



भारतीय रिज़र्व बैंक / Reserve Bank of India
मुंबई क्षेत्रीय कार्यालय/ Mumbai Regional Office
वित्तीय समावेशन और विकास विभाग/ Financial Inclusion & Development Department

Survey on Rural Indebtedness in Western Area - Minutes of the Pre-Bid Meeting held on August 05, 2024 at 11:00 AM

E-tender - [RBI/MUMBAI REGIONAL OFFICE/HRMD/4/24-25/ET/222\[Survey-Rural Indebtedness\]](#)

The Pre-bid meeting for the captioned e-tender was held at 11:00 AM on August 05, 2024 in Conference Room - 1, First Floor, Mumbai Regional Office, Main Building. The meeting was attended by the following officials of the Bank and representatives of the vendors:

Representatives of the Bank	Representatives of the intending bidders (empanelled agencies)	
(i) Shri Subhan Basha, AGM (ii) Shri Bhushan Laghate, AGM (iii) Shri Akshay Gondewar, Manager (iv) Smt. Divya Rijhwani, Assistant	a) Hansa Research Group Pvt. Ltd b) Academy of Management Studies (AMS), India	i) Shri Jiten Mehta, Senior Vice President ii) Shri Anil Rathod, Associate Vice President Shri R P Singh, Senior Manager

2. Two vendors attended the captioned meeting in person and one vendor sent their queries by e-mail. The queries raised were consolidated and Bank's response on the same are mentioned below:

Sr. No.	Queries raised by the bidders	Bank's response/clarifications
(i)	Expected dates to start the survey work.	The expected date of commencement of the survey shall be communicated to the successful bidder after the award* of work order. *award means the completion of signing of the contract.
(ii)	Whether the questionnaire provided is final?	Yes



(iii)	Whether the questionnaire is to be translated in regional languages?	No. The questionnaire in regional languages viz., Marathi, Gujarati, Konkani & Chhattisgarhi will be provided by the Bank to the selected agency.
(iv)	Whether the investigator's training will be conducted across the Regional Offices of the Bank?	Please refer para 4.6 of the tender documents <i>"The Bank shall provide one round of training to the investigators at Reserve Bank of India (RBI), Mumbai, free of cost. Any additional training to the investigators by the Bank is chargeable."</i>
(v)	Considering that certain villages are in disturbed areas and also considering the environmental factors whether the timeline for submission of final data can be extended?	No. The timeline given in the table under para no. 5.2 of the tender document (page no. 12) is to be treated as final. The agencies are requested to refer to para nos. 7.2.1 and 7.2.2 of the tender document for more information.
(vi)	Many a times during our field surveys we have experienced that the respondents hesitate in answering completely in case the interview is being recorded. We therefore request you to reconsider the requirement of completely recording all the interviews. Instead, the Field Investigators can record some random sections in each interview.	Please refer para 2.8.1 of the tender document where it is specified that, <i>"the Agency has to provide complete and clear audio recording of all the interviews ensuring the quality of audio-recording."</i> Therefore, the data and audio recording submitted to the Bank must be in sync. Further, the audio recording must be complete and clearly audible. Additionally, please refer para 4.13.5 of the tender document: <i>"Audio records: The Agency should instruct the investigators to undertake proper audio recording of interviews and ensure the quality of recording. Further, the Agency should ensure that clearly audible audio-records of all interviews are made available on a daily basis to the Bank for verification."</i>
(vii)	We request you to also include Social Sciences and its allied subjects in the list of subjects in Graduation.	In terms of para 4.3 of the tender document, the minimum education qualification (may be verified with the original document) for the investigators undertaking field work is graduation, preferably with Economics/ Statistics/ Mathematics as a subject. Therefore, in case of non-availability of Economics/ Statistics/ Mathematics graduates, the graduates in Social Sciences, etc. may also be considered.



<p>(viii)</p>	<p>According to the details given in Annexure B/Page 22, a minimum of 58 Investigators will be required to collect the required data from all the 6 States. As a practice, we train 10%-15% additional personnel to account for any attrition during fieldwork. In such a scenario, we seek clarification of the following two fronts:</p> <p>(i) Will RBI also bear the cost of Boarding & Lodging and Travel for all the 58+10% additional Trainees?</p> <p>(ii) Will the RBI only provide free of cost training to the minimum 58 investigators OR also to the additional 6 persons?</p>	<p>In terms of para 4.3 of the tender document, the investigators along with their supervisor are required to attend the briefing/ training which shall be given by the Bank, without any cost to the Bank, preferably at RBI office located at Mumbai (or at any other location, as decided by the Bank).</p> <p>Therefore, it may be noted that the lodging, boarding and travelling cost of all the investigators/supervisors attending the investigators' training will have to be borne by the selected agency and Bank will not provide such facilities to the participants.</p> <p>Further, please refer to para 4.4 of the tender document, <i>“the Agency has to bring sufficient number of investigators with appropriate educational qualification and other skills for the training by the Bank. This would help the Bank to identify suitable and quality investigators for the survey. The agency shall be responsible for ensuring that investigators are duly qualified and trained. The Bank reserves the right to reject any supervisor/investigator, if found not suitable.”</i></p> <p>Thus, it may be noted that the minimum number of investigators prescribed in Annex B of the tender document is indicative, the selected agency will have the discretion to bring sufficient investigators/supervisors beyond the prescribed minimum number as per its assessed requirements. The lodging, boarding and travelling cost of all the investigators/supervisors attending the investigators' training will have to be borne by the selected agency and Bank will not provide such facilities to the participants.</p>
<p>(ix)</p>	<p>According to the details given in Annexure B/Page 22, on an average 15 interviews per village need to be done under the survey. Also, to complete all data collection in 15 fieldwork days, 1 village needs to be completed in 1 person-day.</p> <p>Based on the information given, the average administration time for 1</p>	<p>In this regard, the instructions/guidelines provided through the tender document is to be treated as final.</p>



	<p>interview is 30 minutes approximately. This leaves very little to no time for the investigator to transition from one respondent to the other, to ensure the availability of the next respondent within the same village, to upload the collected data to the centralized server for storage and to move from one village to the next to continue the survey the next day.</p> <p>We therefore request you to kindly reduce the per-day number of interviews to 10. This will allow the investigator sufficient time to complete one interview in 30 mins and move onto the next respondent/village and will also ensure the availability of the next respondent.</p>	
(x)	<p>We earnestly request the concerned officials to reconsider the said Clause 4.11 and Clause 5 as below:</p> <p>For Clause 4.11- As soon as a field personnel finishes one assignment, they move onto the next project. In such a scenario it will be a conflict of interest if we are required get that investigator back for field verification. As a work around, we suggest that, after due consent of the respondent, along with the GPS coordinates, the investigator shall also capture his/her photograph which may be used for the identification at the time for field verification.</p> <p>For Clause 5 - For field verification, instead of the investigator, the state coordinator may accompany the verification team, as per their availability. To maximize their chances of availability, we request a prior intimation of at least 3-5 days.</p>	<p>In this regard, the instructions/guidelines provided through the tender document is to be treated as final.</p>



(xi)	<p>We request you to reconsider the condition for Sundays and public holidays.</p> <p>Considering the expected months of the survey implementation, it might be difficult to get respondents on public holidays, local holidays and local festivals. The upcoming months are months full of both pan-India and local, state-specific festivals. On these days, the availability of the required number of respondents is always a concern.</p> <p>They may not be ready to spare time for an interview. Therefore, we request you to conduct the survey from Monday to Saturday, barring any local festival days, local holidays, and public holidays.</p>	<p>In this regard, the instructions/guidelines provided through the tender document is to be treated as final.</p>
(xii)	<p>Please advise if the mentioned amount (estimated cost of survey) is inclusive or exclusive of GST?</p>	<p>The estimated cost of the survey is inclusive of GST.</p>
(xiii)	<p>I am writing to kindly request that the bid process to be conducted online. This will greatly facilitate participation and ensure a more streamlined and efficient process (page no. 5).</p>	<p>The financial bids for the survey are invited from the agencies through e-tendering in MSTC portal. The bidders are advised to ensure that it is registered on the MSTC Portal (version 3)/ Website and carefully undertake the bidding on the MSTC portal.</p> <p>The financial bids submitted online through MSTC portal will be opened on August 19, 2024 at 15:00 Hrs.</p>
(xiv)	<p>I am writing to request that the meeting for investigators, scheduled as part of the training at the Reserve Bank of India's Main Office Building in Mumbai, to conduct online. Conducting this meeting online would greatly facilitate participation and ensure convenience for all involved parties.</p>	<p>In this regard, the instructions/guidelines provided through the tender document (page no. 11) is to be treated as final.</p>
(xv)	<p>Elaborate the clause "The survey will be conducted as a one-time exercise".</p>	<p>The survey, "Survey on Rural Indebtedness in Western Area (SRI-WA)" is a one-time exercise covering the geographical area and the timeline indicated in the NIT. For any further rounds of survey, if any, a fresh e-tendering will be undertaken.</p>



(xvi)	I am writing to request an extension of the final data submission deadline following the close of the survey fieldwork. Given the time required to ensure thorough quality check, we kindly request that the submission deadline be extended to 15-20 days from the close of the survey work, including Saturdays only.	In this regard, the timeline provided in the table under para no. 5.2 of the tender document (page no. 12) is to be treated as final.
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3. Further, the bidders were advised to coordinate with MSTC Support Persons and FIDD, MRO Officials whose details are given in the NIT, in case of any issue(s) while submitting the financial bids for the captioned e-Tender.

4. Bidders were also advised to submit their bids before the closing date and time i.e., August 17, 2024; 14:00 Hrs and no request for extension of time/date of submission of financial bids will be accepted.

5. The points mentioned at para 3 & 4 were noted and agreed by the representatives of the firms present in the meeting.

6. The clarifications in para 2 are issued for the information to all the intending bidders. Minutes of the pre-bid meeting shall form part of the tender. All other parts of the tender document continue to remain unaltered. Submission of financial bids shall be construed to be in conformity to the bid document and clarifications.

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