

TENDER NOTICE
FOR
Feasibility Study and Pilot Design for Climate De-Risking Financial Products for Rural India

Background

Climate change is increasing rural communities' exposure to droughts, floods, heatwaves, erratic rainfall, cyclones and pest outbreaks, affecting agriculture, incomes, livestock and livelihoods. Although government programmes provide relief and social protection, financial mechanisms to manage climate risks remain fragmented, particularly for smallholders, women and tenant farmers, SHGs and other vulnerable households.

About AVCERR

The Indo-German Adaptive Social Protection of Vulnerable Communities for Enhanced Rural Resilience (AVCERR) project is implemented by GIZ India on behalf of BMZ, in partnership with the Ministry of Rural Development, Government of India. AVCERR strengthens adaptive social protection and climate resilience through VB-G RAM G, with a focus on climate-resilient planning, disaster risk management, digital tools, local capacities and programme convergence.

Purpose of the Assignment

Through an Integrated Development Partnership with the Private Sector (iDPP), GIZ India and Munich Re are exploring climate de-risking financial products to complement government programmes and strengthen rural resilience. AVCERR and Munich Re propose a feasibility study to assess suitable products, including parametric and weather-index insurance, livelihood protection, resilience-linked savings, contingency credit and community risk pooling. The study will assess climate risks, existing financial mechanisms, institutional readiness and delivery models across selected agro-climatic zones, and recommend feasible products and pathways for integrating climate risk financing into rural development programmes.

Objectives:

To conduct a feasibility study assessing, designing, and recommending climate de-risking financial products to strengthen the resilience of vulnerable rural communities across India's agro-climatic regions.

Tasks of the assignment:

The selected contractor will undertake the following key tasks:

- **Risk Assessment & Screening**
- **Feasibility Analysis**
- **Pilot Design**
- **Scale-up Roadmap**

Please refer to the bidding conditions and follow the instructions carefully.

The detailed documentation with regards to this call for proposals includes:

1. The Terms of Reference for the Assignment
2. Grid for Assessing Eligibility of firms and Compliance declaration
3. The Technical Evaluation Grid
4. Bidding Conditions and CO2 Offsetting Guidelines
5. Financial Template
6. The General Terms & Conditions of Contracts

Tender timelines:

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| • Deadline to receive queries: | 24/09/2026 |
| • Clarifications to the queries to be uploaded on web portals: | 28/09/2026 |
| • The deadline for submission of proposals: | 09/10/2026 ; 11:59 pm |

It is construed that all the terms and conditions of the tender package are acceptable and agreed upon by the participating company. No negotiations/changes to the GTCC shall be acceptable at a later stage.

GIZ reserves the right to cancel/modify this tender and /or reject a bid document including subsequently a technical and financial proposal, without assigning any reasons.