



निविदा आमंत्रण सूचना (एनआईटी)

“भारत में सूक्ष्म वित्त क्षेत्र का पुनरावलोकन: वर्तमान स्थिति और उभरते क्षितिज” से संबंधित अध्ययन के संबंध में क्षेत्र सर्वेक्षण और डेटा प्रविष्टि करने के लिए एजेंसी के चयन हेतु

**बैंकर ग्रामीण विकास संस्थान (बर्ड),
सेक्टर-एच, एलडीए कॉलोनी, कानपुर रोड, लखनऊ-226012**

अस्वीकरण

यह निविदा आमंत्रण सूचना (एनआईटी) "भारत में सूक्ष्म वित्त क्षेत्र का पुनरावलोकन: वर्तमान स्थिति और उभरते क्षितिज" से संबंधित अध्ययन के संबंध में क्षेत्र सर्वेक्षण और डेटा प्रविष्टि करने हेतु पात्र इच्छुक एजेंसियों से कोटेशन प्राप्त करने हेतु एक आमंत्रण है। इस निविदा प्रक्रिया से किसी भी प्रकार की संविदात्मक बाध्यता उत्पन्न नहीं होगी। इस दस्तावेज़ को संपूर्ण रूप से पढ़ा जाना चाहिए।

अप्रत्याशित परिस्थितियों में, यदि बर्ड, लखनऊ को लगता है कि ऐसी स्थिति उत्पन्न हो गई है जो निविदा प्रक्रिया के संचालन के लिए अनुकूल नहीं है, तो बर्ड बिना कोई कारण बताए किसी भी चरण में प्रक्रिया को पुनर्निर्धारित/संशोधित/रद्द करने का अधिकार सुरक्षित रखता है। हालाँकि, इस संबंध में प्रासंगिक जानकारी बर्ड की वेबसाइट पर उपयुक्त रूप से प्रकाशित की जाएगी।

यह दस्तावेज़ बर्ड की संपत्ति है। इस दस्तावेज़ की सामग्री का उपयोग, यहाँ तक कि अधिकृत कर्मियों या एजेंसियों द्वारा भी, यहाँ निर्दिष्ट उद्देश्य के अलावा किसी अन्य उद्देश्य के लिए, सख्त वर्जित है।

आधिकारिक पत्राचार विवरण
निदेशक बैंकर ग्रामीण विकास संस्थान (बर्ड), सेक्टर-एच, एलडीए कॉलोनी, कानपुर रोड, लखनऊ-226012 ईमेल: bird@nabard.org फ़ोन नंबर: 0522-2421954

किसी भी स्पष्टीकरण के लिए कृपया निम्नलिखित अधिकारियों से संपर्क करें:

1	श्री हेमंत एस पाटील उप महाप्रबंधक, बैंकर ग्रामीण विकास संस्थान (बर्ड) ईमेल आईडी – cmr.bird@nabard.org दूरभाष 0522-2421136
2	डॉ. ज्ञानेंद्र राउत उप महाप्रबंधक बैंकर ग्रामीण विकास संस्थान (बर्ड) ईमेल आईडी – cmr.bird@nabard.org दूरभाष 0522-2421119

1. Introduction:

Bankers Institute of Rural Development (BIRD), Lucknow is a premier apex learning institution established in 1983 by the National Bank for Agriculture and Rural Development (NABARD), India's leading development finance institution dedicated to agriculture and rural development. BIRD has grown into a premier capacity-building institution, offering training, research, and consultancy across the entire spectrum of agriculture and rural development banking. It conducts both domestic and international programs, serving a diverse clientele including Commercial Banks, Cooperative Banks, Regional Rural Banks, Government agencies, NGOs, microfinance institutions, small finance banks and others.

Centre for Research on Financial Inclusion and Microfinance (CRFIM), formerly known as Centre for Microfinance Research (CMR) set up within BIRD to take up research activities in the fields of financial inclusion and microfinance sector for facilitating policy initiatives and improvements in design & delivery system of financial inclusion and microfinance services. The Centre is presently conducting a study titled "*Revisiting Microfinance Sector in India: Current Status and Emerging Horizons.*"

In this context, BIRD invites **sealed quotations** (as per the prescribed format) in hard copy from its empaneled/other agencies for field survey and data entry services in connection with the above-mentioned study. This Notice Inviting Tender (NIT) provides details on the scope of work, Key deliverables, timeline of the project for conducting the survey on behalf of BIRD.

2. Scope of Work

- i. **Planning & Coordination:** The agency will plan and coordinate fieldwork activities in consultation with BIRD, deploy trained investigators and supervisors with knowledge of local context, language & customs and ensure all field staff undergo adequate training before commencement of the survey.
- ii. **Sample Selection & Coverage:** The study will be conducted in 6 Districts in 6 States viz. Madhubani (Bihar), Thanjavur (Tamil Nadu), Gorakhpur (Uttar Pradesh), Nagpur (Maharashtra), Ambala (Haryana) and Kamrup (Assam). Three MFIs from each district will be randomly chosen and from each MFI 30 customers will be randomly sampled, totalling 18 MFIs and 540 customers.
- iii. **Training of Enumerators:** The agency will deploy enumerators with proficiency in local languages and prior field experience including gender-sensitive experience to cover female respondents. The agency will conduct enumerator training before full-scale rollout to ensure uniformity and quality of data collection, in consultation with BIRD.
- iv. **Survey Administration:** BIRD will provide structured survey questionnaires to the agency. The agency will translate them in bi-lingual form by inserting the applicable local languages and digitize the same using Computer Assisted Personal Interview (CAPI) method. The agency will administer the survey using CAPI tool and ensure that each interview is conducted ethically with prior informed consent.
- v. **Documentation of Success Stories & Insights:** Document at least two MFI customer success stories per district, with structured details (background, process and

photos). The agency will also provide 3 to 5 high-resolution photographs per district capturing the survey being done.

vi. **Quality Checks:** The agency will capture GPS coordinates of all surveyed households while also maintaining daily field logs to ensure data reliability with regular updates shared with BIRD. Capturing GPS coordinates is compulsory for quality checks; any failure to do so will render the interview liable for cancellation. Repeated instances of missing GPS data will be treated seriously, may attract penalties, and can be considered a violation of the contract, including grounds for termination.

vii. **Data Entry and Submission**

The agency will do the data entry and related works and ensure delivery of cleaned and validated datasets in Excel/CSV format accompanied by codebooks and metadata and submit filled-in CAPI files or questionnaires in the format specified by BIRD.

viii. **Confidentiality**

The agency will treat all collected data as confidential, ensure its secure handling and storage and refrain from using it for any other purpose without written permission, with all rights over survey instruments, data and outputs retained by BIRD.

ix. **Information sharing**

The agency will furnish clarifications, documents or survey-related material as required by BIRD at any stage during or after fieldwork.

3. Deliverables

- Delivering cleaned and validated datasets in MS Excel/CSV format, accompanied by detailed codebooks, variable descriptions and metadata.
- Record and submit documentation of field-level challenges and state-wise insights observed during the survey.
- Document at least two MFI customer success stories per district, with structured details (background, process and photos).
- Submit a minimum of 3 to 5 high-resolution photographs per district, capturing enumerator–respondent interaction
- The entire exercise to be completed within 45 days from the date of issue of work order.

4. Schedule

Sl	Items	Timeline
1	Date of publication of NIT	22 January 2026
2	Last date of submission of tender (quotations)	06 February 2026
3	Selection of agency	To be uploaded in BIRD website and intimated to the selected agency
4	Assignment Period	45 days from the date of issue of Work Order

5. Technical and Financial Parameters

Technical proposal of the agencies will be evaluated on the basis of the details provided by the agency at Annexure-1 and Annexure-2. The supporting documents submitted to substantiate the data shall be used to scrutinize the agencies based on the parameters of the technical bid. The agency must score minimum qualifying marks of 70% for being considered for final evaluation.

For the financial proposal, all the agencies to quote a consolidated rate of remuneration for survey per questionnaire (including applicable taxes) as per the format specified in Annexure-4. No escalation of the quoted amount will be allowed 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.

6. Evaluation Criteria

- Selection of agency will be done after evaluation of technical parameters and financial parameters on the basis of Quality cum Cost Based Evaluation Criteria (QCBS) method.
- Quality cum Cost Based Evaluation Criteria (QCBS): Under QCBS, bids will be evaluated in two stages i.e. Technical Evaluation (Quality) and Financial Evaluation (Cost)
- Each bid will be scored out of 100, with weightage, as under:
 - a) Technical Score (T): 70%
 - b) Financial Score (F): 30%

➤ Technical Evaluation Criteria (70 Marks)

Sl	Criteria	Max Marks	Description
1	Agency's Experience*	20	Past projects of similar nature and scale
2	Survey Methodology & Work Plan	20	Clarity, feasibility, innovation in approach
3	Team Composition & Expertise	20	Qualifications and experience of key personnel and gender-sensitive field enumerators
4	Infrastructure & Technology Use	10	Use of tools, software, equipment
	Total	70	

* Agency's Experience will be evaluated as per information provided in Annexure-2. Additional weightage will be given for working with reputed organizations such as Government of India, State Governments, RBI, NABARD, BIRD Lucknow in conducting similar rural, agriculture, or MFI-focused surveys across diverse regions of India.

Bidders must score at least **70% of technical marks** (e.g., 49/70) to qualify for being considered for final evaluation.

➤ **Financial Evaluation Criteria (30 Marks)**

The lowest financial bid (L1) will get full 30 marks.

Other bids will be scored proportionally i.e.

Financial Score = $(L1 / \text{Bid Price}) \times 30$.

➤ **Final Score**

Final score calculation will be arrived by totaling Technical Score and Financial Score of the respective bidders i.e.

Final Score = Technical Score + Financial Score

7. General Terms and Conditions

- BIRD reserves the right to accept or reject any bid of any agency at its sole discretion without assigning any reason whatsoever.
- The ownership of data and final outputs will rest with CRFIM-BIRD.
- Confidentiality of data, internal processes and administrative communications shall be maintained during and after the project duration.
- While on contract with BIRD and at any time thereafter, the agency shall not disclose or divulge to others or make public any such business/ administration related information acquired by them in course of its functions or otherwise, which could be detrimental to the interest of BIRD/ NABARD.
- The agency shall not publish any business/ administration related information/ data/ analysis pertaining to the assignment and the decision of BIRD/ NABARD in this regard shall be final and binding on the agency.
- Delay on the part of BIRD in exercising any right or privilege under the Terms and Conditions set out above shall not operate as waiver of that right or privilege.
- BIRD shall have the right to terminate the assignment with the selected agency at any time during the assignment 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 assignment or within any extension thereof granted by BIRD pursuant to conditions of the assignment, (ii) fails to provide the services to the satisfaction of BIRD 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.
- BIRD reserves the right to revoke this assignment and call back the amount(s) already paid, in the event of non-completion of the assignment or otherwise.
- The agency shall not assign or subcontract the data collection work.

8. Payments Terms

- Prices quoted by the bidders should be **inclusive of all local taxes**, GST, duties, levies, transportation costs etc. once a price is arrived at, the same should remain firm and should not be subject to escalation during the assignment duration.
- 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 BIRD and any subsequent reduction in the rates of applicable taxes or impact of new taxes shall be passed on to BIRD. This will remain applicable throughout the assignment period. No other cost whatsoever will be paid by BIRD.
- Payments, subject to satisfaction of the quality of the data, shall be made on the terms and conditions laid down in this NIT. Payments for the contract shall be made as under:

S.No.	Payment Terms	Percentage (%)
1	Advance on award of work & receipt of acceptance from the Agency	30
2	Completion of field work and submission of final data in relevant formats	50
3	After 1 month from the final data submission subject to satisfactory compliance of any further query.	20
Total		100

9. 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 BIRD'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 Lucknow and the language of arbitration proceedings shall be in English.

10. Proposal Submission Requirements

Interested agencies are required to submit:

- a) For Technical Proposal
 - i. Application Form (Annexure 1)
 - ii. Experience and Past survey details (Annexure 2)
 - iii. Survey Methodology & Work Plan
 - iv. Team Composition and expertise
 - v. Infrastructure & Technology Use
 - vi. Undertaking of Confidentiality (Annexure 3)

- b) For Financial Proposal
 - i. Financial Bid (Annexure 4)

Please submit your sealed quotation in the prescribed format in **hard copy only** to- ‘The Director, Bankers Institute of Rural Development, Sector H, LDA Colony, Kanpur Road, Lucknow-226012’, on or before 06 February 2026.

For any further clarification please contact us on email-cmr.bird@nabard.org / bird@nabard.org.

Annexure 1: Application Form

Sl	Items	Details
1	Name of the Agency	
2	Type of organization as per registration#	
3	Registration Number and Date of registration	
4	GSTIN#	
5	Name and designation of the authorized executive of the agency	
6	Contact No. of the authorized executive	
7	Email Id of the agency and the authorized executive	
8	Correspondence address of the agency	
9	Whether the agency has ever been blacklisted (YES/NO). If yes, please give details.	
10	Bank Account details (Copy of passbook / cancelled cheque leave) #	
11	Bank Account Name	
12	Bank Account Number	
13	IFSC	
14	Agency's PAN#	
15	Agency's TAN#	

#Copies of supporting documents shall be attached

Signature

Name

Designation

Agency (With Seal)

Annexure-2
Details of Projects (Survey and related work) executed by the agency during the last 3 years (2022-23, 2023-24 & 2024-25)

Sl	Particulars of Survey and Data Entry	Details
1	Year of the Survey Work	
2	Name of the Survey Work	
3	Name of the Sponsoring Agency	
4	Amount of the Project	
5	Copy of the Work Order#	
6	Date of Commencement of Project	
7	Expected Date of Completion of Project	
8	Actual Date of Completion of Project	
9	Delay, if any, reasons thereof	
10	Penalty levied on the agency for the delay in execution of the project (in Rs.), if any	
11	Copy of Project Completion certificate	
12	Total sample size	
13	Type of respondents (individuals / households / enterprises etc.)	
14	Survey conducted in how many States / Districts?	
15	Type of Survey (Manual / Digital)	
16	If digital, please describe the method and approach	
17	In case of digital survey, Whether the survey data made available on real-time basis? (Yes / No)	

#Copies of supporting documents shall be attached. Please provide separate sheet for each Project (Survey and related work).

Signature
Name & Designation
Agency (With Seal)

Annexure 3
Undertaking of Confidentiality

Date: __/__/__

The Director
Bankers Institute of Rural Development
Sector-H, LDA Colony, Kanpur Road
Lucknow-226012

Dear Sir,

Sub: Notice Inviting Tender for Selection of Agency for Conduct of the study on, 'Revisiting Microfinance Sector in India: Current Status and Emerging Horizons'

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 BIRD's written permission. We further declare and undertake that all the deliverables and outcomes of the Survey shall be exclusively owned by BIRD and the right to publish, share, and use the same shall solely be vested with BIRD. We shall maintain confidentiality of the information including data, generated information, insights, knowledge and other outcomes of the work.

Yours faithfully,

Signature
Name & Designation
Agency (With Seal)

Annexure 4
Financial Proposal

**Quotation for Field Survey and Data Entry for the study on, 'Revisiting
Microfinance Sector in India: Current Status and Emerging Horizons'**

The Director
Bankers Institute of Rural Development
Sector-H, LDA Colony, Kanpur Road
Lucknow-226012

In reference to call for quotation no..... dated we submit herewith the financial quotation for executing the entire work as mentioned in Scope of Works and Deliverables of this NIT.

Amt Rs.

Sl	Particulars	Cost*	Taxes	Total
1	Unit cost per Questionnaire			
2	Total Cost of the Assignment for survey and related works in respect of 540 Questionnaires.			

*Cost includes all expenses for executing the entire work as mentioned in Scope of Works and Deliverables of this NIT.

I/We have gone through the Scope of Works and Deliverables and other requirements as stipulated in this NIT and confirm to accept and abide the same.

Signature
Name & Designation
Agency (With Seal)

Date