

Request for Proposal (RfP) for selection of an Agency for conducting a Longitudinal Study on Impact Assessment of Pradhan Mantri Mudra Yojana (PMMY)

Pre-bid Clarifications

Sl. No	Section / Clause/ Page No.	Existing Clause	Query /Comment	Reply
1	Page 3 of the RFP document	<p>Data Collection Tool – Both quantitative (questionnaire based survey) and qualitative (focus group discussions (100 group discussions), case studies (200 case studies), semi-structure interviews) tools to be used for collecting data/feedback from the end user as well as intermediary channel.</p> <p>Total number of beneficiaries to cover is 1 lakh</p>	<p>Is the given sample (100 group discussions, 200 case studies, 1 lakh beneficiaries) is for all the 3 phases of the study-Baseline, Midline and End line or for each of the 3 phases?</p> <p>Whether 1 lakh is inclusive of project and control sample?</p>	<p>The given sample is for all 3 phases. 1 lakh is exclusive of 40,000 comparison group.</p>
2	Page 6 of the RFP document	<p>Sampling: The survey would consist of sample of about 25 lending institutions covered under PMMY representing stratified random sample, covering about 1,00,000 PMMY borrowers (or statistically significant sample whichever is higher) from various Regions/States, type of intermediary, type of loan spread across various</p>	<p>Whether the list of the lending institutions will be provided to the consultant by MUDRA?</p>	<p>MUDRA will provide the list of lending institutions which are uploading the data on MUDRA portal.</p>

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		geographical areas and 3 products of PMMY with different legal status.								
3	Page 6 of the RFP document	The study shall be carried out through field research (interaction with lending institutions, PMMY borrowers, government departments and other stake holders) etc and scrutiny of latest published and unpublished information, discussions with knowledgeable persons in the industry, stakeholders, lenders, etc	Whether MUDRA will issue letter and facilitate for conducting the consultations/discussions by the consultant with the lending institutions, PMMY borrowers, government departments and other stake holders?	MUDRA will arrange to issue a Certificate (TO WHOMSOEVER IT MAY CONCERN) which will facilitate the Consultant in interacting with various stakeholders.						
4	Page 12 of the RFP document	Extend the time for submission of the proposals and such an extension would be duly notified to all empanelled agency or hosted on the website of MUDRA.	Is the tender is open for all the agencies or only empanelled agencies?	RFP is open for all the agencies.						
5	Page 19 of the RFP document	The project is based on fixed cost / charge and the selected bidder has to deliver the services as per scope of the project.	Is there a fixed budget for the project or whatever is proposed by the consultant?	No fixed budget. The budget for the project will be based on Techno Commercial Evaluation as proposed in the RFP.						
6	Page 40 of the RFP document	Performance Bank Guarantee: 1. On first Rs. 1 lakh of the accepted value of the contract-10%	The RFP document indicates different percentage for PBG. Kindly explain the reason for different percentages and what actually agency has to pay.	PBG amount will be based on the cost quoted by Agency and it will be worked out as under: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Amount quoted</th> <th style="width: 33%;">Percentage</th> <th style="width: 33%;">PBG amount</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Amount quoted	Percentage	PBG amount			
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		<p>2. On next 1 lakh of the accepted value of contract-7.5%</p> <p>3. On further amount up to 2 crore of the accepted value of contract -5%</p> <p>4. On the amount in excess of 2 crore of the accepted Value of the contract subject to a ceiling at Rs. 25 lakh-2%</p>		On First 1 lakh	10%	10,000	
				On next 1 lakh	7.5%	7500	
				On further amount up to 2 crore of the accepted value of contract	5%	9,90,000/-	
				On the amount in excess of 2 crore of the accepted Value of the contract subject to a ceiling at Rs. 25 lakh	2%	6,00,000	
7	Page 21	The bidder should be a Public or Pvt Ltd. company or Partnership firm/ LLP a Public undertaking and firm	We request you to kindly amend this criteria and also include "Registered Societies" as eligible bidders	Registered Societies, Trusts and Section 8 companies are also eligible to submit the proposal.			
8	Page 29 - 6.2		<p>says that "Bidders are required to submit their responses in 2 envelopes". However, the table provided on the same page says 3 envelopes need to be submitted. Kindly clarify</p> <p>Which envelope should contain the Annexure II? It is not specified. Kindly clarify.</p>	In total there shall be 3 envelopes. One envelope for minimum eligibility criteria, Second envelope for Technical bid and the Third envelope for Commercial bid. It may be ensured that the Commercial bid envelope is sealed properly.			

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9		Annexure VIII: Non Disclosure Agreement asks for purchase order no.Are we expected to submit this annexure at this stage or later?		This is not required at this stage. This is to be submitted at a later stage by the selected agency.								
1			If we are submitting the EMD through Demand Draft, are we required to submit the Bid Security Form (Annexure XI) ?	No need to submit the Bid Security Form if EMD is by way of DD.								
1		Both quantitative (questionnaire based survey) and qualitative (focus group discussions (100 group discussions), case studies (200 case studies), semi-structure interviews) tools to be used for collecting data/feedback from the end user as well as intermediary channel.	These 100 Focus Group Discussions (FGD) and 200 Case Studies are meant to be spread over the overall period of the project i.e. 66 months approx or for every report separately.	FGD and Case Studies are to be conducted at every stage of the Longitudinal Study i.e. Baseline, Midline and Endline.								
1		Total number of beneficiaries to cover is 1 lakh.	Can the spread of number of beneficiaries across the different states be provided? This will help in doing accurate budget estimates.	Sample of one lakh beneficiaries consist from various Regions say 5 regions across all the States & Union territories. A) The region wise coverage (preferably not more than 8% of sample size from any state) should be as under:- <table border="0"> <tr> <td>Region</td> <td>coverage</td> </tr> <tr> <td>North</td> <td>18%</td> </tr> <tr> <td>West</td> <td>17%</td> </tr> <tr> <td>East</td> <td>26%</td> </tr> </table> (Odisha, Bihar, WB, Jharkhand, Chattisgarh)	Region	coverage	North	18%	West	17%	East	26%
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				<p>South 30%</p> <p>North East 9%</p> <p>B) Lending institutions like Commercial Banks, RRBs, SFBs. Preference may also be given for NBFCs / MFIs.</p>
1	Page No.3 Data collection tools		The data collection tools section talks about conducting 100 focus group discussions (FGDs) and 200 case studies. However, it does not provide the frequency at which these activities have to be conducted (e.g. baseline, midline, end line). While it makes sense to conduct FGDs at baseline, midline and end line stage, whereas case study development is more appropriate at end line stage. More clarification on this aspect would help better effort estimation.	FGD and Case Studies are to be conducted at every stage of the Longitudinal Study i.e. Baseline, Midline and Endline..
1	Page no. 3, Data collection tools:	The existing databases such as 6th Economic Census 2013-14 and 7th round of NSSO (2015-16), or any other data source mutually agreed with MUDRA, be used by the conducting	Does this imply that the lending institutions will not provide data of loan applicants for the baseline survey?	The lending institutions will provide the relevant information/data required for the survey.

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		agency for the purpose of base lines.		
			We fulfil all the criteria except 10 years of experience. Therefore, I am requesting you to give relaxation for 5 years in the eligibility criteria.	We may approve the relaxation. Revised clause is as follows: The bidder should have been in existence for at least Five years as on 31 st , December 2018 (in case of mergers/acquisitions/restructuring or name change, the date of establishment of earlier entity /original partnership firm/limited company can be taken into considerations). In case of a consortium, all bidders of the consortium to comply with this criteria.
			As per the RFP sample size of the study is to cover Lending Institutions - 25; Comparison Group i.e, Non-PMMY - 40000; Focus Group Discussions - 100; Case Studies - 200; Borrower/Beneficiaries - 100000 its face-to-face interviews and stratified random sample selection to be taken. But for covering a big sample size can we choose a tab-based application schedule/questionnaire data collection process or not?	The methodology to be adopted is upto the agency conducting such survey.
			Non-refundable bid-price application fee Rs.1000, Demand Draft and EMD of Rs. 25000 DD to	Yes.

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			be enclosed in separate envelope cover and submitted along with Technical and Financial Proposal to MD & CEO, Micro Units Development & Refinance Agency Ltd (MUDRA), Mumbai.							
1			For Field data collection CGG can propose field supervisors and Enumerators and subject expert for official interviews and documentation of case studies. Centre for Good Governance (CGG) would like to know that in the case of the proposed team must be as per the RFP academic/professional qualification and experience was mentioned can we propose the team as per the scope of work or not?	<p>The Agency can propose team as per their understanding and requirement of RfP. However, the proposed team must contain at least the following:</p> <table border="1" data-bbox="1323 632 2042 1331"> <thead> <tr> <th data-bbox="1323 632 1693 711">Academic/Professional qualification</th> <th data-bbox="1693 632 2042 711">Experience</th> </tr> </thead> <tbody> <tr> <td data-bbox="1323 711 1693 1023">At least one Postgraduate in Economics/ Statistics/Applied Economics</td> <td data-bbox="1693 711 2042 1023">Not less than 5 years in consultancy in economics and finance and statistical models for banks and financial/Institutions</td> </tr> <tr> <td data-bbox="1323 1023 1693 1331">At least one C.A./M.B.A/PGDBM</td> <td data-bbox="1693 1023 2042 1331">Not less than 5 years in consultancy/ developing Business Strategies for Banks and Financial Institutions</td> </tr> </tbody> </table>	Academic/Professional qualification	Experience	At least one Postgraduate in Economics/ Statistics/Applied Economics	Not less than 5 years in consultancy in economics and finance and statistical models for banks and financial/Institutions	At least one C.A./M.B.A/PGDBM	Not less than 5 years in consultancy/ developing Business Strategies for Banks and Financial Institutions
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1			According to the RFP, the duration of the assignment will not be more than 66 months from the date of contract award. However, the submission of final report is expected after the 66 month period is over (refer page no. 7, timeframe). Request you to realign the overall timeframe suitably.	Duration of study is 66 months, Final report is to be submitted after completion of the study as specified by RfP.
2			Can the spread of number of beneficiaries across the different states be provided? This will help in doing accurate budget estimates.	State wise reports for number of accounts for last 2 years is enclosed.
2			How many consortium partners would be allowed? Whether section 8 companies of Companies Act will also be permitted to form consortiums?	The Agency may decide about the number of consortium partners. However, proof of eligibility of each consortium partner may be submitted along with proposal. Section 8 Companies are allowed as consortium partner.
2		The survey would consist of sample of about 25 lending institutions covered under PMMY representing stratified random sample, covering about 1,00,000 PMMY borrowers (or statistically significant sample whichever is higher) from various Regions/States, type of intermediary, type of loan spread across various geographical areas and 3 products of PMMY with different legal status.	Whether Statistically Significant sample is required at the state level or it can be at regional level. Please confirm... If the Sample size is to be significant at the regional level, please provide list of regions with the name of states under each region.	Already replied above.

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2			Whether within region/ state there needs to be a statistically significant sample for each segment such as shishu, kishore & Tarun, please confirm..	Already replied above.
2			Can the FY years be mentioned? Like Audited financials for the years 2015-16, 2016-17, 2017-18 to be produced.	Last three FY may be taken.
2			The data collection tools section talks about conducting 100 focus group discussions (FGDs) and 200 case studies. However, it does not provide the frequency at which these activities have to be conducted (e.g. baseline, midline, end line). While it makes sense to conduct FGDs at baseline, midline and end line stage, whereas case study development is more appropriate at end line stage. More clarification on this aspect would help better effort estimation.	FGD and case studies may be conducted at each of the three stages.
2		Page no. 3, Data collection tools: The existing databases such as 6th Economic Census 2013-14 and 7th round of NSSO (2015-16), or any other data source mutually agreed with MUDRA, be used by the conducting agency for the purpose of base lines.	Does this imply that the lending institutions will not provide data of loan applicants for the baseline survey?	Agency may use PMMY data for FY 2018 and FY 2019 as an indicator. However lending institutions may be approached for individual beneficiary data.

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2		<p>page no. 52-54 in Annexure-III of RFP document</p> <p>If the agencies are not in a position to submit the Completion Certificate, it is suggested that a CA Certificate may be submitted by the Management of the Agency (duly approved by their Board by way of Resolution) with regard to completion of such study.</p>	<p>Besides, we want to submit that AFC fulfills all the eligibility criteria but completion certificates of some of the projects are not readily available, however if the study is awarded to us we will arrange to submit the completion certificates at later stage. Further, our Board Meeting is conducted half yearly so it is also not possible to submit the board approved CA certificate for such studies at this stage of RFP.</p> <p>In this regard, it is requested to kindly consider Mandate letter/ Work Order/ PO/ MoU/ NoC/ Last Payment receipts besides completion certificate as per Minimum Eligibility Criteria at page no. 52-54 in Annexure-III of RFP document.</p>	<p>Additionally, proof of payment of last instalment will also be considered.</p>