

F.A.Q

Tender No. 10047376

Tender Title: Feasibility Study and Pilot Design for Climate De-Risking Financial Products for Rural India

Date: 28.09.2026

S.No.	Existing Clause	Query	Response by GIZ
1	ToR – Work Package 1: National Climate Risk Screening and Synthesis Framework	Does GIZ have a predefined list of the 15 agro-climatic zones and/or priority states/geographies, or is the consultant expected to propose the zones and subsequently select the three pilot geographies/product concepts based on the assessment?	The “15 agro-climatic zones” are the 15 agro-climatic regions of the Planning Commission (now NITI Aayog) classification.
2	ToR – Work Package 3: Design and Feasibility Assessment of Climate De-Risking Insurance Products	What datasets, existing studies, programme information and stakeholder networks will GIZ and Munich Re make available to the consultant at inception, and will GIZ facilitate access to relevant central/state government departments, regulators, insurers, financial institutions, SHG/FPO networks and other stakeholders for primary consultations?	Programme information and stakeholder network mapping will be discussed and agreed upon during the inception meeting. GIZ cannot commit that Munich Re will make any datasets or existing studies available to the consultant. GIZ will facilitate access to selected stakeholders with whom GIZ has close cooperation.
3	ToR – Work Package 4: Pilot Design, Product Evaluation and Scale-Up Roadmap	Could you clarify whether the assignment is expected to take the selected product(s) through pilot design only, or whether GIZ/Munich Re anticipates the consultant supporting subsequent pilot establishment, partner onboarding, regulatory engagement, or implementation beyond 31 March 2027?	The assignment ends with the pilot design. It covers the product concepts, pilot design and implementation framework, operational plan, and scale-up roadmap. Supporting the actual pilot set-up, partner onboarding, regulatory filings, or implementation after 31 March 2027 is not part of this contract. Any such support would be procured separately.
4	ToR – Section Concept (Details about backstopping)	Are short-term/backstopping specialists (e.g., GIS, actuarial, gender) to be costed as named experts, or can they be included under the backstopping package cost only	No Only the Team Leader, Expert 1, and Expert 2 will be evaluated. There is no separate backstopping package or backstopping cost.

5	ToR – 6. Costing requirements	Clarification on the costing structure: The ToR's indicative WP allocation is 24% + 28% + 22% + 22% = 96%. Is the remaining 4% allocated elsewhere?	Work Package cost percentages shown in the ToR are 24%, 28%, 22%, and 22%, totaling 96%. These percentages include expert fees, local travel, and logistics, while the remaining 4% covers domestic air travel and CO ₂ compensation. As this is a work contract, bidders are expected to quote the value for each Work Package based on the specified percentage, including expert fees, local travel, and logistics. The bidder should quote the remaining cost percentage for domestic air travel and CO ₂ compensation under WP1, WP2, and WP4. The quoted lump-sum amount should be exclusive of GST and any other applicable taxes.
6	Expert Days	Since the ToR does not specify the number of expert-days for the Team Leader, Expert 1, or Expert 2, nor an overall input ceiling, please confirm whether bidders are free to propose expert-days based on their own methodology, or whether an indicative range/maximum exists.	Costing requirements are based on the work packages and expected deliverables. At the back end, consultants may calculate the expert days, local travel, and logistics costs.
7	Terms of Reference 4-6 Geographic coverage and selection of assessment areas	The ToR requires a desk assessment across 15 selected agro-climatic zones and recommendations for three regions. Kindly provide the list of the 15 agro-climatic zones and clarify whether the three regions refer to states, agro-climatic zones, districts, or pilot clusters. Please also confirm whether these three regions will be specified by GIZ or selected by the us (contractor) through the proposed climate-risk screening framework.	The “15 agro-climatic zones” refer to the 15 agro-climatic regions of the Planning Commission (now NITI Aayog) classification. A “region” means a pilot geography comprising one agro-climatic zone, represented by a specific state and a cluster of districts within that zone where the pilot could be implemented. The pilot regions will be decided during the implementation of the assignment by GIZ, MoRD, Munich Re, and other partners.
8	Terms of Reference 5-6 and 12-13	The ToR requires stakeholder consultations and workshop documentation but does not	Plan for two national-level stakeholder workshops: one under WP2 by December 2026

	Stakeholder workshops and consultation arrangements	specify the number, format, location, duration, or expected participation. Kindly confirm the minimum number of workshops and consultations to be budgeted, the proposed locations or delivery mode, the indicative number and categories of participants, and whether venue, travel, logistics, and participant costs are to be included in the contractor's lumpsum offer.	to validate the risk screening and consultation findings, and one under WP4 by March 2027 to validate the product concepts, pilot design, and scale-up roadmap. Both workshops should be one-day, in-person events, to be held in New Delhi or state capitals, with approximately 40 participants each. The contractor will organize the workshops and bear the costs for the venue, catering, materials, flexes, standees, and documentation. Participant logistics and travel costs should not be included.
9	Terms of Reference 5-6 Scope of climate de-risking financial products	The assignment objectives refer to a broad range of financial products, including insurance, savings-linked products, contingency credit, blended finance, and community risk pools. However, Work Package 3 is titled Design and Feasibility Assessment of Climate De-Risking Insurance Products. Kindly confirm whether the three pilot-ready concepts may include non-insurance financial instruments or whether all three are expected to be insurance or risk-transfer products.	All three are expected to be insurance or risk-transfer products.
10	Terms of Reference 4-6 Availability of data and access to institutional stakeholders	Kindly confirm whether GIZ and Munich Re will facilitate access to relevant government departments, regulators, insurers, reinsurers, financial institutions and program partners. Please also indicate whether historical hazard, exposure, loss, claims, insurance-portfolio, socio-economic, and agro-climatic datasets will be provided, or whether we (contractor) are expected to procure and budget for all required data independently.	Programme information and stakeholder network mapping will be discussed and agreed upon during the inception meeting. GIZ cannot commit that Munich Re will make any datasets or existing studies available to the consultant. GIZ will facilitate access to selected stakeholders with whom GIZ has close cooperation.

11	Terms of Reference 5-6 Definition and acceptance of pilot-ready product concepts	Kindly define the minimum requirements for a product concept to be accepted as pilot ready. Also, please confirm the validation process to be adopted	A concept is considered pilot-ready when it clearly defines the target region and beneficiary segment; the hazard covered and the trigger or eligibility threshold; the payout structure; the indicative premium or cost and who pays it; the delivery channel and the roles of each institution; the regulatory route; the main risks, including basis risk; and the likely implementing partners. The concepts will be reviewed by GIZ, MoRD, and Munich Re, validated at the second national workshop, and then formally accepted by GIZ.
12	Terms of Reference 12-13 Work-package cost percentages	The prescribed work-package allocations are 24%, 28%, 22%, and 22%, which total 96%. Kindly provide the corrected percentage allocation totalling 100% and clarify whether these percentages represent fixed payment milestones or indicative costing weights that bidders may revise in the financial proposal.	Work Package cost percentages shown in the ToR are 24%, 28%, 22%, and 22%, totaling 96%. These percentages include expert fees, local travel, and logistics, while the remaining 4% covers domestic air travel and CO ₂ compensation. As this is a work contract, bidders are expected to quote the value for each Work Package based on the specified percentage, including expert fees, local travel, and logistics. The bidder should quote the remaining cost percentage for domestic air travel and CO ₂ compensation under WP1, WP2, and WP4. The quoted lump-sum amount should be exclusive of GST and any other applicable taxes.
13	Terms of Reference 12-13 Lump-sum pricing assumptions and applicable taxes	Terms of Reference 12-13 Lump-sum pricing assumptions and applicable taxes The ToR requires a lumpsum offer including work-package and travel costs, but does not specify expert days, trips, field locations, workshops, or other reimbursable quantities. Kindly provide the applicable price schedule	Costing requirements are based on work packages and expected deliverables. At the back end, consultants may calculate expert days, local travel and logistic costs. The quoted lump-sum amount should be exclusive of GST and any other applicable taxes. GST and any other applicable taxes should be quoted separately

		and the quantitative assumptions or maximum limits to be used for comparable financial bids. Please also confirm whether the quoted lump-sum amount should be inclusive or exclusive of GST and any other applicable taxes.	
14	ToR and GAEF Grid 9 Period of reference projects	The ToR and the eligibility grid require reference projects completed in the last 36 months before publication of the tender. Agricultural and climate insurance studies in India are commissioned in cycles linked to scheme reviews (PMFBY, NAIS, RWBCIS), so many relevant studies fall outside a 36-month window. Kindly consider relaxing the period to the last 7 years, or at least 5 years, so that bidders with relevant insurance experience are not excluded.	The 36-month period is a standard GIZ requirement and will remain.
15	ToR and GAEF Grid 9 Minimum commission value of reference projects	The ToR and the eligibility grid require a minimum commission value of EUR 30,000 per reference project. Most agricultural insurance and climate risk studies commissioned by Indian insurers, State Governments and development partners are valued below this level. Kindly consider reducing the minimum value to EUR 15,000 per reference or allowing the combined value of related assignments for the same client to be considered.	The minimum value of EUR 30,000 per reference project will remain in line with the size of this assignment.
16	ToR and GAEF Grid 9 Number and type of reference projects	The eligibility grid requires 3 reference projects in the technical field and at least 1 reference project in India. The ToR requires 3 reference projects in the technical field and 1 reference project in policy and regulatory	The requirement in Chapter 4 of the ToR applies: at least 3 reference projects in the technical field and at least 1 reference project in India involving policy and regulatory analysis related to climate resilience or financial services, completed within

		analysis related to climate resilience or financial services. Kindly confirm which requirement will apply. Please also confirm whether one reference project can meet both criteria (for example, a crop insurance evaluation that includes policy and regulatory analysis), so that a total of 3 reference projects is sufficient.	the last 36 months prior to the date of publication of this tender. One reference project may fulfil both criteria, provided it meets the requirements of both.
17	Terms of Reference 9 Technical field of reference projects	Kindly confirm whether the following assignments will be accepted under the technical field of designing, assessing or evaluating financial or insurance products for climate resilience, agriculture or rural livelihoods: (i) evaluation of crop insurance schemes such as PMFBY or NAIS; (ii) assessment of agricultural credit, credit guarantee and interest subvention mechanisms; (iii) climate risk assessment and climate finance product design for banks, NBFCs and MFIs; and (iv) carbon finance and farmer benefit sharing mechanisms in agriculture.	(i) Evaluations of crop insurance schemes such as PMFBY or NAIS: accepted. (ii) Assessments of agricultural credit, credit guarantee or interest subvention: accepted where the work assessed or designed the financial product or mechanism itself. (iii) Climate risk assessment and climate finance product design for banks, NBFCs and MFIs: accepted. (iv) Carbon finance and benefit-sharing: generally not accepted, unless the work included designing or assessing a financial product with a risk-protection or resilience purpose.
18	Terms of Reference 3-6 Role of Munich Re in product design	The assignment is part of an iDPP between GIZ and Munich Re. Kindly clarify the role of Munich Re during the assignment, including whether Munich Re will validate premium pricing and trigger design, whether the product concepts are expected to be reinsured by Munich Re, and whether we (contractor) should also engage other insurers and reinsurers during the study.	Munich Re is GIZ's partner in this iDPP. It will take part in the inception meeting and review sessions, provide technical guidance on risk-transfer design, and review the product concepts, including trigger design and pricing assumptions, at concept level. The contractor should stay market-neutral and consult other insurers and reinsurers as well.
19	Terms of Reference 6 Scope of pilot related work	Work Package 4 covers the Pilot Design and Implementation Framework and the Pilot Operational Plan.	Confirmed. The scope is limited to Pilot Design and Implementation Framework and the Pilot Operational Plan.

		Kindly confirm that the scope is limited to pilot design, and that actual pilot implementation, beneficiary enrolment or premium financing is not part of this assignment.	
20	CO2 Emission Offset Guide 1-2 Cost of CO2 offsetting	The guideline requires contractors to offset carbon emissions from the assignment, mainly from travel. Kindly confirm whether the cost of CO2 offsetting should be included in the lump sum offer or shown separately in the financial proposal.	Please include the CO2 compensation cost in lump sum. However, the said cost will not be a part of evaluation hence will not have any impact on decision.
21		Which agro-climatic classification should be used to define the zones (for example, the Planning Commission's 15 agro-climatic regions, the ICAR zones or the IMD classification)? Is there an indicative budget ceiling for this assignment, so we can scope the field research and workshop appropriately?	Please use the Planning Commission's 15 agro-climatic regions. You may add other layers (ICAR zones, IMD sub-divisions) in the analysis, but findings must be reported by the 15 regions. GIZ does not disclose the estimated budget for this assignment. Please see the response to S.No. 6 for the inputs to be used for costing.
22		Will GIZ pre-select the geographies (states/districts) for the 15 zones, or will the bidder have to research and propose? What selection criteria does GIZ expect?	GIZ has not pre-selected states or districts. It will be decided mutually during the inception meeting. GIZ expects the selection to consider at least: hazard frequency and severity; livelihood exposure and vulnerability; the size of the financial protection gap; the presence of delivery channels availability of data good enough to set triggers; and fit with government programmes.
23		Specific Objective (b) asks for recommendations for "3 selected regions". Do the 3 regions, the 3 pilot-ready product concepts (Work package	Each of the three concepts should represent a different hazard-livelihood system and be anchored in one of the three selected regions. A concept may also be relevant beyond its region,

		3) and the 3 hazard-livelihood systems correspond to the same thing?	which the scale-up roadmap should show. 3 regions, the 3 pilot-ready product concepts (Work package 3) and the 3 hazard-livelihood systems correspond to the same thing
24		Is a primary household survey expected? If so, does GIZ have minimum requirements for sample size, respondent types (for example, smallholder farmers, women farmers and SHG members) and the number of districts or villages per zone? How many key informant interviews and focussed group discussions do GIZ expect at each level (state, district and village)?	Sample-level consultations at the national, state, district, and local levels with key stakeholders from both the supply and demand sides are expected. Additionally, national-level consultation workshops will be conducted to gather input and suggestions from stakeholders to identify and shortlist suitable climate de-risking insurance and financial product options.
25		Is the bidder required to use an existing risk assessment framework (for example, the GIZ Vulnerability Sourcebook) for the Climate Risk Screening and Risk Matrix? Does GIZ prescribe the High/Medium/Low criteria and their weights, or should the bidder propose them?	No specific framework is prescribed. Bidder can use and build on the GIZ Vulnerability Sourcebook or the IPCC hazard-exposure-vulnerability approach. The High/Medium/Low criteria, thresholds and weights should be proposed by the bidder and will be finalised with GIZ and Munich Re in the inception report.
26		How many workshops are expected? Please indicate whether they will be in person or virtual, the location, the duration, and the expected number of participants. Will the workshops be organised entirely by the bidder, or jointly with GIZ, Munich Re or MoRD? Who will cover venue, participant travel, and logistics costs if it has to be a physical event?	Plan for two national-level stakeholder workshops: one under WP2 by December 2026 to validate the risk screening and consultation findings, and one under WP4 by March 2027 to validate the product concepts, pilot design, and scale-up roadmap. Both workshops should be one-day, in-person events, to be held in New Delhi or state capitals, with approximately 40 participants each. The contractor will organize the workshops and bear the costs for the venue, catering, materials, flexes, standees, and documentation. Participant

			logistics and travel costs should not be included.
27		How many external experts or speakers are expected at the workshops, and who will nominate them? What kind of financial institutions is GIZ looking to collaborate with for the workshop? Is the workshop intended as an internal project review, or as a larger external stakeholder event? If it is an external event, approximately how many participants should the bidder plan for, for costing purposes?	40 participants are expected at the workshop. The purpose is to present and consult the draft deliverables developed under the assignment. The list of participants will be finalised mutually by GIZ, MoRD, Munich Re and the bidder.
28		Will GIZ help in providing formal introductions or letters of support to state governments, IRDAI, NABARD and insurers to facilitate stakeholder consultations?	Yes. GIZ will provide introduction mails/letters and, in few cases GIZ will facilitate access to selected stakeholders with whom GIZ has close cooperation.
29		Have implementation partners (insurers, financial institutions) already been identified for the pilot, or is identifying suitable partners also entrusted to the bidder?	No implementation partners have been identified yet. Identifying and assessing suitable partners is part of the contractor's task under WP2 and WP4.
30		What level of detail does GIZ expect from the pilot design and implementation framework? Should they be concept-level documents, or detailed plans with timelines, budgets, and standard operating procedures? Are there any templates to follow?	The pilot framework and operational plan should be detailed enough to start discussions with implementing partners: pilot objectives, target areas and beneficiaries, delivery model, institutional roles, key process flows (enrolment, claims, grievances), an indicative timeline and an indicative pilot budget. Full SOPs or legal and regulatory filing documents are not expected.

			No template is prescribed; the structure will be agreed in the inception report.
31		Additionally, please confirm whether, for the requirement “Adherence to GWB Clauses of GAEF – Declaration covering the GWB clauses in the Eligibility Grid”, we are required to submit a separate Compliance Declaration-GAEF covering all applicable GWB clauses?	Yes. Please submit the GIZ self-declaration of eligibility, which covers the compulsory and optional grounds for exclusion under Sections 123 and 124 GWB, signed by the authorised signatory. In a consortium, each member submits its own declaration. No other separate compliance declaration is needed.
32	Tender Notice, Tender timelines, Page 1 The deadline for submission of proposals: 09/10/2026; 11:59 pm	Considering the breadth of the assignment, the requirement to identify and confirm a multidisciplinary team, obtain supporting credentials and signed documents, and prepare separate GAEF, technical and financial submissions, we request an extension of the bid submission deadline by at least two weeks from the date of publication of responses to pre-bid queries. We request that the revised deadline be 16 October 2026 or later. This will support submission of a comprehensive and responsive proposal.	The submission deadline of 09.10.2026 remains unchanged.
33	Terms of Reference, Section 4, II. Technical Eligibility Assessment, Page 9 “There is a minimum requirement of at least 3 references projects in technical field of designing, assessing, or evaluating	We seek clarification that assignments covering feasibility assessment, climate-risk financing, agricultural or rural finance, disaster-risk financing, financial inclusion, insurance-market assessment, blended finance, resilience	Yes, such assignments are relevant if they involved designing, assessing or evaluating a financial or insurance product or mechanism for climate resilience, agriculture or rural livelihoods. A product launch is not required. General policy or market studies without a

	financial or insurance products for climate resilience, agriculture, or rural livelihoods and”	financing, product strategy, and policy or institutional design will be treated as relevant, even where the assignment did not culminate in launch of a financial product.	product focus will not count towards the three technical references, but they may count as the policy and regulatory reference.
34	Terms of Reference, Team Leader / Climate Risk Financing and Financial Product Development Specialist, Page 10 Education/training (2.1.1): Postgraduate degree (master’s or higher) in Economics, Finance, Agricultural Economics, Rural Development, Climate Change, Disaster Risk Management, Insurance, or a related discipline.”	We request that allied postgraduate disciplines, including Environmental Management, Sustainability, Development Studies, Natural Resource Management, Public Policy, Business Administration and Engineering, also be expressly accepted, subject to demonstrate relevance to the assignment.	The ToR already accepts “a related discipline”. Degrees in Environmental Management, Sustainability, Development Studies, Natural Resource Management, Public Policy, Business Administration or Engineering will be accepted where the CV shows clear relevance to climate risk financing or rural finance.
35	Terms of Reference, Team Leader / Climate Risk Financing and Financial Product Development Specialist, Page 10 Specific professional experience (2.1.4): 7+ years of experience in climate risk financing, agricultural insurance, climate finance, disaster risk financing, financial product design, feasibility studies, and policy advisory.” “Leadership/management experience (2.1.5): 7+ years of	We request reduction of the specific professional experience and leadership/management experience requirements from 7+ years to 5+ years. We also request that experience in climate adaptation, resilience, rural finance, financial inclusion, climate-risk assessment, institutional strengthening and related feasibility or policy advisory assignments be considered relevant.	The qualifications in the ToR describe what is needed to score full points. An expert with fewer years of experience can still be proposed but will receive fewer points under that criterion.

	experience in leading multidisciplinary consulting teams, managing large assignments, coordinating stakeholders, ensuring quality assurance and preparing technical reports.”		
36	Terms of Reference, Expert 1: Policy, Regulatory and Institutional Specialist, Pages 10-11 “Education/training (2.2.1): Postgraduate degree in Public Policy, Law, Development Studies, Economics, Rural Development, Public Administration, or a related discipline.” “Specific professional experience (2.2.4): 7+ years of experience in policy and regulatory analysis related to climate resilience, rural development, financial services, or insurance.” “Leadership/management experience (2.2.5): 5+ years of experience in leading policy reviews, facilitating consultations, and coordinating with government institutions.”	We request that allied postgraduate disciplines such as Environmental Policy, Climate Change, Sustainability, Governance, Finance and Management be accepted. We further request reduction of specific professional experience from 7+ years to 5+ years and leadership/management experience from 5+ years to 3+ years.	Allied disciplines such as Environmental Policy, Climate Change, Sustainability, Governance, Finance and Management are accepted as “related disciplines” where relevance is shown. The qualifications in the ToR describe what is needed to score full points. An expert with fewer years of experience can still be proposed but will receive fewer points under that criterion.
37	Bidding Conditions, Content and documents of the TECHNICAL PROPOSAL, Page 2 “The covering letter of technical proposal must be	Kindly clarify whether a Power of Attorney in favor of the authorized signatory is required. If required, please specify the prescribed format and whether a scanned or physical copy will be accepted.	Yes, acceptable. Please include scanned copy in the “GAEF” folder.

	electronically signed by the authorized signatory and the letter must provide the following information.”		
38	Grid for eligibility of reference.xlsx, Candidate/Tenderer 1-5, Part B, Criterion 3 “Experience of development projects (at least 50% ODA financed)”	Requesting that the assignments funded by multilateral development banks and international financial institutions, including the World Bank, Asian Development Bank, KfW, JICA and similar institutions be also considered under this criterion.	Yes. Projects financed by the World Bank, ADB, KfW, JICA, UN agencies and similar multilateral or bilateral institutions count as ODA-financed development projects under this criterion.
39	Terms of Reference, Section 6, Costing requirements, Page 13; Financial Bid Template, Page 1 “It is a work contract. Thus, bidders are expected to submit a lumpsum value (including work package cost and travel cost).” “Any individual cost shall not be considered for evaluation.” “TABLE-1 -BREAK-UP OF PER DAY FEES OF EXPERTS”	Please clarify whether bidders should quote only a lumpsum amount by work package or also provide expert-day rates and quantities. Please also confirm whether travel and workshop costs should be included within each work package lump sum or shown separately under reimbursable costs and indicate the applicable basis for invoicing and payment.	Work Package cost percentages shown in the ToR are 24%, 28%, 22%, and 22%, totaling 96%. These percentages include expert fees, local travel, and logistics, while the remaining 4% covers domestic air travel and CO ₂ compensation. As this is a work contract, bidders are expected to quote the value for each Work Package based on the specified percentage, including expert fees, local travel, and logistics. The bidder should quote the remaining cost percentage for domestic air travel and CO ₂ compensation under WP1, WP2, and WP4. The quoted lumpsum amount for each work package should be exclusive of GST and any other applicable taxes.
40	Terms of Reference, Section 6, Costing requirements, Pages 12 13 % of Cost:	The cumulative allocation across the specified work packages appears to be 96%. We request clarification on the allocation of the remaining 4%, or the issuance of a corrected allocation	Work Package cost percentages shown in the ToR are 24%, 28%, 22%, and 22%, totaling 96%. These percentages include expert fees, local travel, and logistics, while the remaining 4% covers domestic air travel and CO ₂ compensation.

	Work Package 1: National Climate Risk Screening and Synthesis Framework: “24%” Work Package 2: Stakeholder Consultation, Financial Ecosystem Analysis and Strategic Recommendations: “28%” Work Package 3: Design and Feasibility Assessment of Climate De-Risking Insurance Products: “22%” Work Package 4: Pilot Design, Product Evaluation and Scale-Up Roadmap: “22%”	schedule totaling 100%, to ensure consistency and comparability in the preparation of financial proposals.	As this is a work contract, bidders are expected to quote the value for each Work Package based on the specified percentage, including expert fees, local travel, and logistics. The bidder should quote the remaining cost percentage for domestic air travel and CO₂ compensation under WP1, WP2, and WP4. The quoted lumpsum amount for each work package should be exclusive of GST and any other applicable taxes.
41	Terms of Reference, Section 7, Requirements on the format of the tender, Page 13 “The complete tender must not exceed 20 pages (excluding CVs). If one of the maximum page lengths is exceeded, the content appearing after the cut-off point will not be included in the assessment. External content (e.g. links to websites) will also not be considered.”	Please confirm whether the 20-page limit applies only to the core technical proposal and excludes the covering letter, table of contents, personnel assignment plan, workplan/Gantt chart, credentials and supporting annexures. If these items are included, we request that the limit be increased to 40 pages excluding CVs and documentary evidence.	the 20-page limit applies only to the core technical proposal and excludes the covering letter, table of contents, CVs and supporting annexures.
42		Who is the primary intended user of the study outputs and recommended products? Are the recommendations primarily intended for Government of India institutions, state governments, insurers, financial institutions, MFIs, SHG federations, or another	The immediate users are GIZ and Munich Re under the iDPP. The recommendations are also meant Government of India institutions, state governments, insurers, financial institutions, or another implementation partner?

		implementation partner?	
43		The ToR refers to developing three pilot-ready product concepts and business models, while also requiring a product evaluation matrix and recommendation of the most suitable product(s). Should the assignment develop three pilot-ready concepts and subsequently recommend one preferred product for implementation, or is there an expectation to develop implementation frameworks for all three products?	Three pilot-ready concepts and business models should be developed. The Product Evaluation Matrix then compares them and recommends the preferred product(s), usually one, at most two. The pilot design framework and operational plan are needed only for the recommended product(s)
44		Could you please clarify whether there is an indicative budget range, budget ceiling, or expected level of effort envisaged for this assignment? Additionally, are there any expectations regarding the scale of stakeholder consultations that should be considered when proposing the methodology and commercial bid?	GIZ does not disclose the estimated budget for the assignment. Please quote the best market rate.
45		Is the intent to identify one preferred financial product per agro-climatic zone, multiple products per zone, or a small number of products that are applicable across multiple regions?	The intent is a small set of products (the three concepts), each tied to a hazard-livelihood system and anchored in one pilot region, which can later be adapted to other regions with similar risk profiles.
46		Would a product-led approach (e.g., three pilot-ready products that can be adapted across geographies) be preferable to a geography-led approach?	A product-led approach is acceptable, provided each concept is anchored in a specific region for piloting and the scale-up roadmap shows where else it could be adapted.
47		Would GIZ be open to engaging insurers,	Bilateral KIIs with insurers, reinsurers, banks and

		reinsurers, banks, and financial institutions through KIIs rather than roundtables, given competitive sensitivities?	financial institutions are fine. The two national workshops are still required.
48		Will GIZ support introductions and stakeholder convening with regulators, insurers, financial institutions, government agencies, and industry actors	Yes. GIZ will provide introduction mail/letters.
49		Should shortlisted products first be evaluated through the Product Evaluation Matrix before detailed pilot design and operational planning are undertaken? Alternatively, would it be more efficient to integrate the product evaluation and selection process into the product feasibility and business-model development stage?	Three pilot-ready concepts and business models should be developed. The Product Evaluation Matrix then compares them and recommends the preferred product(s), usually one, at most two. The pilot design framework and operational plan are needed only for the recommended product(s)
50		Given the assignment period of October 2026 to March 2027, what level of depth is realistically expected for climate risk analysis, stakeholder consultations, market assessments, product design, feasibility assessments, and pilot development? Alternatively, would GIZ be open to extending the delivery timeline?	Milestone dates will be recalibrated from the date of contract signature and finalised in the inception report. The end date of 31 March 2027 is fixed. In case there is delay due to reasonable circumstance, GIZ will decide the no cost extension of the contract.
51		Should the assignment secure indicative buy-in from prospective financial providers and implementation partners, or is it sufficient to identify and evaluate a pipeline of potential providers, delivery channels, and ecosystem enablers for pilot implementation?	Binding commitments are not required. It is enough to identify and assess a pipeline of potential providers, delivery channels and enablers, and to record their level of interest.
52		The ToR envisages a project implementation period from October 2026 to March 2027. Could you please clarify whether this timeline	The end date of 31 March 2027 is fixed and cannot be extended. Milestone dates will be recalibrated from the date of contract signature

		is flexible, and whether bidders may propose an alternative timeline and level of effort based on their proposed methodology and interpretation of the scope of work?	and finalised in the inception report. Bidders may propose a different sequencing of activities (for example running WP1 and WP2 in parallel) as long as all deliverables are submitted by 31 March 2027.
53		The ToR refers to assessment across 15 agro-climatic zones. Would GIZ be open to the use of an alternative risk segmentation framework, such as Agro-Ecological Regions (e.g., ICAR-NBSS&LUP Agro-Ecological Regions) or climate-livelihood risk typologies, where these provide a stronger basis for assessing climate vulnerability, livelihood exposure, financial protection gaps and product suitability? If so, would findings need to be mapped back to the agro-climatic zones referenced in the ToR for reporting purposes?	GIZ is open to considering an alternative risk segmentation framework, which would be decided during the conception meeting.
54	Bidders are instructed to turn on read/delivery receipts and claims of non-receipt will not be considered without a delivery receipt. Bid Submission Guidelines (Bidding Conditions)	Could GIZ also provide an acknowledgement of receipt for bids submitted before the deadline?	GIZ functional mailbox system does not send separate acknowledgements. Please enable delivery and read receipts on your emails, which serve as proof of timely submission. There is no chance that email will bounce back if the size limit as mentioned in the bidding conditions is followed.
55	"Experience of Development projects:" is listed without any accompanying criterion or description. Weighted Criteria (ToR)	Kindly provide the complete criterion and corresponding scoring requirements for "Experience of Development projects," including the required duration, number and type of projects and geographic scope.	Development Cooperation experience is not mandatory for the GAEF. However, Development Cooperation experience will be scored, with 5% for the Team Leader and 4% for Expert 1.
56	The agency should have experience in different agro-climatic zones in India. Regional Experience (ToR)	Kindly specify the minimum number of agro-climatic zones required to meet or maximise the score and clarify whether experience may be demonstrated through assignments	Experience across more zones scores higher. Assignments in states that fall within a zone count, provided the reference list names the states

		covering states/regions that fall within those zones.	
57	The study is to assess risks across “15/representative agro-climatic zones,” and references are subsequently made to “the selected 15 agro-climatic zones.” Specific Objectives and Work Package 1 (ToR)	We assume the 15 agro-climatic zones mentioned in the ToR refer to those as per NITI Aayog/Planning Commission. Please confirm	Confirmed. The 15 zones refer to the agro-climatic regions as per the Planning Commission/NITI Aayog classification.
58	The contractor must “undertake desk across the selected 15 agro-climatic zones.” Work Package 1 (ToR)	Kindly confirm whether this should read “undertake desk research/desk assessment.” Please also clarify whether Work Package 1 is expected to rely entirely on secondary research or include primary data collection across all 15 zones.	Should read “undertake a desk assessment across the selected 15 agro-climatic zones”. WP1 relies on secondary research only; no primary data collection is expected across all 15 zones.
59	Suitable products are to be recommended for “selected 3 regions.” Specific Objective (b) (ToR)	Kindly define “region” and confirm whether the three regions correspond to three agro-climatic zones, three states, three districts, or three pilot geographies. Please also clarify who will select these regions and at which stage of the assignment.	A “region” means a pilot geography: one agro-climatic zone, represented by a specific state and a cluster of districts within it where the pilot could run. The pilot regions will be decided during implementation of the assignment by GIZ, MoRD, Munich Re and other partners.
60	General - Duty station	We assume team members are not required to be stationed at a specific duty location for any part of the assignment, please confirm.	There is no fixed duty station. The team should be based in India and be available for online meetings with GIZ, MoRD, and Munich Re in New Delhi, as well as for field travel as required under the work plan. The team will also be responsible for physically organizing and facilitating the two national-level stakeholder workshops.
61	Work Package 2 requires consultations at national, state, district, and local levels, including KIIs, FGDs, and stakeholder consultations.	Kindly specify the minimum expected number of states, districts, villages, stakeholder consultations, KIIs, FGDs, workshops, and participants. This information is required to design the	Sample-level consultations at the national, state, district, and local levels with key stakeholders from both the supply and demand sides are expected. Additionally, national-level consultation

	Work Package 2 (ToR)	sampling approach, field plan, staffing, travel assumptions, and lump-sum financial proposal on a comparable basis.	workshops will be conducted to gather inputs and suggestions from stakeholders to identify and shortlist suitable climate de-risking insurance and financial product options.
62	Work Package 2 requires stakeholder consultations and field-level engagement, but target geographies are not identified.	Kindly confirm whether GIZ will identify the consultation locations and facilitate access to MoRD, state departments, regulators, SHG federations, FPOs, financial institutions, insurers, and other stakeholders, or whether the contractor must independently arrange all introductions and participation.	GIZ will not pre-identify consultation locations; these follow from the WP1 screening and are agreed in the inception phase. GIZ will provide introduction mails/letters and help access MoRD and other partners with which GIZ has a collaboration across India.
63	The deliverable includes stakeholder consultation workshop participant lists and photographs.	Kindly clarify the number of workshops/ stakeholder consultations, format (physical/ online/ hybrid), expected duration, and locations of stakeholder workshops. Please also confirm whether GIZ will bear venue and participant costs directly or whether all workshop, travel, accommodation, catering, interpretation, and logistics costs must be included in the bidder's lump-sum price.	Plan for two national-level stakeholder workshops: one under WP2 by December 2026 to validate the risk screening and consultation findings, and one under WP4 by March 2027 to validate the product concepts, pilot design, and scale-up roadmap. Both workshops should be one-day, in-person events, to be held in New Delhi or state capitals, with approximately 40 participants each. The contractor will organize the workshops and bear the costs for the venue, catering, materials, flex, standees, backdrops etc. and documentation. Participant logistics and travel costs should not be included.
64	Three pilot-ready product concepts and business models must include product design, trigger thresholds, premiums, and payouts. Work Package 3 Deliverables (ToR)	Kindly clarify the expected level of modelling. Specifically, should bidder budget for hazard modelling, historical-loss analysis, basis-risk analysis, pricing simulations, premium and payout calibration, reinsurance structuring, and access to proprietary climatic or insurance datasets?	Modelling is expected at concept level: historical hazard analysis using public data, indicative trigger thresholds, a qualitative and simple quantitative discussion of basis risk, and indicative premium and payout ranges. Full actuarial pricing, reinsurance structuring and purchase of proprietary datasets are not expected.

65	Work Package cost percentages are 24%, 28%, 22%, and 22%, totalling 96%.	Kindly correct or clarify the cost/payment allocation, as the four work-package percentages total 96%, leaving 4% unallocated. Please specify whether the missing 4% relates to the final report, project management, or another deliverable.	Work Package cost percentages shown in the ToR are 24%, 28%, 22%, and 22%, totaling 96%. These percentages include expert fees, local travel, and logistics, while the remaining 4% covers domestic air travel and CO₂ compensation. As this is a work contract, bidders are expected to quote the value for each Work Package based on the specified percentage, including expert fees, local travel, and logistics. The bidder should quote the remaining cost percentage for domestic air travel and CO₂ compensation under WP1, WP2, and WP4. The quoted lump sum amount for each work package should be exclusive of GST and any other applicable taxes.
66	"The specifications for pricing is defined in the price schedule". The bidder must submit pricing based on a "price schedule," but the price schedule is not included in the available documents. Requirements on the Format of the Tender (ToR)	Kindly share the prescribed price schedule/financial bid template and confirm whether bidders must quote work-package-wise lump sums, deliverable-wise rates, expert inputs, reimbursables, taxes, and travel as separate line items.	Financial template is provided in an editable format, so that bidders can modify as per their requirement. This is a lumpsum work contract. Please quote one total price for each work package in INR that covers fees, local travel, per diem, workshops, air travel and CO2 compensation and all other costs. Please quote your price exclusive of GST and show the applicable GST separately.
67	The complete technical tender must not exceed 20 pages, excluding CVs. Requirements on the Format of the Tender (ToR)	Kindly clarify whether the cover page, covering letter, table of contents, abbreviations, personnel assignment plan, Gantt chart, annexures, declarations, and supporting graphics are included in the 20-page limit	The 20-page limit applies to the technical-methodological concept. The following do not count towards the limit: cover page, covering letter, table of contents, list of abbreviations, CVs, and reference evidence.
68	CVs must use the format specified in the "terms and conditions for	Kindly share the prescribed CV template and confirm whether a signed declaration of	The CV of team leader, expert 1 and 2 is expected with the Qualification and Experience

	application” and must not exceed four pages each. Requirements on the Format of the Tender (ToR)	availability, copies of educational certificates, employment certificates, and expert signatures are required at the bidding stage.	Requirements given in ToR. Copies of degrees and employment certificates are not needed at the bidding stage, but GIZ may ask for them before contract award.
69	The Team Leader’s specific-experience requirement ends with incomplete text: “Experience in leading feasibility studies and developing innovative fi”.	Kindly provide the complete qualification requirement and confirm whether the omitted wording contains any additional mandatory or scored.	The complete sentence reads: Experience in leading feasibility studies and developing innovative financial products for climate resilience and rural livelihoods.
70	The Team Leader and Expert 1 require proficiency in English, while Expert 2 requires proficiency in “local languages.” Personnel Concept (ToR)	Kindly specify which local language or languages are required for Expert 2, particularly since the target states and field locations are not yet identified.	Expert 2 should be proficient in Hindi. Proficiency in the regional language of the states proposed for field consultations is an advantage. Language is required but not scored separately.
71	In the ToR, under Specific Objectives on Page 4, it is indicated:	Assess the institutional, regulatory, market, financial, and operational feasibility of climate de-risking financial products, including supply-side readiness and stakeholder capacities, and recommend suitable products for selected 3 regions based on technical, financial, and implementation considerations. Assume the regions referenced are in context of the 3 Pilot-Ready Products Concepts and Business Models under Work Package 3.	Correct. The three regions are the geographies in which the three pilot-ready concepts under WP3 are to be designed.
72		Is the Product development to be undertaken purely at concept level? Is Munich Re expected to /likely to engage on the project with risk model /data repository related to hazard, exposure, claims or actuarial data etc. to feed into /validate the product design effort (mapped to different agro-climatic zones) being undertaken by the Consultant team?	The Pilot-Ready Product Concepts and Business Models will cover product design, trigger thresholds, premiums, and payouts, as already specified in the ToR. Munich Re is expected to review and give feedback on the concepts, but GIZ does not commit that Munich Re will provide its risk models

			or proprietary hazard, exposure, claims or actuarial data.
73	Payment allocation:	The work-package cost percentages in Section 6 (24%, 28%, 22% and 22%) total 96%. Could you please confirm how the remaining 4% will be allocated?	Work Package cost percentages shown in the ToR are 24%, 28%, 22%, and 22%, totaling 96%. These percentages include expert fees, local travel, and logistics, while the remaining 4% covers domestic air travel and CO₂ compensation. As this is a work contract, bidders are expected to quote the value for each Work Package based on the specified percentage, including expert fees, local travel, and logistics. The bidder should quote the remaining cost percentage for domestic air travel and CO₂ compensation under WP1, WP2, and WP4. The quoted lump sum amount for each work package should be exclusive of GST and any other applicable taxes. GST and any other applicable taxes should be provided under GST (if applicable)
74	Final Feasibility Report and Scale-Up Roadmap:	WP4 Task 4 and the costing table refer to a "Final Feasibility Report and Scale-Up Roadmap", but it does not appear in the WP4 deliverables list or the milestone table. Could you please confirm whether it is a formal deliverable and, if so, its due date and whether it is paid separately or covered within the 22% allocated to WP4?	Please refer deliverables 2 of work package 4.
75	Agro-climatic zones and pilot regions	: Have the 15 agro-climatic zones already been selected, and which classification should be applied? Should the three pilot regions align with the AVCERR project's partner states?	The "15 agro-climatic zones" are the 15 agro-climatic regions of the Planning Commission (now NITI Aayog) classification. A "region" means a pilot geography: one agro-climatic zone, represented by a specific state and a cluster of districts within it where the pilot could run. The pilot regions will be decided during

			implementation of the assignment by GIZ, Munich Re and other partners.
76	Stakeholder workshops:	The workshop participants list appears as a deliverable in both December 2026 and March 2027. Could you please confirm the number of workshops expected, their level (national/state/district), location(s), approximate number of participants, and whether venue and participant costs are to be included in the contractor's lump sum?	Plan for two national-level stakeholder workshops: one under WP2 (by December 2026) to validate the risk screening and consultation findings, and one under WP4 (by March 2027) to validate the product concepts, pilot design and scale-up roadmap. Both should be one-day, in-person events in New Delhi or state capitals with about 40 participants each. The contractor organises the workshops and bears venue, catering, materials, flex, standee, documentation costs. Participant's logistics, travel costs are not to be included.
77	Role of Munich Re:	What data, modelling or technical inputs will Munich Re provide to the study? Could you also clarify the arrangements regarding intellectual property, data ownership and confidentiality of the product designs developed?	Munich Re is GIZ's partner in this iDPP. It will take part in the inception meeting and review sessions, provide technical guidance on risk-transfer design, and review the product concepts, including trigger design and pricing assumptions, at concept level. This review is not a commitment by Munich Re to insure or reinsure any product. The contractor should stay market-neutral and consult other insurers and reinsurers as well. Formal acceptance of all deliverable's rests with GIZ. Rights of use in the results and confidentiality follow the GIZ General Terms and Conditions (AVB 2024).
78	Missing text in the ToR:	Could you please share (a) the complete text of the Team Leader's specific professional experience requirement (2.1.4), which appears truncated;	The complete sentence reads: Experience in leading feasibility studies and developing innovative financial products for climate

		(b) the content of Weighted Criterion 3, "Experience of Development projects", which is blank; and (c) the weighting between the technical and financial evaluation? A screenshot is attached for your reference.	resilience and rural livelihoods.
79	Geographic Scope and Selection Criteria	Please clarify whether the 15 agro-climatic zones and the 3 regions referenced in the ToR have already been identified by GIZ/Munich Re or are to be proposed by the bidder. If bidder-led, please indicate the expected selection criteria and confirm whether "region" refers to an agro-climatic zone, state, or district cluster.	The "15 agro-climatic zones" are the 15 agro-climatic regions of the Planning Commission (now NITI Aayog) classification. A "region" means a pilot geography: one agro-climatic zone, represented by a specific state and a cluster of districts within it where the pilot could run. The pilot regions will be decided during implementation of the assignment by GIZ, Munich Re and other partners.
80	Primary Research Requirements	Please clarify the expected scope of primary data collection, including the number of states/districts, indicative sample size, expected surveys, FGDs and KIIs, and whether Work Package 1 Task 3 is intended as a desk review only or includes field research.	WP1 is a desk-based assessment and is expected to undertake an assessment across the selected 15 agro-climatic zones to assess climate risks, livelihood vulnerabilities, existing coping mechanisms, financial protection gaps, and the institutional and financial ecosystem.
81	Stakeholder Engagement and Data Access	Please indicate the expected number and location of stakeholder consultations and validation workshops, participant expectations, and responsibility for associated logistics costs. Additionally, please confirm whether GIZ, MoRD and/or Munich Re will facilitate access to secondary datasets (IMD, PMFBY, NRLM, SHG and	Sample-level consultations at the national, state, district, and local levels with key stakeholders from both the supply and demand sides are expected. Plan for two national-level stakeholder workshops: one under WP2 by December 2026 to validate the risk screening and consultation findings, and one under WP4 by March 2027 to

		related databases), and whether any externally procured data costs may be included in the financial proposal.	validate the product concepts, pilot design, and scale-up roadmap. Both workshops should be one-day, in-person events, to be held in New Delhi or state capitals, with approximately 40 participants each. The contractor will organize the workshops and bear the costs for the venue, catering, materials, flex, standees, backdrops etc. and documentation. Participant logistics and travel costs should not be included
82	Role of Munich Re and Deliverables	Please clarify Munich Re's role in the assignment and whether product recommendations will require Munich Re validation before acceptance. Further, kindly confirm whether the stakeholder consultation workshop documentation listed under multiple work packages/milestones represents one deliverable or separate deliverables.	Munich Re is GIZ's partner in this iDPP. It will take part in the inception meeting and review sessions, provide technical guidance. The contractor should stay market-neutral and consult other insurers and reinsurers as well. Formal acceptance of all deliverable's rests with GIZ. The workshop participant lists and photographs are two separate deliverables, one for each workshop (December 2026 and March 2027).
83	Project Schedule	Considering bids are due on 9 October 2026 and contract award will follow thereafter, please confirm whether milestone timelines will be recalibrated from the date of contract signature and whether the overall project period will be adjusted accordingly.	Milestone dates will be recalibrated based on the contract signature date and finalized in the inception report. The overall project period will be adjusted accordingly.
84	Milestone Sequencing	Please confirm whether the milestone deadlines specified for December 2026 are fixed, or whether bidders may propose an alternative sequencing of activities and deliverables in their technical proposal.	Milestone dates will be recalibrated based on the contract signature date and finalized in the inception report. The overall project period will be adjusted accordingly.
85	Financial Assumptions and Budget	The ToR refers to quantitative parameters such as expert days, trips and workshops;	Work Package cost percentages shown in the ToR are 24%, 28%, 22%, and 22%, totaling

		however, these are not specified in Chapter 6. Please confirm whether bidders should propose their own assumptions and whether GIZ has an indicative budget or maximum contract value for the assignment.	96%. These percentages include expert fees, local travel, and logistics, while the remaining 4% covers domestic air travel and CO ₂ compensation. As this is a work contract, bidders are expected to quote the value for each Work Package based on the specified percentage, including expert fees, local travel, and logistics. The bidder should quote the remaining cost percentage for domestic air travel and CO ₂ compensation under WP1, WP2, and WP4. The quoted lump sum amount for each work package should be exclusive of GST and any other applicable taxes. GST and any other applicable taxes should be provided under GST (if applicable)
86	Cost Structure and Financial Template Please clarify:	• Whether travel costs should be included within the lump-sum price or quoted separately as reimbursables. • Whether a per-day fee breakup by expert is required. • The treatment of the apparent 4% gap in the work package cost allocation. • The applicable CO2 compensation rate/cap for domestic air travel within India.	Work Package cost percentages shown in the ToR are 24%, 28%, 22%, and 22%, totaling 96%. These percentages include expert fees, local travel, and logistics, while the remaining 4% covers domestic air travel and CO ₂ compensation. As this is a work contract, bidders are expected to quote the value for each Work Package based on the specified percentage, including expert fees, local travel, and logistics. The bidder should quote the remaining cost percentage for domestic air travel and CO ₂ compensation under WP1, WP2, and WP4. The quoted lump sum amount for each work package should be exclusive of GST and any other applicable taxes. GST and any other applicable taxes should be provided under GST (if applicable)
87	Payment Terms and Taxes	Please confirm the proposed payment	20% advance upon signing the contract and

		schedule, availability of any advance payment, applicability of GST over and above quoted fees, and the applicable withholding tax provisions.	invoice submission. Remaining payment schedule will be decided, linked to deliverables. Payments are made work-package-wise after GIZ accepts the deliverables. Please quote your price exclusive of GST and show the applicable GST separately. GIZ will pay GST against a valid tax invoice. Income tax (TDS) will be deducted at source as per Indian law.
88	CV Formats and Page Limits	Please provide the prescribed CV template or confirm that bidders may use their own format within the stipulated page limit. Additionally, please confirm which documents are excluded from the 20-page limit, including expert CVs, backstopper CVs, cover letter, assignment plan, work schedule, consortium/sub-consultancy documents and compliance declarations.	The CV of team leader, expert 1 and 2 is expected with the Qualification and Experience Requirements given in ToR. Copies of degrees and employment certificates are not needed at the bidding stage, but GIZ may ask for them before contract award. The 20-page limit applies to the technical-methodological concept. The following do not count towards the limit: cover page, covering letter, table of contents, list of abbreviations, CVs, and reference evidence.
89	Team Composition and Evaluation Criteria	Please confirm whether evaluation will be limited to the Team Leader, Expert 1 and Expert 2 positions identified in the assessment grid, and whether bidders may propose additional experts, researchers or enumerators without affecting evaluation. Further, please clarify whether experts from consortium partners or approved sub-	Evaluation covers only the Team Leader, Expert 1 and Expert 2.

		consultants will be assessed on the same basis as those of the lead bidder.	
90	Qualification Requirements Please clarify:	• Whether the Development Cooperation experience requirement is mandatory or scored. • Which local language proficiencies are considered relevant for Expert 2. • How the minimum technical threshold of 500 points maps to the assessment grid. • Whether the circulated Technical Assessment Grid is the correct version for RFQ Nr. 10047376.	Development Cooperation experience requirement for the agency is not mandatory. Development Cooperation experience is scored (5% for the Team Leader and 4% for Expert 1). Expert 2 must have proficiency in local languages like Hindi and others. Each criterion is scored 0–10 and multiplied by its weighting; the grid adds up to 1,000 points The Technical Assessment Grid shared is the correct one for this tender.
91	Reference Project Requirements	Please clarify whether: • The 36-month reference period applies to all reference projects or only the India reference. • Projects undertaken by affiliated/group entities may be considered. • Ongoing assignments can be submitted as references. • Redacted documents or reference letters are acceptable where contract values are confidential.	The 36-month period applies to one reference projects. Projects of affiliated or group companies count only if that company is part of the bid as a consortium member. Ongoing assignments are accepted if a substantial part was delivered within the period and the client confirms it. Redacted documents or client reference letters are accepted, as long as the client, scope, period and value (or confirmation that it is at least EUR 30,000) are visible.
92	Financial and Staffing Eligibility	Please confirm the exchange rate/reference date to be used for turnover conversion into	Please convert turnover using the Infor Euro rate for the month in which the tender was published

		EUR and clarify whether the employee requirement is based on headcount as of the previous year-end or average staffing over the last three years.	(September 2026). As per Chapter 4 of the ToR, the requirements are an average annual turnover of at least EUR 70,000 over the last three financial years and at least 10 employees as on 31.12.2025. Where the eligibility grid shows different figures, the ToR prevails. Employee requirement is based on headcount as of the previous year-end
93	Structuring of Partnerships	Where specialist firms are proposed for defined components of the assignment, please indicate whether GIZ prefers such arrangements to be structured as consortia or disclosed sub-consultancies. Additionally, please confirm whether disclosure within the proposal is sufficient or whether separate written approval is required prior to submission.	A consortium must submit the consortium declaration, with all members jointly liable. Sub-contracting/consulting is not allowed.
94	Intellectual Property, Conflict of Interest and Publications	Please confirm: • That pre-existing intellectual property, methodologies, models, tools and datasets remain the property of the contractor and its partners. • Whether participation in this feasibility study would restrict future participation in pilot implementation or related commercial engagements. • Whether contractors may make non-confidential references to the assignment in future credentials and proposal submissions without seeking separate approval on each occasion.	Pre-existing intellectual property, methodologies, models and tools remain with the contractor and its partners; GIZ receives rights of use only where these are part of the deliverables, as per the AVB 2024. Taking part in this study does not automatically exclude you from later tenders. You may cite the assignment title, client and a non-confidential description in your credentials without separate approval; publishing any results needs GIZ's prior written consent.
95	Submission Process	Please confirm the portal through which clarifications and FAQs will be published and	Responses to queries are shared on the same tender portals (DG Market, Tender Tiger and

		whether submission through two separate emails, as permitted in the bidding conditions, will be accepted without disadvantage.	Tenders on time) where the tender is made live. Due to size limitation for each email, submission through two emails or three emails is also acceptable.
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