- a) Regional Rural Banks (RRBs)
- b) Rural Credit Cooperatives (StCBs / DCCBs / PACS)
- c) Cooperative Societies
- d) Micro-finance Institutions (MFIs)
- e) NBFCs (other than MFIs)
- f) Bank linked SHGs / JLGs
- g) Unregulated MFIs / SHGs / JLGs
- h) Scheduled Commercial Banks (SCBs)
- i) Urban Cooperative Banks (UCBs)
- j) State Financial Corporations (SFCs)
- k) Employer
- l) Any other (please specify)

List of non-institutional sources of loans:

- a) Friend
- b) Relative
- c) Landlord
- d) Input Supplier
- e) Local trader / wholesaler / commission agents
- f) Local moneylender
- g) Unregulated chit fund
- h) Any other (please specify)

List of purposes of loans: (multiple answers can be given)

- a) Agricultural production - working capital (purchase of seeds, fertilizers and pesticides, labor charges, transportation, etc.)
- b) Agricultural production - term loan (purchase of land, farm machinery, tubewell/borewell, etc.)
- c) Allied activities (livestock, dairy, poultry, fisheries, sericulture, beekeeping, etc.)
- d) Non-farm businesses (small retail shop, handicraft, small manufacturing, commercial vehicles, etc.)
- e) Repayment of debt
- f) Financial investment
- g) Medical treatment of self /family members
- h) Education
- i) Marriage /family celebrations
- j) Medical treatment
- k) Construction of house
- l) Purchase of two wheelers/ cars (for personal use)
- m) Purchase of consumer durables (TV/Fridge/AC/Oven/Mobile Phones etc.)
- n) Other household expenditure (please specify)

7. Whether any amount of outstanding loan was taken in kind?

Yes..... No.... (Please mark √, as per the response)

If Yes, please mention the exact nature and quantum of such loans in kind

8. Have you ever benefitted from any farm loan waiver scheme of the Government?

Yes..... No.... (Please mark √, as per the response)

If yes to Q8, please provide details in A, B and C below:

Original loan amount	Loan amount repaid by you (including interest)	Loan amount written off (including interest)	Loan amount outstanding (including interest)
A	B	C	D = (A – B – C)

Note: Loan amount outstanding in Q7 and Q9 should tally.

9. Do you know about any interest subvention scheme of the central government/state governments which reduces the effective rate of interest on your loan?

Yes.....No.... (Please mark √, as per the response)

If the response to Q9 is Yes, then please mention the name of the scheme _____.

(This will help in assessing awareness about government programmes).

10. Do you have a kisan credit card (KCC)?

Yes.....No.... (Please mark √, as per the response)

If the response is No, then

11. Please indicate why you don't have a KCC (given the ongoing KCC saturation drive) (multiple answers can be given)

- a) Don't know about KCC.
- b) Bank asks for collaterals / land records.
- c) Bank asks for evidence of repayment capacity.
- d) Bank discourages/declines.
- e) Know about KCC, but did not want to take a loan.

If the response to Q10 is Yes, then

12. How many KCC cards do all members in the household hold at present?

_____ (natural numbers only)

13. What is the KCC limit for you, as sanctioned by your bank?

₹.....

14. What amount of the KCC limit you have used?

₹.... (to be converted later as %)

15. KCC loan amount is what % of your total current outstanding loans (taken from both institutional and non-institutional sources)?

....%

16. Have you taken the KCC loan because of the interest rate subvention or you had a genuine need? (Please mark √, as per the response)

- a) Genuine need
- b) Interest rate subvention

c) Both (a) and (b)

17. (a) How many attempts were made to get a KCC loan?

_____ (natural numbers only)

(b) How much time elapsed between putting an application for KCC loan and its sanction (on an average)?

_____ (No. of days)

Sr. No.	Members of the family possessing KCC	Year of taking KCC loan	Current KCC Limit sanctioned by the Bank	Amount disbursed currently under KCC loan	Share of KCC in total outstanding loans (both institutional and non-institutional sources) (%)
01.					
02.					
...					
Total*					

*Please note that the total amount reported here may or may not match with responses to Q13, Q14, and Q15, which relate to only the survey participants.

18. Since how long are you using the KCC?

___ (in years)

19. Which of the following you used as collateral for getting a non-KCC loan (Please mark ✓ against the responses given; multiple ✓ possible):

- a) Land
- b) Building/house
- c) Gold and silver ornaments
- d) Livestock
- e) Transport equipment
- f) Agricultural machinery
- g) Non-farm Business equipment
- h) Bank deposits and shares
- i) Any other (Please specify)
- j) No collateral used

20. What percentage of your outstanding loans is not backed by any collaterals (or unsecured).

...% (if the response is in terms of an amount, it may be converted to as % of outstanding loans and informed to the survey participant before reporting it).

- 21. What was the time taken to process the non-KCC loan?**
____ (in days)
- 22. Have you faced any difficulty in timely repaying your loan?**
Yes.....No.... (Please mark ✓, as per the response)

If the response is Yes,
- 23. Why did you face difficulty in repaying the loan?**
a) Crop failure
b) Debt amount is more than your repayment capacity
c) Loss of business income
d) Unanticipated increase in expenditure
e) Used borrowed money for repaying another loan
f) Any other (please specify)
- 24. What has been your experience after defaulting on your repayment schedule? (multiple answers can be given)**
a) Harassed by loan collection agents.
b) Loss of collateral (land/gold).
c) Restructuring of loan, at higher interest rate (including by local money lenders).
d) Take a loan from institutional sources to repay non-institutional loan.
e) Take a loan from non-institutional sources to repay institutional loan.
f) Sell assets to repay loan.
g) Access to institutional credit is denied ever thereafter.
h) Any other (please specify)
- 25. Have you been a member of: (multiple answers can be given)**
a) Self-Help Group (SHG)
b) Joint Liability Group (JLG)
c) Farmer Producer Organisation (FPO)/Off Farm Producer Organisation (OFPO)
d) Cooperative Credit Society (CCS)
e) Any other credit organisation (please specify)
- 26. Has membership of any group helped in getting more/concessional credit?**
Yes.../No.... (Please mark ✓, as per the response)
- 27. Do you get any assistance from any local agency for more effective use of credit?**
Yes.../No.... (Please mark ✓, as per the response)

If the response is Yes,

28. From whom do you get such assistance:

- a) Common Services Centres (CSCs)
- b) Custom Hiring Centres (CHCs)
- c) Krishi Vigyan Kendras (KVKs)
- d) Agriculture Universities
- e) Any other (please specify)

29. Have you ever paid commission (speed money) to get your loan application approved/raise credit limit/get concessional credit?

Yes.../No.... (Please mark √, as per the response)

If Yes to Q29, then

30. What was the amount of commission paid (one time/cumulative, as the case may be)?

₹.... (later, please convert to % of loan amount and inform the survey participant before reporting)

31. Whether you had to pay any additional fees after a loan was disbursed (about which you were not informed before the loan was approved)?

Yes.../No.... (Please mark √, as per the response)

If Yes to Q31, then

32. (a) What was the amount of the additional fees?

₹....

(b) What was the purpose of the additional fees?

_____ (multiple responses possible; please mention as indicated by the survey respondent)

33. Have you ever taken a loan / received any benefit under any of the following schemes? (multiple answers can be given)

- a) MUDRA Loan Scheme
- b) PM Vishwakarma Yojana
- c) PM Kaushal Vikas Yojana (PMKVY)
- d) National Rural Livelihood Mission (NRLM)
- e) Ambedkar Hastshilp Vikas Yojana (AHVY)
- f) Hastshilp Sahyog Yojana (Handicrafts Assistance Scheme)
- g) National Handicrafts Development Programme (NHDP)
- h) Scheme of Fund for Regeneration of Traditional Industries (SFURTI)
- i) Any other (please specify)

34. Do you know about any of the following and have you ever used such facility?

Sr. No.	Items	Whether you know? (Yes / No)	Whether you use? (Yes / No)
a)	Mobile Instant Credit (MIC) – Small ticket size loans offered via digital lending apps		
b)	Unified Lending Interface (ULI) – for friction less credit flows to farmers and MSMEs based on seamless flow of customer's digitised financial and non-financial data from multiple data providers		
c)	Pre-sanctioned credit lines through the Unified Payments Interface (UPI)		
d)	Digitisation of land records		
e)	Geographic Information System (GIS) based app - Jan Dhan Darshak app for location of bank branches, Business Correspondents and ATMs		
f)	PACS as Common Service Centres (CSCs)		
g)	Warehouse Receipt Finance (WRF)		
h)	eKCC		

35. (a) Have you experienced any financial frauds directly impacting you?

Yes.../No.... (Please mark ✓, as per the response)

If the response is Yes,

(b) What is the amount involved? ₹....

(c) What is the nature of the incident? _____ (Please specify)

36. Have your income prospects improved after taking a loan?

Yes .../No... (Please mark ✓, as per the response)

If yes, then

37. What % of your outstanding loan has been used for investment that generates regular/periodic income over successive years.

.....%

38. Has your credit score been impacted adversely by not utilising the loan as per the purpose for which it was disbursed/delayed repayment/default?

Yes .../No... (Please mark √, as per the response)

39. What is your preferred mode for getting a loan?

- a) Bank branch
- b) Business correspondent
- c) Mobile / Internet banking
- d) Local middleman / agent against payment of agency fees
- e) Any other (please specify) _____

40. If you have to make one suggestion for improving the rural credit market conditions, what would it be?

..... (Please mention the suggestion as given by the survey participant in response to this question)

Examples of responses could include the following, but prompting may be avoided unless the response is NIL:

- a) More number of bank branches/ Automated Teller Machines (ATMs)/ Business Correspondents (BCs)/ Business Facilitators (BFs)
- b) More number of bank employees
- c) Lower interest rate/ More interest subvention
- d) Less documentation required to process loan applications
- e) Leniency on requirement of collaterals to avail loans
- f) Better dissemination of information of schemes for availing loans
- g) Better internet facilities to access internet banking
- h) Better regulation of rural credit market to avoid financial frauds
- i) Any other (please specify) _____

Annexure 2: Pro forma of Application Form

S.No.	Items	Details
01.	Name of the Agency	
02.	Type of organization as per registration	
03.	Registration Number and Date of registration	
04.	GSTIN	
05.	Name of the authorized executive of the agency	
06.	Contact No. of the above executive	
07.	Email Id of the agency and the above executive	
08.	Correspondence address of the agency	
09.	EMD Deposit Date (DD-MM-YYYY)	
10.	EMD Deposit UTR No.	
11.	Whether the agency has ever been blacklisted by a Union Ministry/Deptt., State Govt. or any Public Sector Undertaking? (YES/NO)	
12.	Name of the Bank (with which Agency's Account exists)	
13.	Account Name	
14.	Agency's Bank Account Number	
15.	IFSC	
16.	Agency's PAN	
17.	Agency's TAN	
18.	Whether the agency has submitted the stamped Integrity Pact in the format as per Annexure 9? (YES/NO)	

Annexure 3: Pro forma of Technical Bidding for RCMCS

S.No.	Items	Details
01.	Financial Capacity	
01 (a)	Annual Turnover as per the Annual Accounts in past three years (in Rupees Lakh)	
	2022-23	
	2023-24	
	2024-25 (provisional shall suffice)	
01 (b)	Net Profit as per the Annual Accounts in past three years (in Rupees Lakh)	
	2022-23	
	2023-24	
	2024-25 (provisional shall suffice)	
02.	HR Capacity	
02 (a)	<u>Agency's network of own branches:</u> 1. Total number of branches pan India 2. Number of states covered (Details of own branches to be annexed as per Annex 3 (a))	
02 (b)	<u>Network of agency's franchisees:</u> 1. Total number of franchisees pan India 2. Number of states covered (Details of franchisees to be annexed as per Annex 3 (b))	
02 (c)	<u>Staff on payroll (Full Time):</u> 1. Total number of staff pan India a) Doctorates b) Postgraduates c) Graduates d) Below-Graduates e) Data Scientists / Analysts	

	<p>f) IT professionals</p> <p>2. Number of managerial staff pan India</p> <p>a) Doctorates</p> <p>b) Postgraduates</p> <p>c) Graduates</p> <p>3. Number of permanent Supervisors</p> <p>a) Postgraduates</p> <p>b) Graduates</p> <p>c) Below-Graduates</p> <p>4. Number of permanent Investigators</p> <p>a) Postgraduates</p> <p>b) Graduates</p> <p>c) Below-Graduates</p> <p>(Please give area wise details as per Annex 3 (c))</p> <p><u>Maximum number of freelance field staff employed in any survey:</u></p> <p>a) Postgraduates</p> <p>b) Graduates</p> <p>c) Below-Graduates</p> <p>(Please give area wise details as per Annex 3 (c))</p>	
03.	Experience	
03 (a)	<p>Experience in conducting household surveys:</p> <p>1. Number of years</p> <p>2. Number of surveys</p>	
03 (b)	<p>Number of household surveys conducted in the last five years</p> <p>(Please give details of maximum 5 major surveys in Annex 3 (d))</p>	
03 (c)	<p>Number of household surveys conducted in the last five years in rural areas</p>	

	(Please give details of maximum 5 major surveys in Annex 3 (d))	
03 (d)	Survey name and amount for the three largest previous work orders executed in the last 24 months (attach copies of contracts awarded) (i) (ii) (iii)	
03 (e)	Number of CAPI based households survey done by the agency till date	
03 (f)	IT facilities (Hardware and software) with the firm 1. Number of computers 2. Number of CAPI systems 3. Software used for surveys	
04.	Essay on Understanding of the Household Survey (about 500 words)	As per Annexure 4
05.	Any other special feature that the agency would like to mention	

Signature of the applicant with seal

Place:

Date:

Annex 3 (a): Details of Own Branch Offices

S.No.	State	City	Branch Address

Annex 3 (b): Details of Network of Franchisees

S.No.	State	City	Franchisees Address

Annex 3 (c): Workforce Details

All-India Level Team (Full Time)			
S.No.	Name of Position	Desired Qualification/Experience [#]	Note
01.	Team Leader / Project-in-charge	<ul style="list-style-type: none">• PhD/ Master's in Economics/ Statistics/ Mathematics• At least 5 years of experience of conducting and coordinating large-scale survey as a team leader	Submit CV of the executive
02.	Trainer / Coordinator	<ul style="list-style-type: none">• PhD/ Master's in Economics/ Statistics/ Mathematics / Population Science• At least 5 years of experience in training of survey methods with expertise of using IT tools	Submit CV of the executive
03.	Senior Data Analyst	<ul style="list-style-type: none">• Masters/Bachelor's in Computer Science/ Computer Application/ Economics / Statistics / Mathematics• At least 5 years of experience of handling large-scale survey data &	Submit CV of the executive

		Working experience of any DBMS / MIS		
Field Team				
S.No.	Name of Position	Minimum No. of Positions	Desired Qualification / Experience	Note
04.	Supervisor (per village)	01	<ul style="list-style-type: none">Graduate5 years of experience in handling socio-economic Surveys	Submit CV of any 05 supervisors
05.	Investigators (per village)	02	<ul style="list-style-type: none">GraduateBasic computer knowledge and 2 years of experience in conducting socio-economic surveys	Submit CV of any 05 investigators

#Note: The desired qualifications and experience may be suitably acceptable in some cases at the discretion of NABARD

Annex 3 (d): Past Survey Details

(List of the surveys executed by the agency during the last 4 years)

1. Name and Year of the Survey
2. Name and Address of the Sponsoring Organisation
3. Name, designation and contact details of the executive of the organisation
4. Name of the agency that executed the survey
5. Date of commencement of survey
6. Date of submission of work (reports)
7. Delay in project completion by the agency (in days / months / year), if any
8. Total sample size / No. of responses
9. Type of respondents (individuals / households / enterprises)
10. Survey conducted in how many distinct districts?
11. Whether the survey is one-time or repeated?

12. Total no. of Supervisors/ Investigators employed by the agency
13. Total no. of Supervisors/ Investigators employed by the franchisees of the agency
14. Whether the survey data made available on real-time basis?
15. Gross amount paid by the sponsoring organisation to the agency (in Rs.)
16. Penalty levied on the agency for the delay in execution of the project (in Rs.), if any

Signature of the applicant
(With Seal)

Annexure 4: Essay on Understanding of Household Surveys (500 words)

The essay should necessarily cover the following aspects of the survey:

- (i) What is the objective of the survey?
- (ii) What methodologies to be adopted to execute the survey?
- (iii) What strategies should be adopted to implement the sampling design (selection of households, randomization strategy, etc.)
- (iv) What sampling strategy should be adopted to ensure quality control (knowledge about sampling design)?
- (v) How to ensure that the verification processes (GPS co-ordinates, audio, telephone, field visit, etc.) are carried out and made available on demand?
- (vi) How to ensure availability of data on real-time basis (through a dashboard facility) and automation of reports?
- (vii) Any other aspect that the agency may deem fit to improve the overall quality of the survey can be mentioned.

Annexure 5: Pro forma of Financial Bidding for RCMCS

Consolidated rate of remuneration for RCMCS (per questionnaire) (inclusive of all taxes) (₹)	Total Sample Size	Consolidated rate of remuneration for RCMCS (for 20,000 questionnaires) (inclusive of all taxes) (₹)
(A)	(B)	(C) = (A) * (B)
.....	20,000

Signature of the applicant with seal

Place:

Date:

Annexure 6: Pro forma of Client's Certificate

CLIENT'S CERTIFICATE REGARDING THE PERFORMANCE OF APPLICANT

1. Name of the Survey
2. Name and Address of the Organization
3. Name, designation, and contact details of the supervising officer of the Organization
4. Total survey cost (in Rs. lakh)
5. Agreement No. and date
6. Brief description of the survey
7. Name of the agency executed the survey
8. Date of commencement of work
9. Date of completion of actual work
10. Total sample size / No. of responses (approx.)
11. Type of respondents (individuals / households / enterprises)
12. Survey conducted in how many states?
13. Whether the survey is one-time or repeated?
14. Total no. of Supervisors employed by the agency
15. Total no. of Investigators employed by the agency
16. Survey data made available on real-time basis (Yes / No)
17. Delay in project completion by the agency (in days / months / year), if any
18. Penalty levied on the agency for the delay in execution of the project (in Rs.), if any
19. Gross amount paid to the agency (in Rs.)
20. Capabilities of the agency (please grade: Outstanding / Very Good / Good / Satisfactory / Poor)

- a) Technical Proficiency
- b) Financial soundness
- c) Maintained timeliness
- d) Mobilization of manpower
- e) Overall quality of the work executed by the agency

Signature of the Authorised Official with seal

Name:

Designation:

Contact Number:

Email ID:

Note: Certificate should be in the client's official letterhead and all the above fields should be filled in as much as possible. In such cases wherein the client's certificate doesn't explicitly mention the required details about the projects, a declaration should also be submitted by the agency along with the client's certificate in the technical bid to the effect that the remaining points shall be substantiated suitably.

Annexure 7: Pro forma of Agency's Solvency Certificate

This is to certify that, to the best of our knowledge and information, M/s.....having marginally noted address, a customer of our bank, are/is respectable and can be treated as good or any engagement up to a limit of Rs. (Rupees.....).

This certificate is issued without any guarantee or responsibility on the Bank or any of the officers.

(Signature)

For the Bank with seal

Note: Certificate should be in Bank's official letterhead only.

Annexure 8: Pro forma of Performance Bank Guarantee

To

The Chief General Manager,

Department of Economic Analysis and Research (DEAR),

2-B, NABARD, Bandra Kurla Complex, Bandra (East)

Mumbai – 400 051.

WHEREAS (name and address of the Agency) (hereinafter called –the Agency) has undertaken, in pursuance of RFP/contract no..... dated to offer “Services of the Agency for conducting “Rural Credit Market Conditions Survey (RCMCS)”;

AND WHEREAS it has been stipulated by you in the said contract that the Agency shall furnish you with a bank guarantee by a scheduled commercial bank recognized by you for the sum specified therein as security for compliance with its obligations in accordance with and due performance of the contract;

AND WHEREAS we have agreed to give the Agency such a bank guarantee;

NOW THEREFORE we hereby affirm that we are guarantors and responsible to you, on behalf of the Agency, up to a total of (amount of the guarantee in words and figures), and we hereby irrevocably and absolutely undertake to pay you immediately, upon your first written demand declaring the Agency to be in default under the contract, 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 or the sum specified therein.

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

We further agree that no change or addition to or other modification of the terms of the contract to be performed thereunder or of any of the contract documents which may be made between you and the Consulting 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 Guarantor Bank represents that this Bank Guarantee has been established in such form and with such content that is fully enforceable in accordance with its terms as against the Guarantor Bank in the manner provided herein.

The Bank Guarantee shall not be affected in any manner by reason of merger, amalgamation, restructuring or any other change in the constitution of the Guarantor Bank or the Consulting Agency.

The Bank further undertakes not to revoke this Guarantee during its currency except with the previous express consent of NABARD in writing.

The Bank declares that it has power to issue this Guarantee and discharge the obligations contemplated herein, the undersigned is duly authorized and has full power to execute this Guarantee for and on behalf of the Bank.

This guarantee shall be valid up to and including the day of, 20.....

(Signature with date of the authorised officer of the Bank)

.....

Name and designation of the officer

.....

Seal, name & address of the Bank and address of the Branch

Annexure 9: Pro forma of Integrity Pact (to be submitted mandatorily)

INTEGRITY PACT

(On non-judicial stamp paper of ₹200/-)

Between

National Bank for Agriculture and Rural Development (NABARD)

hereinafter referred to as “**The Principal**”

And

..... hereinafter referred to as “**The Bidder/Contractor**”

Preamble

The Principal intends to award, under laid down organizational procedures, contract/s for conducting the **Rural Credit Market Conditions Survey (RCMCS)**. The Principal values full compliance with all relevant laws of the land, rules, regulation, and economic use of resources and of fairness /transparency in its relations with its Bidder(s) and/or Contractor(s).

In order to achieve these goals, the Principal will appoint Independent External Monitors (IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 – Commitments of the Principal

(1) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -

a. No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.

b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will, in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential /

additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.

c. The Principal will exclude from the process all known prejudiced persons.

(2) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

Section 2 – Commitments of the Bidder(s)/Contractor(s)

(1) The Bidder(s) / Contractor(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s) / Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution:

a. The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.

b. The Bidder(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelisation in the bidding process.

c. The Bidder(s)/Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s) / Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

d. The Bidder(s)/Contractor(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the Bidder(s)/ Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any.

e. The Bidder(s) /Contractor(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.

f. Bidder(s) /Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

(2) The Bidder(s) /Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 – Disqualification from tender process and exclusion from future contracts

If the Bidder(s) /Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form which put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s) /Contractor(s) from the tender process.

Section 4 – Compensation for Damages

(1) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/Bid Security.

(2) If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

Section 5 – Previous transgression

(1) The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or

with any Public Sector Enterprise in India that could justify his exclusion from the tender process.

(2) If the Bidder makes an incorrect statement on this subject, he can be disqualified from the tender process.

Section 6 – Equal treatment of all Bidders / Contractors/ Subcontractors

(1) In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of Integrity Pact by the Sub-contractor.

(2) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors

(3) The Principal will disqualify from the tender process all bidders who do not sign the Pact or violate its provisions.

Section 7 – Criminal charges against violating Bidders(s) / Contractor(s) / Subcontractor(s)

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

Section 8 – Independent External Monitor

(1) The Principal appoints competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.

The Independent External Monitor (IEM) appointed for NABARD is as under:

Shri Jagdeep Kumar Ghai, PTA & FS (Retd)

Flat No. 1032, A Wing, Vanashree Society, Sector 58

A&B, Palm Beach Road, Nerul,

Navi Mumbai, Maharashtra – 400 706

Email Id: jkghai@gmail.com

(2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders /Contractors as confidential. He / she reports to the Chairman, NABARD.

(3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractors.

(4) The monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/ Sub-contractor(s) with Confidentiality. The Monitor has also signed declarations on 'Non-disclosure of Confidential Information and of 'Absence of Conflict of Interest'. In case of any conflict of interest arising at a later date, the IEM shall inform Chairman, NABARD and recuse himself/herself from that case.

(5) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project, provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.

(6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.

(7) The monitor will submit a written report the Chairman, NABARD within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposal for correcting problematic situations.

(8) If the Monitor has reported to the Chairman, NABARD, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Chairman NABARD has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

(9) The word ‘**Monitor**’ would include both singular and plural.

Section 9 – Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharge/determined by the Chairman of NABARD.

Section 10 – Other provisions

(1) This agreement is subject of Indian Law, Place of performance and jurisdiction is the Head Office of the Principal, i.e. Mumbai.

(2) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.

(3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.

(4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

(5) Issues like Warranty/Guarantee etc. shall be outside the purview of IEMs.

(6) In the event of any contradiction between the Integrity Pact and its Annexure, if any, the Clause in the Integrity Pact will prevail.

(For & On behalf of the Principal)

(For & on behalf of the Bidder/contractor)

(Office Seal)

(Office Seal)

Place:

Date:

Witness 1:

Name: _____

Address: _____

Witness 2:

Name: _____

Address: _____

Annexure 10: Non-Blacklisting / Non-Debarment Declaration

(On the Agency's letterhead duly signed by an authorized signatory)

Part A – In the case of a Proprietary Concern:

I hereby declare that neither I in my personal name or in the name of my Proprietary Concern M/s..... which is submitting the accompanying Bid nor any other concern in which I am Partner nor any partnership firm in which I am involved as a Managing Partner have been placed on blacklist/debarred since 01.04.2019 declared by any Bank, Financial Institution, Govt.'s Vendor Blacklist or debarred except as indicated below:

(Provide particulars of blacklisting/debarment and in absence thereof state "NIL")

.....

Part B – In the case of a Partnership Firm:

We hereby declare that neither we, M/s....., submitting the accompanying Bid/Tender nor any partner involved in the management of the said firm either in his individual capacity or as proprietor or managing partner of any firm or concern have or has been placed on blacklist/debarred since 01.04.2019 declared by any Bank, Financial Institution, Govt's Vendor Blacklist or debarred, except as indicated below :

(Provide particulars of blacklisting/debarment and in absence thereof state "NIL")

.....

Part C – In the case of a Company:

We hereby declare that we have not been placed on any blacklist/debarred since 01.04.2019 declared by any Bank, Financial Institution, Govt's Vendor Blacklist or debarred, except as indicated below:

(Provide particulars of blacklisting/debarment and in absence thereof state "NIL")

.....

Part D – In the case of a Proprietary Concern/ Partnership Firm/ Company that had entered into contract with NABARD earlier:

We hereby declare that we have satisfactorily completed all the earlier contracts with NABARD, and we have not been placed on any blacklist/debarred since 01.04.2019 declared by any Bank, Financial Institution, Govt's Vendor Blacklist or debarred, except as indicated below:

(Provide particulars of blacklisting/debarment and in absence thereof state "NIL")

.....

We hereby declare that we have not withdrawn any bid after being selected as L1.

It is also understood that if this declaration is found to be false in any particular, NABARD shall have the right to reject my/our bid, and if the bid has resulted in a contract, the contract is liable to be terminated.

Place:

Signature of Authorized Signatory:

Date:

Name of Signatory:

Annexure 11: Undertaking of Confidentiality

(On the Agency's letterhead duly signed by an authorized signatory)

Date: __ / __ / 2025

The Chief General Manager
National Bank for Agriculture and Rural Development
Department of Economic Analysis and Research
2nd Floor, 'B' Wing, Plot No C-24, 'G' Block,
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051

Dear Sir,

Sub: Notice Inviting Tender for Selection of Agency for Conduct of the Rural Credit Market Conditions Survey

We hereby undertake that we shall not reproduce, transmit, or make available the Tender document or any other information relating thereto, to any other party without NABARD's written permission. We further declare and undertake that all the deliverables and outcomes of the Survey shall be exclusively owned by NABARD and the right to publish, share, and use the same shall solely be vested with NABARD. We shall maintain confidentiality of the information including data, generated information, insights, knowledge and other outcomes of the work.

Yours faithfully,

Signature and Stamp of Agency's Authorized Signatory:

Name:

Designation: