

GeM Bid Number - GEM/2023/B/3662072 dated 07-07-2023

Subject: RFP for Evaluation of 'Incentive Scheme for Promotion of RuPay Debit Cards and Low-Value BHIM-UPI Transactions (P2M)' FY 2022-23

Issuing Agency: Digital Economy and Digital Payment Division, Ministry of Electronics and Information Technology

Pre-Bid Meeting: July 14, 2023

Responses to the Pre-bid Queries

S. No.	Queries Received			Response
	RFP Pg. No.	RFP Clause	Clarification Sought/ Requests/ Suggestions	
1.	6	2.1 - Scope of work	Will MeitY be sharing details of the acquiring banks and other digital ecosystem players? Please clarify	MeitY will share the detail about acquiring Banks. Further details, will be shared by NPCI.
2.	6	2.1- Scope of work	Please define Target Group - 'Citizens' and 'Merchants'?	<p>Data such as mobile number of citizens transacting using UPI and Rupay debit cards is confidential data and cannot be shared. The same is true for merchants using QR code/PoS, The study needs to gather information about citizens by primary survey with adequate representation of the nation including women/senior citizens, in selected urban/rural shopping areas, shopping complexes, markets etc of the country to assess the current experience of the citizens. The questionnaire should be framed in a manner to elicit response such as:</p> <ul style="list-style-type: none"> • Whether citizen is using digital payments such as UPI/ Rupay Debit cards • If not, what are the constraints • What are the problems they envisage in usage of UPI/ Rupay Debit cards <p>Similarly, inputs should be taken from merchants including street vendors etc, in select urban/rural shopping areas, shopping complexes, markets etc, to ascertain their experience and apprehensions in usage of UPI/ Rupay Debit cards.</p>
3.	6	2.1- Scope of work	How do you define rural and remote areas?	The "rural sector/area" means any place as per the " latest census(https://censusindia.gov.in/census.website/) " which meets the following criteria,

				<ul style="list-style-type: none"> • A population of less than 5,000 • Density of population less than 400 per sq km and • More than "25 per cent of the male working population" is engaged in agricultural pursuits. <p>Remote areas means the following:</p> <ul style="list-style-type: none"> • Hilly areas including Laddakh, J&k, Himachal Pradesh, Uttarakhand and North East • Border areas • Desert areas • Andaman Nicobar & Lakshadweep
4.	6	2.2- Duration of the Assignment	Kindly clarify, is the period of 1 month period receiving go ahead on the survey instruments or including development of survey instrument? Please clarify	The period of one month is extended to two months as per discussions in pre-bid meeting, The period of two month is from award of contract to submission of final report.
5.	6	2.3- Deliverables & Timelines	Will the questionnaire and study tools be shared by MeitY or does agency have to prepare?	The questionnaire and study tools is to be prepared by agency, in coordination with Meity and NPCI.
6.	6	2.4- Commitment on Resources	Kindly clarify on experience required for team members?	The team members should have at least 5 years (10 years preferable) of relevant work experience.
7.	15	3.2.2 -Technical Qualification Criterion	Please clarify what is the required qualification of team leader and members?	Team leader and other members should be highly qualified (PHD in relevant areas preferable, however, PG in relevant areas is allowed) with at least 5 years (10 years preferable) of relevant work experience
8.		Others	In terms of geographical coverage which all cities are to be covered?	The cities and rural areas should be selected in a manner to have adequate representation of the entire nation, including women and senior citizens.
9.		Others	What is the sample size to be covered?	The sample size for primary survey to be decided by the agency for adequate representation of the entire nation including women and senior citizens
10.	6	2.1 - Scope of Work	Is there a specific geography/state/region that is of interest, or is it expected to be a pan-India study?	The study may include primary survey of the citizens and merchants and include geographies for adequate representation of the entire nation, including rural and remote areas.
11.	6	2.3 - Deliverables & Timelines: Collection of	(a) As there is a requirement for secondary data to be collected, would the MeitY	(a) Meity and NPCI will facilitate the acquisition of secondary data for the evaluation.

		Secondary Data and Primary Survey	<p>provide or facilitate the acquisition of secondary data for the evaluation?</p> <p>(b) At what level is the primary survey expected to be conducted? Would data collection include acquiring banks, payments banks, and merchants or end-users as well? •</p> <p>(c) If end-users are to be surveyed, will the client be able to provide contact details for the interviews? For instance, given the short timeline and the vast geographical extent of India, telephonic interviews could be conducted. Will the client be able to provide contact details to facilitate the same.</p>	<p>(b) The primary survey is expected to be conducted to evaluate the impact of the scheme among citizens, merchants and Banks/System Providers, and to assess difficulties faced by them. Accordingly, primary survey may be done by the agency for adequate representation of merchants and end-users, representing entire nation. Data from formal institutions including Banks, Payment Banks etc may be collected through meetings, emails etc.</p> <p>(c) Data such as mobile number of citizens transacting using UPI and Rupay debit cards is confidential data and cannot be shared. The same is true for merchants using QR code/PoS, The study needs to gather information about citizens / merchants by primary survey with adequate representation of the nation including women/senior citizens in selected urban/rural shopping areas, shopping complexes, markets etc of the country to assess the current experience, adoption, and apprehensions of the citizens /merchants in usage of UPI and Rupay Debit Cards.</p>
12.	6	2.3 - Deliverables & Timelines	Considering the scope of work, is it possible for the study period to be extended to 3 months?	The period of one month mentioned in RFP is extended to two months as per discussions in pre-bid meeting. Further, extension is not feasible.
13.	15	Section 3.2.2 - Technical Qualification Criteria: Presentation on the proposed Concept and Plan for the study by the Team Leader	What is the weightage given to each component of the presentation?	Marks will be provided on the overall approach/concept and plan of study demonstrated in the presentation.
14.	15	Section 3.2.2 - Technical Qualification Criteria: Qualification and experience of the key team members (Team Leader:1 and Members:2)	<ul style="list-style-type: none"> • What are the specific qualification and experience requirements for key team members? • Are the total marks (25) equally distributed amongst the 3 proposed members ? 	<ul style="list-style-type: none"> • Team leader and other members should be highly qualified (PHD in relevant areas preferable, however, PG in relevant areas are allowed) with at least 5 years (10 years preferable) of relevant work experience. • Total marks (25) is designated for overall Qualification and experience of the team, and hence there is no individual break-up.

15.	15	Section 3.2.2 - Technical Qualification Criteria: No. of past projects/studies relating to evaluation of Govt. Schemes	We have carried out a number of impact evaluation of CSR projects and customer satisfaction evaluation studies in BFSI as well as other sectors on all India basis. This also includes impact assessment of various schemes and projects launched by these respective PSU institutions. Please let us know these can be considered for our eligibility.	Experience of evaluation of central/ state Government Schemes, schemes/ work pertaining to PSU Banks and Insurance companies and any other similar work for organisations of repute involving financial work-flows will be allowed.
16.	6	2.1 - Scope of Work	<p>a) Please let us know the types & No. of interviews to be taken to assess impact assessment Rupay/Bhim app and the geographical areas to be covered.</p> <p>b) Please also let us if the database of respondents to be interviewed will be provided by you.</p> <p>c) Please also let us know the whether qualitative or quantitative research methodology is to be used or combination thereof.</p>	<p>a) The study needs to gather information about citizens/merchants by primary survey in selected urban/rural shopping areas, shopping complexes, markets etc of the country to assess the current experience, adoption, and apprehensions of the citizens /merchants in usage of UPI and Rupay Debit Cards. Number of interview may be decided by the agency, for adequate representation of the entire nation including women and senior citizens.</p> <p>b) Data such as mobile number of citizens transacting using UPI and Rupay debit cards is confidential data and cannot be shared. The respondents need to be selected by agency, in a manner to have adequate representation of the entire nation, including women and senior citizens.</p> <p>c) Combination of qualitative and quantitative research</p>
17.	6	2.2 Duration of the Assignment and 2.3 Deliverables & Timelines	The duration of the assignment should be subject to number of interviews and the geographical areas to be covered. It may require more number of days if the sample size is over 1,000 plus or so. Exact timelines be decided only after the above query is suitably answered. If both the above methodologies are to be used then considering their actual number of interviews 30 days timelines may have to be extended suitably.	The period of one month is extended to two months as per discussions in pre-bid meeting, The period of two month is from award of contract to submission of final report.

Note: Queries received till 14th July 2023 have been considered in above response.
