

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION

No.:NBCFDC/Project/Evaluation Study/2026-27/

9 June, 2026

NOTICE INVITING E-TENDER THROUGH GEM & CPPP PORTAL ON PAN INDIA BASIS

National Backward Classes Finance and Development Corporation (NBCFDC) invites online Tender to conduct an Evaluation Study on Pan India to assess the impact of Lending Schemes of NBCFDC on the beneficiaries at grassroots level. These beneficiaries have been assisted with concessional finance by Channel Partners viz. State Channeling Agencies (SCAs)/Regional Rural Banks (RRBs)/Nationalized Banks. The selected Evaluator/Agency requires to visit the beneficiaries and their activity/business unit set-up by them physically. The Terms & Conditions, Terms of Reference and other terms are given in Tender Document at Annexure – 1.

The duration of the study would be six months after submission of acceptance letter along with Performance Security Guarantee etc. by selected agency.

2. The intending bidders should pay along with bid an Earnest Money Deposit (EMD) of Rs.1,00,000/- (Rupees One Lakh only). The EMD shall be paid in the form of Demand Draft from any of the scheduled Banks as per Annexure – 12. The Performance Security Deposit would be required to give at the rate of 3% of the total cost of tender in the form of Bank Guarantee from any of the scheduled Banks, after selection of agency as per Annexure – 5. Performance Security Deposit (Bank Guarantee) and EMD should be in favour of “**National Backward Classes Finance & Development Corporation**, New Delhi and proof is required to be deposited (in original with bid documents), addressed to the “**The Chief General Manager, National Backward Classes Finance & Development Corporation, 5th Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, New Delhi – 110016**”. The EMD will not carry any interest.

3. The intending bidders requires to pay one time non refundable amount of Rs.2360/- (Rs.2000 + Rs.360/- 18% GST) as Tender Fee in the form of Demand Draft in favour of “**National Backward Classes Finance & Development Corporation**, New Delhi and proof is required to be attached with original with bid documents.

4. Details of Sample Size, Sample data of beneficiaries etc. is given at Annexure – 13.

5. The Tender document contains the following: -

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CRITICAL DATE SHEET

Date for Issue of Tender Notice	9.6.2026
Estimated Cost of the Work	Rs.24,13,827/- (inclusive of GST 18%)
Intending Bidders requires to pay Tender Fee:	Rs.2360/- (Rs.2000/- + Rs.360/-18% GST)
Date for downloading Bid Document	9.6.2026
Online Bid Submission Start date	9.6.2026
Date and Time for Pre-Bid Meeting	16.6.2026 at 11 AM
Last Date and Time for submission of Technical & Financial Bid	8.7.2026 at 3.00 PM
Date and Time for Opening of Technical Bids	15.7.2026 at 10:00 AM
Date and Time for presentation by Technically Qualified Bidders	Will be informed and updated on GeM Portal and NBCFDC Website.
Date and Time for Opening of Financial Bids	Will be intimated after finalization of Technical Bids.
Bid validity period	90 days (from the opening of financial bid)
Address for Communication	“The Chief General Manager, National Backward Classes Finance & Development Corporation, 5 th Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, New Delhi – 110016. Website: https://www.nbcfdc.gov.in

2. In case, holiday is declared by the Government on the day of opening bids, the bids will be opened on the next working day at the same time. NBCFDC reserves the right to accept or reject any or all the tender without assigning any reason.

(Anupama Sood)
Chief General Manager

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION

No.:NBCFDC/Project/Evaluation Study/2026-27/

9 June, 2026

TENDER DOCUMENT

(FOR EVALUATION STUDY OF LENDING SCHEMES OF NBCFDC ON PAN INDIA BASIS)

The Corporation invites separate Technical & Financial Bids from Agencies for conducting Evaluation Study to assess the impact of schemes of the Corporation on the beneficiaries at grassroots level on pan India basis. The Terms of Reference (TOR) for the Evaluation Study is at Annexure-3. Interested Agencies may apply in the prescribed format (Annexure 6) by 8.7.2026. Agency must submit Technical Bid and Financial Bid in two separate and sealed envelopes.

The study should be completed within six (06) months from the date of acceptance of Letter of Award (LoA).

2. The Tender Document and Terms of Reference (ToR) with Annexures can be downloaded from the website <https://www.nbcfdc.gov.in>

3. Eligibility Criteria – Who Can Submit Tender Document

NBCFDC seeks tender document from Organizations/Institutions/Agencies fulfilling the following mandatory eligibility requirements by submitting the requisite document as well as declarations against the each point requirement/criteria:

- i. Non-Governmental Organizations/Voluntary Organizations receiving grant from Govt. of Ministry of SJE are not eligible to apply.
- ii. Blacklisted Organizations are not eligible to apply.
- iii. The Agency/Firm/Organization/Institution should be a registered legal entity and non-political in nature and should not be blacklisted by the central/State government department/PSU/Agency.
- iv. It should be a legal entity to enter into an agreement/contract with NBCFDC to undertake work of Evaluation Study.
- v. The agency should have a minimum of 05 years of experience of providing similar services related to Monitoring and Evaluation programmes/Government sponsored schemes and should possess thorough experience in designing and undertaking large scale research, field surveys, data compilation, analysis, documentation, reporting and related works and have at least (5) Field Managers/Investigators on regular roll.

- vi. The Agency should have successfully carried out at least four Evaluation Studies/Assessment at the National/State level during the last five years. Out of which, atleast one study should have been conducted in the three States/UTs and one study should have been conducted on similar issues **(Please attach the list of credentials and clientele alongwith their work orders).**
- vii. If it is a for-profit entity, it should be a profit-making entity during each of the last three financial years i.e 2023-24, 2024-25 and 2025-26 and with average annual turnover of at least Rs.95 lakhs from consultancy services related to Studies/Survey-based assessment works.
- viii. An authorization letter from the firm certifying that the person, who will sign the bid is an authorized person to sign on behalf of the firm.
- ix. The Agency should have adequate experienced & qualified and dedicated multi-disciplinary team for conducting Evaluation Studies with gender balance (Please attach list along with no. of Team Members to be deployed for this project viz. Project Director, Team Leader Expert Project Managers, Expert Data Analyst, Expert Coordinator/Investigators).
- x. Bid not accompanied by desired documents would be rejected. Undertaking for subsequent submission of any of the above document will not be entertained. Accordingly, bidders are requested to submit the documents as per Tender document only.

4. Criteria for Short Listing of Agencies

NBCFDC would evaluate the tender document of only those agencies fulfills the mandatory eligibility requirements as per para-3. The Tender document proposals would be evaluated by the Technical bid Evaluation Committee on the following criteria having marks as mentioned against each:

Phase – 1

CRITERIA FOR SELECTION	
Organizations Capacity and Capabilities	40
Qualification and Experience of Team Members	25
Research Methodology	20
Financial Strength of the Agency	15

The agency securing a minimum of 70 (Seventy) marks will be shortlisted for next phase.

S. No.	Criteria	Sub-Criteria				Max Marks	Evidence to be submitted
1.	Organization's Capacity and Capabilities	Number of years' experience of the Agency in consultancy/research/analytics (Since the year of successful completion of the first assignment) -- > 5 and ≤ 8 years -- 05 Marks > 8 and ≤ 10 years -- 07 Marks > More than 10 years -- 10 Marks				10	Requisite document regarding Experience of Agency. Executive Summary of four (04) study reports along with documents of acceptance of the Reports by sponsoring authority and copies of work orders.
		Only those studies that are both government-sponsored (National/State level) and carried out on similar issues will be considered in the last five years (i) 4 to 5 studies -- 10 Marks (ii) 6 to 7 studies -- 14 Marks (iii) More than 7 studies -- 20 Marks Large scale, multi country experience in Evaluation Study Projects - 10 Marks				30	
2.	Qualification and experience of Team Members	Team Leader (01 No.)	Experts Project Manager/Coordinator (03 Nos.)	Experts-Data Analysis (04 Nos.)	Field Managers/Investigators (08 Nos.)		Brief 1 page CV of Proposed Team Leader, Project Manager/Coordinator (03), data analysis (04), Field Managers/Investigators (8) including the earlier engagements/assignments completed. Copies of
	Education	i) Ph.D. 3 Mark ii) P.G 1.5 Mark	(i) P.G 1 Mark (ii) Graduate 0.5 Mark	(i) P.G 0.5 Mark (ii) Graduate 0.25 Mark	Graduate and above 0.5 Mark	12	
	Work Experience	Experience in Similar Kind of Studies	Experience in Similar Kind of Studies	Experience in data & statistical analysis	Experience in conducting field survey		

		<p>a) More than 15 yrs - 2 Mark</p> <p>b) 10-15 yrs - 1 Mark</p>	<p>a) More than 10 yrs – 1 Mark</p> <p>b) 5-10 yrs 0.5 Mark</p>	<p>a) More than 8yrs – 1 Mark</p> <p>b) 5-8 yrs - 0.5 Mark</p>	<p>a) More than 5 yrs – 0.5 Mark</p> <p>b) 2-5 yrs – 2.5 Mark</p>	13	<p>certificate of concerned educational qualifications e.g. Ph.D, Post Graduates and Graduates of all team members</p>
3.	<p>Methodology</p> <p>For each clearly mentioned aspect of the methodology as mentioned in the proposal structure section of this RFP there will be <i>equal marks</i>.</p>	<p>1. Understanding of Objectives and Scope – 4 Marks</p> <ul style="list-style-type: none"> • Demonstrates clear understanding of the purpose of the Evaluation Study. • Appropriately defines the goals, scope, and importance of assessing the lending schemes. <p>2. Research Design – 3 Marks</p> <ul style="list-style-type: none"> • Appropriateness of the overall research framework (qualitative, quantitative, or mixed methods). • Alignment of the design with objectives of assessing grassroots impact. <p>3. Sampling Methodology – 4 Marks</p> <ul style="list-style-type: none"> • Clarity and rationale for selecting the sample size and regions. • Inclusion of diverse demographic and geographic representation of beneficiaries and channel partners. <p>4. Data Collection Plan – 3 Marks.</p> <ul style="list-style-type: none"> • Relevance of data collection tools (e.g., surveys, interviews, focus groups). • Feasibility and practicality of fieldwork at grassroots level. • Ethical considerations in data collection, including consent and confidentiality. <p>5. Data Analysis Approach – 3 Marks</p> <ul style="list-style-type: none"> • Techniques and tools for analysing qualitative and quantitative data. • Relevance of proposed indicators for measuring impact. <p>Plan for synthesizing findings into actionable insights.</p> <p>6. Work Plan and Timelines – 3 Marks</p> <ul style="list-style-type: none"> • Clarity and detail in the step-by-step plan to executive the study. • Realistic timelines and milestones for completing the study. 				20	

4	Financial Strength of the Agency	Turnover/Income for last three years (2023-24, 2024-25 & 2025-26) (i) Annual average between Rs.95 lakhs And Rs.1.5 Cr.-05 marks (ii) Annual average between Rs.1.5 Cr. And Rs.3.00 Cr-10 marks (iii) Annual average more than Rs.3.00 Cr.-15 marks	15	Audited Financial Statements
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The format for requisite documents needs to be submitted as per Annexure 6.

Phase - 2

Financial bids* of only technically qualified bids would be opened by the Financial opening Committee (FEC) and further evaluation by the financial bid Evaluation Committee. The Financial bid must be essentially submitted separately from the Technical Bid. Submission of Financial bid with Technical bid will result in disqualification from the process.

*The Financial Bids must be inclusive of GST, if applicable as per Annexure 7.

5. Selection Process

NBCFDC invites bids under the Two-stage system i.e. Technical & Financial Bids based on Quality cum Cost Based Section (QCBS) process as per GFR 2017. The Technical Evaluation Committee (TEC) will be constituted to evaluate and finalize the technical proposal received in response to the Tender Document notice. The Technical Evaluation Committee would shortlist the technically qualified bid on the parameters for qualifying the technical criterion as given at Para-4. Financial bid of only technically qualified bids would be opened by the Financial Evaluation Committee (FEC). The minimum norms for weightage under different segments of evaluation Criteria may be fixed as per QCBS. Relative weightage depends on quality vis-à-vis cost is to be kept as 70:30. The date & time of opening of Financial Bids would be uploaded on the portal and shortlisted firms would be intimated.

6. Documents to be Submitted

The proposal for the Evaluation Study should be submitted by the Project Director/In-charge of the Project. The Project Director/In-charge should have the necessary experience in the use of statistical tools and at least 5 years of experience in the social sector, specifically in evaluating studies on social sector issues (copies of certificates and proof of prior engagements may be attached). The Project Director should submit the proposal through the head of the organization they are affiliated with.

For university projects, the proposal should be submitted through Registrar of the University. The head of the organization or Registrar should provide the details of the person designated as the Project Director for the proposed study and indicate whether they are currently engaged or likely to be engaged shortly.

Documents to be submitted along with the bid are as follows:

- a. Technical Bids: Signed with Stamp by authorized person on each page of the submitted tender document.
- b. Format for Technical Qualification (indicating fulfillment of all the indicated criterion):
 1. Copies of Registration Certificate / Memorandum & Articles of Association and any other documents certifying the nature of the Organization.
 2. Copies of Audited Annual Accounts and Audit Report of the last three financial years.
 3. Proof that the organization has an annual average turnover of not less than **Rs.95 lakhs** during the last three years (Financial years 2023-24, 2024-25 and 2025-26), the audited financial statement to be submitted. In case of financial statement of FY 2025-26 being under audit, average turnover of the previous three years, which have been audited i.e. 2022-23, 2023-24 and 2024-25 will be considered. However, applicant will have to additionally submit provisional balance sheet of FY 2025-26 to establish that annual turnover of said year is also above **Rs.95 lakhs**.
 4. Copy of the organization's valid PAN/Tax Account Number (TAN) and Service Tax Number (STN)/GST Number.
 5. Executive summaries of last four (4) study reports completed in the social sector sponsored by the Central/State Government/Central or State Government or PSU and of similar nature that have also been accepted by the sponsoring organization during the last 5 years. Documents of acceptance of the Reports by sponsoring authority may need to be submitted.
 6. An authorization letter from the firm certifying that the bid signer is authorized official to sign on behalf of the firm and would be the Nodal Officer for future correspondence in regard to this tender.
 7. A declaration from the organization's Authorized Signatory that the organization has not been blacklisted.
 8. Copies of certificates and proof of previous engagements/assignments/projects completed by the Team Leader, Project Managers/Coordinators, Data Analyst and Field Investigator, enclose of certificate/self-certified statement, and proof of certificate of educational qualification.
 9. A detailed list and deployment plan for the proposed Research Team Members assigned to this project, including their field assignments across India, while ensuring alignment with the educational qualifications specified in Para – 4 above.
 10. Technical Bid: As mentioned in "Proposal Structure" part of the ToR with following documents:
 - c. Financial Bid.
 - d. Proof of Earnest Money Deposit (EMD) with accounts details.
 - e. Tender Acceptance Letter.

7. Earnest Money Deposit (EMD):

The intending bidders should pay along with bids an Earnest Money Deposit (EMD of Rs.1,00,000/- (Rupees One Lakh Only). The EMD is payable by Demand Draft from any of the scheduled banks in favour of “NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION, New Delhi. Demand Draft is required to be deposited (in original) addressed to “The Chief General Manager, National Backward Classes Finance & Development Corporation, 5th Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, New Delhi – 110016”. The EMD will not carry any interest.

As per Government of India Guidelines for Startup/Micro & Small Enterprises, the bidders may claim exemption from deposit of Cost of EMD should furnish documentary proof /certificate in support of the claim for Cost of EMD exemption issued by the appropriate authority of Government of India Agencies which fall under the purview of MSME/NSIC exemption are required to submit the relevant documents/ proofs of exemption for waiver.

(A) The EMD submitted by the bidder will be forfeited if:

- The successful bidder fails to accept the Letter of Intent (LoI).
- The bidder fails to furnish the required performance security within the specified period.
- The bidder withdraws the bid after processing, but before acceptance of the Letter of Intent (LoI)
- The bidder violates any of the provisions of the terms and conditions of the tender specifications.
- The bidder canvasses in any way for the bid.
- The bidder withholds information or submits false information.

(B) The EMD will be refunded to:

- The successful bidder, subject to submission of Performance Security.
- The unsuccessful bidders, only after acceptance of the award of the contract by the selected bidder or in case of cancellation of the Tender.

The Earnest Money Deposit will be refunded without any interest under all conditions. Offers received without EMD will be summarily rejected (other than those exempted). The EMD will remain valid for a period of forty-five days beyond the final bid validity period. EMD of the unsuccessful bidders will be returned to them within 60 days after award of contract.

7. PERFORMANCE SECURITY

The successful bidder will be required to submit a Performance Bank Guarantee issued by any scheduled commercial bank for 3% of the contract value. Performance Security may be furnished in the form of an Account Payee Demand Draft or Bank Guarantee from a commercial bank. Performance Security will remain valid for a period of sixty days beyond the date of completion of the contract and acceptance of Report by the Corporation. The Bank Guarantee may be invoked by NBCFDC in case of failure by the bidder to adhere to the terms and conditions of the contract. In case of delays in project execution or submission of Final Report, NBCFDC may seek an extension of the Performance Security, which the evaluating organization will be required to grant as per Format at Annexure – 5.

8. PENALTY FOR DELAYED SUBMISSION OF REPORT

A penalty @ 0.5% per week on the total cost of Evaluation Study shall be levied upto maximum of 10% of the contract value, in case the submission of final report is delayed beyond fifteen days from the date of presentation of draft report.

9. NON-TRANSFERABLE BID

Neither the contract nor any rights granted under contract may be sold, leased/sublet, assigned, or otherwise transferred, in whole or in part by the bidder and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the NBCFDC.

10. PRE-BID MEETING

The interested bidders/authorized signatories may attend the pre-bid meeting, if desired by the bidder(s) as per the schedule mentioned in critical date sheet.

11. COMPLETENESS OF BID OFFER

The bidder is expected to examine all instructions, forms, terms & conditions and specifications in the tender document. Failure to furnish all information required in document or submission of offer not substantially responsive in every respect to the tender document will be at the bidder's risk and may result in the rejection of bid offer. The bid offer is liable to be rejected outright without any intimation to the bidder if complete information as called in the tender document is not given therein, or if particulars asked for in the Forms/Proforma in the Tender Document are not fully furnished.

12. TREATMENT OF DISCREPANCIES

Where there is a discrepancy between amounts in figures and in words, the amount in words will govern. If a Bidder refuses to accept the correction, his/her Bid will be rejected.

14. CORRUPT AND FRAUDULANT PRACTICES

NBCFDC will reject a proposal for the award if it determines that bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question. The bidder is liable to be blacklisted in such an event.

15 LETTER OF AWARD AND CONTRACT AGREEMENT

NBCFDC will issue a Letter of Award (LoA) to the successful bidder in duplicate, which will be signed by both the parties across the table as token of acceptance and entered into the contract by both the parties. The duly signed LoA along with a contract bond and Performance security would need to be submitted to the NBCFDC within the stipulated time indicated in the LoA. Non execution of the contract agreement by the organization to whom the study is to be awarded would constitute sufficient ground for annulment of the award and forfeiture of Earnest Money Deposit (EMD).

16 PAYMENT TERMS:

The fund will be released in installments for carrying out Evaluation Study as under: -

1. 1st installment: 20% (after receipt of Performance Security + Letter of Acceptance+ Inception Report along with Methodology and copy of Questionnaire for approval.)
2. 2nd installment: 50% (on submission draft Final Report and presentation on outcomes on draft report)
3. 3rd installment: 30%, subject to the acceptance of the report by the Department and submission of following deliverables
 - A proper Bill indicating PAN Number, GST Number, income tax exemption letter, if any, etc.
 - Three (3) hard copies of the Final Report
 - Five (5) hard copies of the Summary Report
 - Soft copies of both the Final Report and Summary Report (in Pen Drive also)
 - Documented success stories in the prescribed format, supported by clear, high-quality photographs of beneficiaries engaged in their respective activities (in Pen Drive also).
 - Video clips (40–60 seconds each) of beneficiaries sharing their success stories in Hindi, English, or regional language (with sub titles) as per the prescribed format (in Pen Drive also).

As per Tender Document, the timeline for receipt of draft report from the Vendor/Evaluator is six months. Subsequent to that further timelines are as under:

Situation/possibility	Timeline
Examination of draft report by NBCFDC to ensure compliance as per “Terms of Reference and if any deficiency noticed, revert to the Vender/Evaluator/Agency	Within 15 Days
As and when report is accepted by the NBCFDC, Evaluator/Agency/Vendor to be informed.	Within 1 week

17 OWNERSHIP OF DATA

The organization receiving funds for project shall make suitable arrangements for the preservation of data collected during the study, such as filled in forms/schedules, tabulation or working sheet, reports, photographs, videos etc. relating to the Project in electronic form and this shall be shared with the NBCFDC at the time of submission of Final Report. The ownership of all such data shall remain with the NBCFDC. All raw data compiled during the study shall be transferred to the NBCFDC. No data collected in context of the study may be destroyed or otherwise disposed of or given to any other organization/individual, unless so approved by the NBCFDC.

18 SUBCONTRACTING

The Bidder shall not subcontract to perform any of the work, service or other performance required under the contract.

19 ARBITRATION

NBCFDC and the organization to whom the work order has been given will make every effort to resolve amicably, by direct negotiation, any disagreement or dispute arising between them under or in connection with the work order. If any dispute will arise between parties on aspects not covered by this agreement, or the construction or operation thereof, or the rights, duties or liabilities under these except as to any matters the decision of which is specially provided for by the special conditions, such dispute shall be settled by arbitration in accordance with Arbitration and Conciliation Act 1996 and the rules made there under from time to time. The arbitration proceedings will be held in New Delhi only, wherein appropriate Appellate Authority shall also be the Hon'ble High Court of Delhi at New Delhi.

20 APPLICABLE LAW AND JURISDICTION OF COURT.

The contract with the selected organization shall be governed in accordance with the Laws of India and will be subject to the executive jurisdiction of Courts at Delhi.

21 GENERAL TERMS & CONDITIONS

1. The organization will confirm in writing that the conditions contained in the Tender document are acceptable to its as per Tender Acceptance Letter Format at Annexure – 4. The selected bidder will also execute a bond in favour of “The National Backward Classes Finance and Development Corporation (NBCFDC), New Delhi” to effect that it will abide by the same. In case any provisions of this tender are found violated, the organization will refund to the NBCFDC the total funds sanctioned to it for the purpose with penal interest of 10% per annum thereon.
2. NBCFDC will have no responsibility for any financial expenditure or liability arising out of the project except what has been specifically approved by it and conveyed to the selected bidder through the sanction letter.
3. As per Govt. of India guidelines regarding condition of prior turnover & prior experience criteria waiver will be considered for MSE Startups bidders, in exceptional cases, subject to meeting quality and technical specifications and submission of waiver request.
4. The evaluating organization shall not incur any excess expenditure on the research project, under any circumstances, over and above the sanctioned amount.
5. Technically qualified bidding agencies will be called for giving presentation regarding indicative strategy that will be followed by them for carrying-out this study work.
6. The Project Director will submit the progress report of the project to NBCFDC. The organization would make a presentation before NBCFDC (registered office, New Delhi) on its preliminary findings or as and when required by the NBCFDC. The timeline for receipt of draft report from the Vendor/Evaluator/Agency/Organization is within six months' time after awarding contract.
7. The organization should ensure that no durable assets shall be created out of the funds released to it to conduct the Evaluation Study.

8. NBCFDC will examine the draft report and in case of any discrepancies observed therein the project Director may revise the report as per the observations made by the NBCFDC.
9. The Project Report/Evaluation Study will be strictly in accordance with the Terms of References of the evaluation study failing which the NBCFDC reserves the right to withhold the payment of cost of study till the terms are met.
10. The Project Director will report to the NBCFDC for changes he makes in the research design, and no major change will be made therein unless the prior approval of the NBCFDC has been obtained. On a request from the Evaluating organization, the NBCFDC may in exceptional cases, permit the appointment of another Project Director. When the Director of a project takes up an appointment at another organization before the project is completed the NBCFDC may permit with the consent of both the organizations concerned the transfer of the project to the other organization.
11. If NBCFDC is not satisfied with the progress of the project, or if it finds that these rules as mentioned in the Tender Document are being violated, it reserves the right to terminate the agreement & initiate necessary action as per terms & conditions of the tender document.
12. The income tax, GST or any other tax shall be deducted as per statutory guidelines of Govt. of India.
13. The selected Agency shall provide a revolving Bank Guarantee issued by Scheduled Commercial Bank equivalent to 3% of the evaluation cost. Performance Security will remain valid for a period of sixty days beyond the date of completion of the contract and acceptance of Report by the Corporation. A penalty @ 0.5% per week on the total cost of Evaluation Study shall be levied upto maximum of 10% of the contract value, in case the submission of final report is delayed beyond fifteen days from the date of presentation of draft report.
14. Agency not conforming to the prescribed requirements shall be rejected and no correspondence in this regard shall be entertained.
15. All documents attached with the Tender Document shall be duly signed and stamped with proper indexing with numbers by the authorized signatory of the Agency
16. Bidders are required to submit bids in English language only.
17. In case, the day of bid submission is declared Holiday by Govt. of India, the next working day will be treated as day for submission of bids. There will be no change in the timings.
18. NBCFDC will not be responsible for any delay on the part of bidder in obtaining the terms and conditions of the Tender/bid Document notice or submission of the bids.
19. The offers submitted by fax/E-mail etc. shall not be considered.
20. Conditional tender document shall not be accepted on any ground and shall be rejected straightway.
21. Ambiguous bids will be outrightly rejected.
22. It is presumed that the agency submitting the tender has read and fully understood all the terms and conditions and instructions contained in the Tender Document. No enquiry, verbal or written, shall be entertained in respect of acceptance/rejection of the Tender till the finalization of the Tender.
23. Any Act on the part of the Agency to influence anybody in the Corporation shall be liable for rejection of the Tender.

24. Upon verification, evaluation/assessment, if in case any information furnished by the bidder is found to be false/incorrect, their total bid shall be summarily rejected and no correspondence on the same shall be entertained. Further, EMD/Performance Security shall be forfeited/invoked.
25. NBCFDC will not be responsible for any misrepresentation or wrong assumption by the bidder, while responding to this Tender/bid.
26. The organization will submit all filled in schedules/Questionnaires/Photographs/Videos (exhibiting conduct of the Study) along with draft report to NBCFDC for further scrutiny/check, if so required.
27. The rate(s) quoted by organization shall be Un-conditional.
28. The successful bidding Agency shall not transfer the job to any other Agency in any manner.
29. The NBCFDC reserves the right to cancel the Tender and forfeit the Bid Security amount in case the quality of the service is found to be of the unacceptable standard.
30. In case of delayed and unsatisfactory service, NBCFDC reserves the right to cancel the work order at any time and any amount released to the Agency shall be refunded to NBCFDC.
31. NBCFDC reserves the right to postpone/recall/reject the full or part of the Tender without assigning any reasons thereof.
32. NBCFDC shall not be responsible either for non-receipt of the quotation or its receipt after the stipulated date and time due to any reasons whatsoever.
33. When deemed necessary, NBCFDC may seek clarifications on any aspect from the Agencies. However, that would not entitle the Agencies to change or cause any change in the substance of the Tender submitted or price quoted.
34. In case of any dispute, the decision of Managing Director of NBCFDC shall be final and binding.
35. The Delhi Courts shall have sole and exclusive jurisdiction to decide the issue of any dispute.
36. A total of 100 success stories shall be submitted on pan India basis in the format prescribed at *Annexure-10*.
37. 100 Video clips (40-60 seconds each) of beneficiaries sharing their success stories in Hindi, English, or a regional language, as per the prescribed format at *Annexure-11*.
38. Progress of study is required to be sent regularly during the study at the given link.
39. The Technical Bid shall be submitted with proper indexing and page numbering of research proposal, all eligibility supporting documents and Annexures. Any document not included in the index shall not be considered part of the Technical Bid. Only executive summaries of relevant studies/assignments should be included in the bid.
40. In case of Award of Letter to Agency for Evaluation Study, the Acceptance with complete formalities should be provided within 15 days.
41. All the beneficiaries and their units, are required to be visited physically, so that the photographs of their activities and assets purchased through the loan assistance by the beneficiaries could be taken.
42. NBCFDC may ask for additional documents to send, in case of selection of Agency.
43. Details of Sample Size to be covered by the Evaluator for this study on pan India basis is given at *Annexure-13*.
44. List of Research Team Members right from Project Director/Team Leader to Field Investigator with Name and designation amongst Research Team Members will work for this project and having

Experience doing this research work as per format at *Annexure – 14*.

45. The Evaluator/Agency would be required to submit information on report as per the directions of NBCFDC.

22 **DEFAULT**

- i. The selected bidder shall execute a bond in favour of “The NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION, NEW DELHI to the effect that it would abide by the terms and conditions attached to the Evaluation study Tender Document(s) and that in case of fails to abide by the same, it will refund to the NBCFDC the total sanctioned and released amount to it for the purpose with penal interest of 10% per annum thereon.
- ii. In case of the selected bidder is found in – breach of any condition of tender/bid evaluation the EMD/Performance Security shall be forfeited/ invoked.
- iii. Default would entail blacklisting of the organization by the NBCFDC for at least 3 years.

23 **How to apply/Application Process**

NBCFDC invites Tender Document for Evaluation Study of its Lending Schemes.

- i. The Tender Document containing the details of qualification Criteria, submission requirement, brief objective & scope of work and Evaluation Study Criteria etc. can be downloaded from the NBCFDC Website: <https://www.nbcfdc.gov.in>
- ii. Willing and interested organizations desirous of undertaking the Evaluation Study project/assignment may submit their two-part bid as technical and financial bids as per extant procedure elaborated in this document.
- iii. The tender document with all relevant information and document must be submitted online at GeM portal <https://gem.gov.in> or Central Public Procurement Portal <https://eprocure.gov.in> on or before the last date of submission of the tender document indicated on Gem portal and CPPP Portal.
- iv. Bidder should be responsible for registering themselves at GeM Portal for uploading of their proposal and ensure that the proposals are uploaded in time on GeM portal on or before the date prescribed above.
- v. No Manual bids will be accepted.

24. **TENDER FEE:**

The intending bidders requires to pay an amount to /- (Rs.2000 + Rs.360/- (18% GST) as Tender Fee in the form of Demand Draft in favour of “National Backward Classes Finance & Development Corporation, New Delhi and proof is required to be attached with original with bid documents. The Tender fee will be non-refundable.

25. **FORCE MAJEURE CLAUSE (FMC)**

A Force Majeure (FM) shall be applicable i.e FM means extraordinary events or circumstances beyond human Control, such as an event described as an act of God (like a natural calamity) or events such as a war, strike, riots, crimes (but not including negligence or wrong-doing, predictable/seasonal rain and any other events specifically excluded in the clause). An FM clause in the contract frees both parties from contractual liability and obligation when prevented by such events from fulfilling their obligations under the contract. An FM clause does not entirely excuse a party's non-performance but only suspends it for the duration of the FM. In the happening of above circumstances, the selected evaluator requires to inform NBCFDC with reasons . In the circumstances, the evaluation will inform the NBCFDC date of commencement of assigned task along with timeline and next visit plan to complete the task.

24 **CONTACT DETAILS**

Further details, if any, may be obtained by writing at email: nbcfdc-project@nbcfdc.gov.in. NBCFDC or any of its designate reserves the right to cancel this request for a tender document and/or invite afresh with or without amendments, without liability or any obligation for such request for tender document and without assigning any reason. Information provided at this stage is indicative and NBCFDC reserves the right to amend/add further details in the Tender Document.

National Backward Classes Finance & Development Corporation

(For FY' 2024-25)

A. Background

National Backward Classes Finance and Development Corporation (NBCFDC), a Government of India Undertaking has been established under the aegis of Ministry of Social Justice & Empowerment which provides concessional financial assistance to the members of Backward Classes whose annual family income is upto Rs.3.00 Lakh, through Channel Partners (State Channelising Agencies/Banks). The loans under Corporation's schemes can be provided for income generating activities, following the due processes of the concerned Channel Partner. The activities could be anything which have potential to provide sustainable income generation for the beneficiary or group of beneficiaries.

B. Eligibility for Loan & Certification required

- a. The applicant should belong to a caste covered under the Other Backward Classes list as notified by State/Central Government from time to time. Relevant Caste Certificate to be issued by relevant authority of District Administration.
- b. Annual family income should be upto Rs.3.00 Lakh per annum irrespective of rural or urban area. Following certifications to establish the income criteria can be used by the applicant: -
 - i) Certificate of income issued by Competent Authority of State Government/Distt. Administration or Antyodaya Anna Yojana (AAY) Card or Below Poverty Line (BPL) Card
 - ii) Self-Certified Annual family income certificate endorsed by any Gazetted Officer notified by State/Central Government.
 - iii) In case of loan being applied at Bank (Channel Partner), Self-Certification assessed and endorsed by Branch Manager can be used for providing the loan.
 - iv) For Landless agriculture labour, marginalized farmers (those with upto One-hectare land holding) and small farmers (those with upto Two-hectare land holding), as assessed by the Banks through their standard processes and belonging to the Backward Classes will be automatically treated as part of the target group as per following considerations: -
 - 1) Landless agriculture labour and marginalized farmers with land holding less than One hectare will be deemed as having annual family income below Rs.1.50 Lakh per annum.
 - 2) Small farmers i.e. those with land holding between One and Two hectares will be deemed as having annual family income below Rs.3.00 Lakh per annum.

C. Types of Loans

- (1) **Individual Loan Scheme:** Under this scheme, Loans are given upto 85% of the project cost subject to a maximum of Rs.15.00 Lakh per beneficiary. Loans upto Rs. 1.25 Lakh are provided at an interest rate of 7% p.a. for a tenure of 4 years with a moratorium period of 1 quarter. Loans above Rs. 1.25 Lakh and upto Rs. 15.00 Lakh are provided at an interest rate of 8% p.a. for a tenure of 7 years with a moratorium period of 1 quarter.
Education Loans upto Rs. 15.00 Lakh can be availed at uniform interest rate of 8% p.a. for a tenure of 10 years (inclusive of moratorium period of 5 years).
- (2) **Group Loan Scheme:** Under this scheme, loan assistance is available to Self Help Groups (SHGs) to provide credit facilities for the target group. Loans are given upto 90% of the project cost. Maximum loan limit per Group is Rs.15.00 Lakh and loan per beneficiary in SHG is Rs.1.25 Lakh at an interest rate of 6% p.a. for a tenure of 3 years including moratorium period of 1 quarter.
Loans provided to NBFC-MFI or similar financial institutions and backed by Bank Guarantee, or any other suitable security are available at an interest rate upto 16% p.a. for a tenure of 3 years with a moratorium period of 1 quarter.

All schemes carry timely payment rebate on annual basis @ 1% to be equally appropriated between Channel Partners and Beneficiaries.

SHGs under NBCFDC's Group Loan Scheme: NBCFDC recognizes SHGs with atleast 60% members belonging to Backward Classes provided other members belong to weaker sections (as per income or economic criteria prescribed by Govt.) including Scheduled Castes/Scheduled Tribes/Minorities and Person with Disabilities (PwD).

NCUI Building, 5th Floor, 3, Siri Institutional Area, August Kranti Marg, New Delhi-110016.

Website: www.nbcfdc.gov.in, Toll Free No.18001023399

NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION (NBCFDC)
PATTERN OF FINANCE (w.e.f. 01.04.2024)

LOAN SCHEMES

(i) INDIVIDUAL LOAN SCHEME

(ii) GROUP LOAN

S.No.	Name of Scheme	Max. Loan Limit Per Beneficiary and Group	Pattern of Finance #		Rate of Interest Per Annum		Repayment Period *
			NBCFDC Share	SCA or Benf.	SCAs/Bank	Benf.	
1.	INDIVIDUAL LOAN SCHEME						
(a)	For Income Generating Activities	Rs.15.00 Lakh	85%	15%	Up to Rs. 1.25 lakh		4 Year
					4%	7%	
					Rs.1.25 Lakh to Rs.15.00 lakh		7 Year
					5%	8%	
(b)	For Education	Rs.15.00 Lakh			5%	8%	Max. 10 Years ^{##}
2.	GROUP LOAN SCHEME**						
(a)	To SCAs or Banks	Rs.1.25 Lakh (Max. Rs.15.00 Lakh per group)	90%	10%	3%	6%	3 Years
(b)	To NBFC-MFI or similar Financial Institutions	Rs.1.25 Lakh (Max. Rs.15.00 Lakh per group)			6%	16%	3 Years

Note: All Schemes carry timely payment rebate on annual basis @1% to be equally appropriated between Channel Partners and Beneficiaries

In case of Refinance by Banks, NBCFDC loan will be available upto 100% loan outstanding of eligible beneficiaries; however, disbursement will be made as per Bank's specific demand.

Applicants must have got admission in duly accredited/recognized institute and scored minimum 50% marks in qualifying examination.

* Moratorium period is 1 Quarter under all Loan Schemes except Education Loan wherein moratorium period is 5 years.

** SHGs with atleast 60% members belonging to OBC provided other members are from other weaker sections are eligible for availing loan under Group Loan Scheme

a. **Advance funds-** Submission of UC beyond stipulated 90 days shall attract higher rate of interest as per detail given below:

Utilization (No. of days)	Rate of Interest (p.a.)
1-90 days	3%
91-180 days	6%
Above 180 days	8%

Channel Partner is required to refund the un-utilized funds after a period of 180 days.

b. **Refinance:** The amount of refinance should be appropriated in the beneficiaries Aadhaar linked loan account within 10 working days of drawl from NBCFDC as per Rate of Interest under NBCFDC scheme.

• Banks may claim refinance of outstanding balance under Education Loan irrespective of year of loan disbursement.

Terms of Reference

I. Objectives of the Study:

Specific Objectives: Through this evaluation, NBCFDC intends to

1. Assess the effectiveness of the loan schemes in achieving their intended outcomes, objectives, and outputs.
2. Determine the extent to which the schemes have improved the income in comparison before and after loan assistance obtained, employment, and living standards of beneficiaries.
3. Identify any barriers or challenges faced by beneficiaries in accessing and utilizing the loans.
4. Provide recommendations for improving the design and implementation of the loan schemes.

II. Scope of Work

The evaluating Agency shall ensure interaction with each beneficiary to be covered under the study with a view to having reliable and effective report. The report should be prepared based on 100% primary data. Physical inspection of each beneficiary and his/her business unit with the photograph. Evaluator in the photograph is required. The Evaluation Study will cover the following areas:

- Time Frame: Beneficiaries from the financial year 2024-25.
- Suggestive Key Areas of Study (Bidders to consider these while developing the parameters and indicators for the methodology section of the proposal):
 1. Access to Loans: Analysis of the application process, approval rates, and disbursement procedures.
 2. Utilization of Loans: Examination of how beneficiaries have utilized the loans and the sectors in which they invested.
 3. Economic Impact : Evaluation of changes in income before and after loan, employment status, business growth, and asset acquisition after loan assistance.
 4. Social Impact : Assessment of improvements in living standards, education of children, healthcare, social status, any investment to purchase any gold ornaments after loan, investment to purchase two or four wheeler after loan.
 5. Evaluation Study on Local Economy: Assessment of how concessional loans have contributed to broader economic activities, income generation, and employment creation within local communities. Employment Generation can be measured on three parameters:
 - Self-Employment
 - Job Creation
 - Impact on other Informal Sector

6. Barriers and Challenges: Identification of issues related to awareness, accessibility, repayment, and other obstacles faced by beneficiaries.
7. Institutional Efficiency: Evaluation of the role and effectiveness of State/UT agencies and banks in implementing the schemes.
8. Market linkages - Opportunities with the beneficiaries for selling their products in the State and outside.

IV. Methodology

The suggestive methodology is outlined below. Bidders may propose alternative methodologies with clear justifications for their relevance in the NBCFDC's context.

1. Research Approach

A mixed-method approach combining quantitative and qualitative techniques is considered suitable to achieve the study's objectives.

- Quantitative Component may statistically assess the impact of NBCFDC's interventions with possible broad parameters being- Economic Impact, Access and Coverage (Beneficiaries, Demographic and Sectoral Breakup), Social Outcomes (Changes in Living Standards, Poverty Levels etc.), Scheme Efficiency (Disbursement Timelines, Application Rate, Operational Cost) etc.
- Qualitative Component may explore contextual nuances and beneficiaries' experiences possibly under Perception & Experiences, Social Impact, Loan Utilization Insights, Structural Challenges, Long Term Sustainability etc.

2. Study Design

The study will combine:

- Quantitative Analysis: For measurable impact assessment.
- Qualitative Analysis: For deeper insights into challenges, perceptions, and effectiveness.

3. Sampling

i. Sample Size:

. State/UT wise disbursements are available in annual reports available at <https://nbcfdc.gov.in/nbcfdc/web/reports>

ii. Sampling Technique: Stratified random sampling to ensure diversity in regions, socio-economic backgrounds, and loan sizes. Equivalent statistical tools to SPSS are permitted.

4. Data Collection Strategy

- i. Desk Review: Analysis of existing data available with NBCFDC specific to the assignment
- ii. Surveys and Questionnaires: Structured interviews with beneficiaries.
- iii. Focus Group Discussions (FGDs): With beneficiaries, community leaders, and implementing agencies.
- iv. Key Informant Interviews (KIIs): With officials from State/UT agencies and Banks.

- v. Case Studies: In-depth analysis of selected beneficiaries to illustrate the Evaluation Study of the schemes.

5. Data Analysis

- Quantitative Analysis: Employ statistical techniques (e.g., regression, hypothesis testing) to identify causality and measure impact.
- Qualitative Analysis: Use thematic/content analysis for identifying trends and themes.

6. Ethical Considerations

- Informed consent from all participants.
- Confidential handling of data.
- Avoidance of bias in sampling and analysis.

Bidders proposing alternative methodologies must demonstrate their alignment with the objectives, feasibility, and ability to achieve robust, actionable insights.

V. Deliverables

- Inception Report: Inception report would include a mutually finalized version of the methodology and timelines. This would include details of sample size, the sampling plan, parameters and indicators for the study, data collection tools, data quality processes, analysis possibilities, and relevance of methodology in NBCFDC's context. This report would also include a final implementation plan with clearly mentioned outputs, activities, and sub activities.
- Interim Reports: Periodic progress updates specific to the timelines (achievements in terms of sub-activities, activities, and outputs finalized in the inception report)
- Draft Final Report: Comprehensive analysis of findings with diagrams, conclusions, and recommendations. An indicative list of deliverables in report is given below:

1. Utilization and Asset Creation

- % of beneficiaries using loans for the intended purpose.
- % of beneficiaries possessing assets created from loans.
- Reasons for non-utilization of loan assistance for intended purposes or lack of asset creation, if applicable.

2. Income and Economic Impact

- % of beneficiaries surpassing the income threshold of ₹3 lakh annually after loan.
- % of beneficiaries earning below ₹1.5 lakh annually before loan
- % of beneficiaries earning above ₹1.5 lakh annually before loan, but below Rs.3.00 p.a
- % of beneficiaries surpassing the income threshold of ₹1.5 lakh annually, but still below Rs.3.00 p.a after loan.
- Monthly income of beneficiaries before Loan was Rs._____and after receiving loan, the monthly income was Rs._____with enhancement of monthly income of Rs._____, (%).
- % of District-wise and village-level assessments of income improvements.
- % of Overall national income impact assessments.

- % of state-wise and national income impact assessments.

3. Socio-Economic Empowerment

- Women's empowerment through loan schemes.
- Social impact assessment, including better education, housing, personal assets, and occupational changes pre- and post-loan.
- Marketability of products made by beneficiaries and their viability in the market.

4. Loan Process Efficiency

- % of Analysis of time taken from application to disbursement categorized as ≤ 4 months, 4-6 months, and > 6 months.
- Assessment of challenges faced by beneficiaries in accessing loans.

5. Financial Inclusion and Documentation

- % of beneficiaries with Jan Dhan accounts and Aadhaar linkage.
- % of loans disbursed through direct benefit transfers (DBT).
- Geo-tagged photographs and short videos of beneficiaries and their business units during field visits.

6. Awareness and Outreach

- Analysis of how beneficiaries learned about NBCFDC schemes.
- Documentation of 100 success stories with photographs and detailed accounts of socio- economic improvements.

7. Monitoring and Recovery

- % of Recovery performance and analysis of defaulters, irregulars in repayment including reasons for non-repayment and regular in repayment
- Evaluation of monitoring systems to ensure effective scheme implementation.
- % of overall satisfaction in terms of Loan Process, Loan sanction and disbursement, rate of interest, Loan Amount, Loan repayment terms, loan guidance provided by the officials before loan, behavior of officials etc.

8. Scheme Effectiveness and Feedback

- Identification of design shortcomings and implementation challenges in existing schemes.
- Beneficiary feedback collected through field-level interviews.
- Suggestions for enhancing delivery mechanisms, publicity, and scheme designs.

9. Self-Help Groups (SHGs) and Community Activities

- Impact of income-generating activities undertaken by Self-Help Groups.
- Assessment of SHG contribution to beneficiaries' income and overall community development.

10. State-Wise and Comprehensive Assessments

- District-wise beneficiary assessment details.
- State-wise and overall beneficiary Evaluation Study assessment details as per standardized formats.
- A write-up/feedback by SCA/RRB/Nationalized Banks regarding facing difficulties before and post loan implementation.

11. Recommendations:

- Feedback of beneficiaries
 - Findings;
 - Recommendations;
 - Actionable points at NBCFDC; and
 - Actionable Points at Channel Partner Level i.e. SCAs/RRBs/Nationalized Banks.
 - Focus on improving scheme delivery, publicity, and policy design.
12. The detailed data of beneficiaries for this study would be obtained by the selected agency for the FY 2024-25 from the respective State/UT agencies. The selected agency shall obtain details of beneficiaries viz. addresses and contact no. of beneficiaries, scheme name under which financial assistance have been obtained by the beneficiaries, contact details of Field Officer/Field Manager of implementing agencies etc. for carryout Evaluation Study work from Channel Partners viz. SCA/RRBs in the State/UTs.

VI. Suggestive Timeline

The Evaluation Study evaluation study is expected to be completed within 6 months (180 Days) from the date of commencement.

Deliverable	Timeline
Draft Report 1	1-135 Days (Complete Report)
Draft Report 2	136-155 Days
Final Draft Report & Presentation	156 - 165 Days
Final Report	166-180 Days

VIII. Evaluation Team

The evaluating agency should have a multidisciplinary team with expertise in:

- Socio-economic research
- Survey design and implementation
- Statistical analysis
- Qualitative research methods
- Public policy analysis
- Knowledge of the OBC population and related socio-economic issues

IX. Ethics and Confidentiality

- The evaluation agency must adhere to ethical standards, ensuring informed consent, confidentiality, and data protection.
- The study should comply with relevant legal and regulatory requirements.

X. Reporting and Supervision

Regular progress meetings and updates will be required to ensure alignment with the study objectives and timelines.

XI. Proposal Structure

The technical proposal, for ease of evaluation, must be in this structure:

1. **Organization Credentials:** This part may contain an introduction to the organization, relevant projects, and motivation behind their application.
2. **Proposed Methodology:** This part should (in the least) include the sample size distribution across States/UTs the sampling plan, parameters and indicators for the study, data collection tools, data quality processes, analysis possibilities, and relevance of methodology in NBCFDC's context.
3. **Timelines:** The proposed implementation plan with clearly mentioned outputs, activities, and sub activities. This should be accompanied by a tentative timeline.
4. **Team:** The proposed team with their roles, responsibilities, and their CVs (Max 1 page for each team member). The CVs are to be attached as an annexure.

TENDER ACCEPTANCE LETTER
(To be given on Company Letter Head)

To

Sub: Acceptance of Terms & Conditions of Tender.

Tender Reference NO. _____

Name of Tender/Work:

Sir/Madam,

I/We have obtained the tender document(s) for the above mentioned “Tender/Work from the Website(s) namely:

as per advertisement, given in the above-mentioned website(s).

I/We hereby certify that I/We have read the entire terms and conditions of the tender documents from _____ Page No. _____ to _____

_____(including all documents like annexure(s), scheduled etc.), which form part of the contract agreement, and I/We shall abide hereby by the terms/conditions contained therein.

The Corrigendum (s), if any, issued from time to time by your office (NBCFDC) have also been taken into consideration, while submitting this acceptance letter.

I/We hereby unconditionally accept the terms & conditions of above-mentioned tender document(s)/Corrigendum(s) in its totality/entirely.

In case any provisions of this tender are found violated, NBCFDC shall without prejudice to any other right or remedy be at liberty to reject this tender/bid including forfeiture of the earnest money deposit absolutely and necessary action be initiated as per terms & conditions of the tender document.

Yours faithfully,

(Signature of the Bidder with Official seal)

Performance Security Form

THIS IS BANK GUARANTEE

To

(Name of Intender)

WHEREAS _____ (Name of Bidder) hereinafter called the “ Bidder” has undertaken contract no. _____ and _____ to render services hereinafter called “the Contract”.

AND WHEREAS it has been stipulated by you in the said contract that the Bidder shall furnish you with Bank Guarantee by a recognized bank for the sum specified therein as security for compliance with the Bidder’s performance obligations in accordance with the contract.

AND WHEREAS we have agreed to give Bidder a guarantee:

THEREFORE: We hereby affirm that we are Guarantors and responsible to you, on behalf of the Bidder, _____ up _____ to _____ a _____ total _____ of _____ (Amount of the guarantee in Words and Figures) and we undertake to pay you, upon your first written demand declaring the Bidder to be in default under the contract and without cavil or argument, any sum or sums within the limit of _____ as aforesaid, without your needing to prove or to show this grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the _____ day of _____ 20 _____.

Signature and seal of Guarantors

Date:

Address:

Documents to be submitted

- i. Index in order of desired documents with page numbers
- ii. Proposal as per Annexure-3
- iii. Eligibility Documents as detailed below

S.No.	Eligibility Criteria as per tender terms & conditions	Documented and declaration to be submitted (all the documents as well as declarations must be signed by the Authorised Signatory)	Documents/information are also required to be submitted in single folder separately
1	Non-Governmental Organizations/Voluntary Organizations receiving grant from any department of Govt. of India are not eligible to apply.	Requisite document and declaration are required.	Attached at page No.
2	The agency/Firm/Organization/Institution should be a registered legal entity and non-political in nature and should not be blacklisted by the central/State government department/PSU/Agency.	Copies of Registration Certificate/Memorandum & Articles of Association and any other documents to certify the nature of the organization. Non-Blacklisting Declaration	Attached at page No.
3	It should be a legal entity to enter into an agreement/contract with NBCFDC to undertake work of Evaluation Study.	Requisite document and declaration	Attached at Page No.
4	The agency should have a minimum of 05 years of experience of providing similar services in the context of monitoring and evaluation of programmes/ Government sponsored schemes and should possess thorough experience in designing and undertaking large scale research, field surveys, data compilation, analysis, documentation, reporting and related works and have at least five (5) Field Managers/ Investigators on regular roll.	Requisite document regarding Experience and Declaration regarding at least (5) Field Manager/Investigator on regular roll	Attached at Page No. from ____ to ____ Also requires in separate folder also with index and page no.
5	The Agency should have successfully carried out at least four Evaluation Studies/Assessment at the National/State level during the last five years. Out of which, atleast one study should have been conducted in the three States/UTs and one study should have been conducted on similar issues <u>(Please attach the list of credentials and clientele alongwith their work orders).</u>	Executive Summary of four (04) study reports along with documents of acceptance of the Reports by sponsoring authority and copies of work orders.	Attached at Page No. from ____ to ____ Also requires in separate folder also with index and page no.

6	If it is a for-profit entity, it should be a profit-making entity during each of the last three financial years i.e. 2023-24, 2024-25 and 2025-26 and with average annual turnover of at least Rs 95 lakhs from consultancy services related to Studies/Survey-based assessment works.	Proof that the organization has an annual average turnover of not less than Rs. 95 lakhs during the last three years (Financial Years 2023-24, 2024-25 and 2025-26). Audited Financial Statements. *In case of financial statement of FY 2025-26 being under audit, average turnover of the previous three financial years, which have been audited i.e. 2022-23, 2023-24 and 2024-25 will be considered. However, bidder will have to additionally submit provisional balance sheet of FY 2025-26 to establish that annual turnover of said year is also above Rs.95 lakhs.	Attached at page No. from ___ to ____. Also requires in separate folder also with index and page no.
7	An authorization letter from the firm certifying that the person, who signed the bid is an authorized person to sign on behalf of the firm. Each page of the bid must be signed, stamped by the Authorized person himself. Bid must be submitted in English Language only		
8	Copy of valid PAN of the Organization/ Tax Account Number (TAN) and Service Tax Number (STN)/GST Number		Attached at page No. from ___ to ____.
9	Tender Acceptance Letter	As per format at <i>Annexure - 4</i>	Attached at page No
10	Financial Bid (Not to be attached with Technical Proposal details)	As per format at <i>Annexure-7</i>	
11	Bank Account details of agency/Bidder with other information in the format	As per format at <i>Annexure-8</i>	Attached at page No.
12	Contents are given as per minimum/Desirable norms are true and factually correct.	Requisite Certificate as per <i>Annexure-9</i>	Attached at page No.
13	Proof of Earnest Money Deposit (EMD) deposit amount	As per format at <i>Annexure-12</i> If exempted, submit the relevant document	Attached at page No.
14	Qualification and experience of Team members	Summary as per <i>Annexure-14</i> Brief 1 page CV of proposed of Team Leader, Project Manager/Coordinator (03), data analysis (04), Field Managers/ Investigators (8) including the Copies of certificate of concerned educational qualifications e.g. Ph.D, Post Graduates and Graduates of all team members	Attached at page No. from ___ to ____. Also requires in separate folder with index and page no.

15	The Agency must be registered with PF/EPF, etc. and other statutory bodies as required under various labour laws.	Requisite document copies	Attached at page No._____
16	Self-attested copies of all relevant certificates and documents supporting the information must be furnished with the application	Requisite Document and Declaration	Attached at page No from____to_____.
17	Total experience of agency in carrying out similar services	Give in years	Attached at page No._____
18.	Proof of Tender Fee of Rs.2360/- (Rs.2000/- + Rs.360/- 18% GST) in the form of Demand Draft)	Requisite Document and Declaration	Attached at page No._____

ANNEXURE - 7

Evaluation Study of Lending Schemes/Credit Based Schemes of NBCFDC

Prescribed Format for Financial Bid on Pan India basis

S. No.	State/UT	Total beneficiaries to be Inspected (Numbers)	Cost per beneficiary (in Rupees)	#Total Cost (in Rupees)	Taxes (if any)	Total Cost (in Rupees)
(A)	(B)	(C)	(D)	(E = C x D)	(F)	(G = E + F)
1.						
2.						
3.						
	TOTAL					

Total cost (in words): Rupees _____ only

#(Total costs on Pan India basis includes expenses on travel, survey, accommodation, and any other expenses deemed necessary by the bidder relating to this study.) The Total cost will be inclusive of GST 18%.

Please note that no other format will be accepted for the financial bid.

Note:

The taxes like income tax etc shall be deducted by NBCFDC as per statutory guidelines of Govt. of India as applicable. In case of Income Tax exemption by the Income Tax Department, kindly enclose valid document.

**Signature with
Organizational Seal**

Place:

Format for submitting Bank Account Details

Name of Account Holder	
Bank Name	
Branch Name	
IFSC Code	
Bank Account Type	
Bank Account No.	
MICR Code	
Income Tax Pan No.	

Following information also requires to send:

1. Office Address of Bidder
2. Name of Contact Person – In case of EMD Amount remittance to Bidder
3. Contact No.
4. Email ID

CERTIFICATE

I _____ the Chairperson/President/Chief Executive Officer/Authorized Signatory of the (Name of Organization) hereby certify that the contents of the enclosed minimum/Desirable norms compliance form are true and factually correct.

Signature with Organizational Seal

Place:

Date:

Success Story

<p>Beneficiary Photo with Activity/Business opened from loan assistance</p> <p>(Photo in working posture)</p>	Name of State/UT	
	Name of Channel Partner (State Channelising Agencies/Regional Rural Bank/Nationalized Banks)	
	Name of Beneficiary	
	Age	
	District Name	
	Contact Details	
	NBCFDC Scheme Name under which loan availed	
	Date/Year of loan disbursement	
	Name of Activity/Business started from Loan	
	Loan Amount Received	
	Before Loan was Income	
	After Loan Monthly Income earning	
	Family condition before loan	
	How came to know about NBCFDC Loan Scheme	
Video Testimonial (Y/N)		

Beneficiary Success Story (not more than 200 words), including type of activity, monthly income before and after the loan, and a brief note on how the loan supported the improvement.

Format – Information to be covered through Video Clip

Beneficiary Success Story Video (40–60 Seconds) – Illustrative Questions/Script to be Covered

1. My name is _____
2. I live in _____
3. I came to know about the NBCFDC scheme from _____
4. In the year, I took a loan of ₹_____
5. I used the loan to start/expand my business of _____
6. Before the loan, my monthly income was ₹_____
7. Now, after taking loan, my monthly income is ₹_____ (increase of ₹_____)
8. Earlier, I faced _____ (brief challenge before loan)
9. After the loan, my business has improved because _____
10. This has helped me/my family by _____ (education, savings, stability, etc.)
11. I now feel more confident and independent in taking decisions
12. My message to others: _____

Format for submission of EMD Demand Draft

To
The Chief General Manager
NBCFDC,
New Delhi

Ref: Tender Bid Document No._____dated_____
Sub: Submission of Demand Draft of Rs.1,00,000/- reg.

Madam,

Please find enclosed herewith Demand Draft of Rs._____in
(Words_____) having No._____dated_____in favour of
“The Chief General Manager, National Backward Classes Finance & Development Corporation, 5th Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, New Delhi – 110016” towards EMD (Earnest Money Deposit) in reference to above Tender Bid Document payable at New Delhi.

Regards,

Yours sincerely,

(Authorized Signatory)

Sample Size

Sample Data Year – 2024-25

S.No.	Name of State/UT	Name of Implementing Agency*	Sample Size	Name of Districts to be covered
1	All States/UTs	Would be provided separately	3000	All Districts

Note:

- In case of Shortfall of beneficiaries in State or District, beneficiaries have to be covered from another Districts of the same State or Another State and Districts.
- For Income Eligibility Criteria details under NBCFDC Scheme is given at Annexure-2 of this tender document.
- Details` of beneficiaries for the financial year 2024-25 need to be obtained by the Evaluator from the office of the respective Channel Partners viz. State Channeling Agencies (SCA)/Regional Rural Banks (RBs/National Banks located in States/UTs across the country. Evaluator need to visit them physically for collecting sample data to commence study work Sample Data of beneficiaries includes name of beneficiaries, addresses, contact no., loan assistance taken date, name of activity/business set up out of the loan assistance obtained, details of Coordinator/Field Officer of CPs.
- **State/UT wise details of disbursements are available in Annual Reports available at <https://nbcfdc.gov.in/nbcfdc/web/reports>.**
- Addresses and name of officials/Nodal Officers of CPs with contract no. would be provided to the selected agency/evaluator.

List of Research Team Members with Qualification, experience in research work to be deployed for this study.

Sl. No.	Name of Research Team Member	Qualification	Designation for the Project	Experience in similar kind of work	Experience in data & Statistical Analysis	Experience in conducting field survey
1			Team Leader			
2.			Experts Project Manager/ Coordinator			
3.			Experts Data Analysis			
4			Field Manager/ Field Investigator			
5						
6						
7						
8						
9						
10						
11						
12						

