

**MANAGEMENT DEVELOPMENT INSTITUTE GURGAON**  
**Centre For Financial Services (CFS)**

**Ref: Invitation of Bids for Engagement of Data Collection (Field Survey) Agency: on Impact Assessment Study of Atal Pension Yojana (APY) dated 02.03.2026**  
[\(1772448597Invitation-of-Bids-for-Data-Collection-Field-Survey---Impact-Assessment-Study--1-.pdf\)](#)

**RESPONSE TO THE PRE-BID QUERIES**

**09.03.2026**

**Query I: Could the client please clarify the expected distribution of the 7,600 respondents across States/UTs, especially considering the varying levels of APY penetration?**

**Response:**

The APY Impact Assessment study will follow a stratified random sampling approach covering all States and Union Territories. The sample distribution may vary across States depending on the number of APY enrolments. States with higher enrolments—such as Uttar Pradesh, Bihar, Maharashtra, West Bengal, Tamil Nadu, Madhya Pradesh, Rajasthan, Andhra Pradesh, Karnataka, Gujarat, Odisha, Jharkhand—are expected to have a relatively larger sample share. The state-wise enrolment data and corresponding sample allocation will be shared with the selected bidder. The sample will also be stratified to ensure representation across Gender, APY Pension Slabs, and two categories of subscribers: persistent and non-persistent APY subscribers.

**Query II: The agency understands that the list of APY subscribers (including contact and location details) will be provided to the agency for respondent identification. Kindly confirm if this understanding is correct.**

**Response:**

The Centre for Financial Services (CFS), MDI Gurgaon will share the list of APY subscribers (including contact and location details) with the selected bidder for the purpose of respondent identification and survey data collection.

**Query III: The RFP requires translation of the questionnaire into regional languages. Could you please clarify the expected number of languages/states for which translation will be required?**

**Response:**

The questionnaire is expected to be translated into approximately eight regional languages, primarily covering non-Hindi speaking States where local language translation will be necessary for effective data collection.

#### **Query IV. Sampling & Location**

- 1. Please share the state-wise and district-wise distribution of the 7,600 sample respondents.**

**Ans:** Refer to response to Query I.

- 2. Will MDI provide the sampling frame or subscriber list for selecting respondents?**

**Ans:** Refer to response to Query II.

- 3. What will be the urban vs rural breakup of the sample?**

**Ans:** The urban–rural distribution of the sample will be shared with the selected bidder.

- 4. What will be the cluster size per location?**

**Ans:** The State-/ UT-wise stratified random sample size shall vary from 1224 respondents to 10 respondents depending upon the APY enrolments in that state and the details will be shared with the selected bidder.

- 5. How many states/UTs are expected to be covered in practice?**

**Ans:** The survey plans to cover all States and Union Territories of India.

#### **Query V: Respondent Identification**

- 6. Will the list/database of APY subscribers be shared by MDI/PFRDA/banks?**

**Ans:** MDI Gurgaon will share the list of APY subscribers with the selected bidder.

- 7. If not, what is the expected methodology to identify APY subscribers in the field?**

**Ans:** As mentioned above, the APY subscriber database will be provided by MDI Gurgaon for respondent identification.

- 8. Will support letters be provided to coordinate with banks or local authorities?**

**Ans:** Yes. Authorization letters from MDI Gurgaon will be provided to facilitate coordination with the APY subscribers.

- 9. What will be the protocol if the identified respondent is not available?**

**Ans:** A slightly larger respondent database (approximately 8,400 APY subscribers) will be shared, from which the required 7,600 interviews are to be completed. If an identified respondent is unavailable, unwilling to participate, or withdraws during the interview, the enumerator may proceed to the next eligible respondent from the provided database.

#### **Query VI: Questionnaire & Translation**

- 10. How many regional languages are expected for translation?**

**Ans:** Refer to response to Query III.

- 11. Will MDI provide approved translations or should the agency arrange translation?**

**Ans:** As stated in the tender document, the selected agency will be responsible for arranging the translation of the questionnaire into the required regional languages. MDI Gurgaon will review and approve the translated versions before field implementation.

- 12. Who will validate and approve translated questionnaires?**

**Ans:** The translations should be validated by a qualified language expert, and a certification of validation should be submitted to MDI Gurgaon for approval.

#### **Query VII: CAPI / Digital Data Collection**

- 13. Is there any preferred CAPI platform (Survey CTO, ODK, CSPro etc.)?**

**Ans:** The data collection agency may use any suitable CAPI platform of their choice, provided it is capable of supporting the questionnaire design and required data capture features.

**14. Should the agency provide tablets/mobile devices for data collection?**

**Ans:** Yes. The agency is expected to arrange the necessary tablets/mobile devices and other technical resources required for conducting the survey. Any operational or technical failure affecting data collection may lead to contractual or financial implications.

**15. Are GPS tagging, audio recording, or photo verification required?**

**Ans:** GPS coordinates must be captured for each interview to verify the survey location. Audio recording and photo verification are not mandatory for APY subscriber interviews. Audio recording may collect in case of verbal consent is taken from the respondent.

**16. Will MDI provide the questionnaire in digital format or should the agency program it?**

**Ans:** MDI Gurgaon will provide the questionnaire in soft (Word) format. The selected agency will be responsible for programming it into their preferred CAPI platform.

**Query VIII. Field Team Deployment**

**17. Is there any recommended enumerator-to-sample ratio?**

**Ans:** The agency should determine the appropriate number of enumerators required to complete the survey within the specified timeline.

**18. Should investigators be locally recruited in each state?**

**Ans:** Yes. Enumerators should preferably be locally recruited to ensure familiarity with the regional language and local context.

**19. Is local language proficiency mandatory for enumerators?**

**Ans:** Yes. Proficiency in the local/regional language is mandatory.

**20. Who will conduct enumerator training – MDI or the selected agency?**

**Ans:** A joint training session will be conducted by MDI Gurgaon in collaboration with the selected agency for their supervisors and enumerators.

**Query IX. Consent Form Handling**

**21. Should consent forms be collected physically or digitally?**

**Ans:** Consent forms must be collected physically. A print copy of the information sheet should be provided to the respondent, and a signed consent form must be obtained prior to the interview.

**22. If physical consent forms are required, who will bear courier/logistics costs?**

**Ans:** The agency should include the printing, courier, and logistics costs related to consent forms in their financial proposal. The financial proposal of survey may include this component as well.

**23. Is audio consent acceptable instead of written consent?**

**Ans:** Written consent is mandatory. Audio consent may be considered only in exceptional circumstances.

**Query X: Monitoring & Reporting**

**24. What format should be used for daily progress reporting?**

**Ans:** The reporting format will be shared with the selected agency based on the finalized sampling framework.

**25. Will MDI conduct independent field monitoring visits?**

**Ans:** Yes. MDI Gurgaon may conduct independent field visits at most of the locations to monitor survey implementation.

**26. What percentage of back-checks or validation checks are expected?**

**Ans:** A minimum of 50% back-checks will be conducted randomly using GPS coordinates and other validation mechanisms.

**Query XI. Travel & Logistics**

**27. Should travel include air/train/local transportation across states?**

**Ans:** The financial proposal should include all travel and logistics costs as per the agency's operational norms.

**28. Are remote or difficult districts expected to be covered?**

**Ans:** Yes. The survey is expected to cover all relevant locations, including remote areas.

**29. Should accommodation for investigators be included in the costing?**

**Ans:** Yes. All accommodation and related field logistics costs should be included in the financial proposal.

**Query XII: Timeline**

**30. Does the 45-day timeline include training, pilot testing, and translation?**

**Ans:** Yes. The 45-day timeline includes all preparatory activities such as training, pilot testing, translation, and field data collection.

**31. What is the expected start date of the fieldwork?**

**Ans:** The expected start date of the fieldwork is during the 3rd–4th week of March.

**32. Is timeline extension possible in case of field challenges?**

**Ans:** No extension of the timeline shall normally be permitted.

**Query XIII: Non-Response Management**

**33. What is the acceptable non-response rate?**

**Ans:** To address the issue of non-response rate a sufficiently large respondent database will be provided. Refer to response to Query V(9).

**34. Will replacement respondents be allowed?**

**Ans:** Replacement respondents may be selected only from the database provided by MDI Gurgaon.

**35. Who will approve the replacement protocol?**

**Ans:** No additional approval is required if replacements are made within the provided database.

**Query XIV. Data Submission**

**36. What format should the final dataset be submitted in (SPSS, Excel, STATA)?**

**Ans:** The final dataset (post-cleaning) i.e., analysis-ready dataset should be submitted in Excel format.

**37. Should a codebook and metadata documentation be included?**

**Ans:** Yes. A codebook and metadata documentation must be submitted along with the dataset.

**38. Are audio/GPS metadata files required as part of submission?**

**Ans:** GPS coordinates must be included in the dataset. Audio files may be submitted only if required.

**Query XV. Payment Terms**

**39. What are the payment milestones (advance, mid-stage, final payment)?**

**Ans:** Payments will be released in installments and milestones shall be spelled out in the Work Order.

**40. Is there any security deposit or performance guarantee required?**

**Ans:** A performance guarantee requirement shall be spelled out in the Work Order.

**41. What is the expected payment timeline after invoice submission?**

**Ans:** Payment will be processed within 60 days of invoice submission, subject to certification of completion of deliverables.

**Query XVI. Government Coordination**

**42. Will facilitation letters be provided to coordinate with government agencies or banks?**

**Ans:** MDI Gurgaon shall provide the Authorization Letter to reach out to the APY Subscribers respondents and relevant stakeholders.

**43. Will investigators receive official introduction letters from MDI?**

**Ans:** Yes.

**Query XVII. Financial Bid**

**44. Should the rate per interview include travel, translation, programming, training, and supervision?**

**Ans:** Yes. The quoted rate should include all associated costs, including travel, logistics, translation, programming, training, data entry, supervision, data validation, coding, and cleaning)

**45. Should the 10% additional sample for non-response be included in the quoted price?**

**Ans:** Agency may follow their own policy in this case. No extra charges shall be given for additional 10% sample later on. MDI Gurgaon will not bear any additional cost.

**46. Is GST to be quoted separately or included in the rate?**

**Ans:** Please refer to Section B: Financial Bid of the Tender Notice dated 02.03.2026 at page no. 3.