

**Bangladesh Infrastructure Finance Fund Limited (BIFFL)**

(A Company under the Ministry of Finance)

4, Anjuman Mufidul Islam Road  
Kakrail, Dhaka-1000, Bangladesh

Website: [www.biffl.org.bd](http://www.biffl.org.bd)

**Invitation for Bids (IFB)**

**Bids Title:** Supply, Installation, Customization, Parameterization and Implementation of Core Banking Solution(CBS) or Core Financial Solution(CFS) with Training to BIFFL's designated personnel.

1. **Bangladesh Infrastructure Finance Fund Limited (BIFFL)** shall be allocated funds towards the cost of Supply, Installation, Customization, Parameterization and Implementation of Core Banking Solution (CBS) or Core Financial Solution(CFS) with Training to BIFFL's designated personnel.
2. **BIFFL now invites sealed bids from eligible bidders for** Supply, Installation, Customization, Parameterization, and Implementation of Core Banking Solution (CBS) or Core Financial Solution(CFS) with Training to BIFFL's designated personnel.
3. BIFFL will determine the following eligibility criteria **before evaluating the technical and financial proposals** from the bidders:
  - The bidder should be a legal entity and a registered company that have not been prohibited by Bangladeshi or International Court(s) to enter into contracts. Please submit Certificate of Incorporation of the bidder or of all the companies forming part of the consortium, if it is a consortium. Also, a declaration that none of the bidders has been prohibited by Bangladeshi or International Court(s) to enter into contracts should be furnished.
  - The bidder, referred to as primary bidder, should have own office and strong presence in Dhaka, Bangladesh with well-equipped service/support/system up-gradation cell manned by adequate qualified technical personnel for maintenance and support of the proposed **CBS (Core Banking Solution)** or **CFS (Core Financial Solution)** Software. Proof of address of registered office of all the participating bidders should be submitted. **Floating or home address shall not be considered as established offices.**
  - The Offered Software (CBS/CFS) must be running in at least two Banks/NBFI's in Bangladesh with live operation. Certificate and relevant documents must be submitted in this regard.
  - The tenderer should have ISO-9001:2008 certificate/CMMI (Capacity Maturity Model Integration) Minimum Level – 3.

## Request for Proposal

- The Tenderer (Prime bidder) shall have a minimum of 05 (five) years of overall experience in the supply of CBS/CFS and related services.
  - The offered CBS/CFS shall have to be successfully running in minimum two schedule Bank's/NBFI's in Bangladesh within last 5 (Five) years.
  - The Tenderer (prime bidder) must have the experience in supplying CBS/CFS and related services worth minimum Tk. 1.00 (One) Core under a single contract in the last Five years
  - The minimum amount of liquid asset or working capital or credit facility shall be Tk. 10 (ten) crore.
4. Bidders may obtain further information from **BIFFL** and inspect the bidding documents at the address given below from **10.30 A.M to 4.00 P.M on all working days, till the 2<sup>nd</sup> day of November, 2016.**
  5. A complete set of bidding documents in **English** may be collected from the address given below in person.
  6. Bids must be delivered to the address below on or before **4.00 P.M on 9<sup>th</sup> day of November, 2016.**
  7. The attention of the bidders is drawn to the fact that at the time of receipt of the bidding documents, they carefully check that they have received all sections and attachments of the bidding documents.

### **Head of IT & MIS**

Bangladesh Infrastructure Finance Fund Limited  
4, Anjuman Mufidul Islam Road, Kakrail,  
Dhaka-1000, Bangladesh.

The deadline for submission of Tenders is: On or Before 4.00 P.M. on 09/11/2016.

## Section – 1 : Tender Data Sheet

<b>A. General</b>
<p><b><u>The Procuring Entity is:</u></b>  <b>Bangladesh Infrastructure Finance Fund Limited</b>            4, Anjuman Mufidul Islam Road, Kakrail,            Dhaka-1000, Bangladesh.</p> <p><b><u>The Name of the Bid is:</u></b>  <b><i>“Supply, Installation, Customization, Parameterization and Implementation of Core Banking Solution (CBS) or Core Financial Solution (CFS) with Training to BIFFL’s designated personnel”</i></b>            Tender Ref : BIFFL/HO/ICTD/2016/001 Dated : 31/10/2016            Lot No(s) : 01</p>
<b>B. Tender Document</b>
<p>The following are authorised offices of the Procuring Entity for the purpose of issuing the Tender Document:</p> <p><b>Head of IT &amp; MIS</b>            Bangladesh Infrastructure Finance Fund Limited            4, Anjuman Mufidul Islam Road, Kakrail,            Dhaka-1000, Bangladesh.            PABX: 880-2-8333238-9            Fax: 880-2-9348518</p>
<b>C. Qualification Criteria</b>
<p>a. The Tenderer (prime and member) should be legal entities and registered national or international organization/government organization/ Public sector unit/ Limited Company that have not been prohibited by Bangladeshi or international court(s) to enter into contracts. In case of a government organization, it must have the permission for participating in the bidding process from the competent authority. All Relevant documents have to be submitted.</p> <p>b. Any Tenderer must not participate in more than one bid.</p> <p>c. The tenderer may be the developer/distributor/Agent of the proposed CBS/CFS. In case of distributor/Agent the tenderer is required to furnish necessary documents from the original developer of the proposed CBS/CFS regarding the distributor/Agent of the software.</p> <p>d. The developer may be a Bangladeshi company or a foreign company.</p> <p>e. The Offered Software (CBS/CFS) must be running in at least two Banks/NBFI’s in Bangladesh with live operation. Certificate and relevant documents must be submitted in this regard.</p>

- f. The tenderer should have ISO-9001:2008 certificate/CMMI (Capacity Maturity Model Integration) Minimum Level – 3.
- g. The tenderer should form a dedicated team for accomplishment of the task. Responsible team of the tenderer must be qualified according to the following criteria:
- I. Citizenship: Among the key personnel in the team either the Team Leader or Deputy Team Leader must be a Bangladeshi Citizen.
  - II. Experience: Team Leader or Deputy Team Leader must have proven experience of the proposed CBS/CFS and relevant field.
  - III. Graduation: The Team Leader or Deputy Team Leader must be a graduate in the relevant field from either a nationally or internationally reputed university.
  - IV. Permanent Employee: The team leader or deputy team leader must be a permanent employee of the tenderer's organization.
  - V. The prime partner shall possess its own office at Bangladesh and adequately trained and experienced manpower to implement such type of IT project.
- h. The Tenderers (prime and member) shall bear all costs associated with the preparation and submission of its bid and the BIFFL will in no case be responsible or liable for those costs.

**The Tenderer (Prime bidder) shall have a minimum of 05 (five) years of overall experience in the supply of CBS/CFS and related services.**

The offered CBS/CFS shall have to be successfully running in minimum two schedule Bank's/NBFI's in Bangladesh within last 10 (ten) years.

The Tenderer (prime bidder) must have the experience in supplying CBS/CFS and related services worth minimum Tk. 1.00 (One) Core under a single contract in the last Five years (years counting backward from the date of submission of bid).

**The minimum amount of liquid asset or working capital or credit facility shall be Tk. 10 (ten) crore.**

#### **D. Preparation of Tender**

The bid submitted by the bidder shall comprise two envelopes submitted simultaneously, one containing only the **technical proposal** and the other the **financial proposal**.

The Tender prepared by the Tenderer shall comprise the following:

- (a) the bid submission letter
- (b) the tenderer information

- (c) the priced schedule
- (g) the written confirmation authorising the signatory of the tender to commit the tenderer
- (h) the Valid Trade License
- (i) documentary evidence of Tax Identification Number (TIN) certificate, Income Tax Clearance Certificate of the recent financial year and Value Added Tax (VAT) certificate as a proof of taxation obligations
- (j) documentary evidence establishing the Tenderer’s eligibility, eligibility and conformity of the CBS/CFS and related services and, the minimum qualifications of the Tenderers required to be met for due performance of the CBS/CFS and related services under the Contract

- (k) The Tenderer shall submit the following additional documents with the tender:
1. Original Tender Document collected by the Tenderer duly signed each page by the Tenderer authorized person (Letter of Authorization required).
  2. Certificate of Incorporation.
  3. Copies of annual report and audited balance sheet for the last 03 (Three) financial years for Tenderer.
  4. Valid distributorship/Agency/Partnership /Reseller ship Certificate from the Manufacturer/Developer.
  5. ISO-9001:2008 certificate/ ISO-27001:2005 certificate /CMMI minimum Level 3.
  6. List of clients who are using offered CBS/CFS.
  7. Notification of Award and Work Experience certificate from the client NBFi’s & Bank.
  8. Submit a plan for integrating existing computerization and data migration to the proposed new systems and solutions to establish under this contract.

Alternatives will not be permitted.

The Tender Validity period shall be 180 days.

Tenderers shall prepare one (1) original and 1 (One) copy (Hard copy) shall be submitted. In the event of any discrepancy between the original and the copies, the original shall prevail.

**E. Submission of Tender**

**Technical and financial offer should be in different sealed envelope.** Tenderer shall enclose the original **Technical and financial offer** in one (1) envelope and all the copies of the **Technical and financial offer** in another envelope, duly marking the envelopes as “ORIGINAL” and “COPY.” These sealed envelopes will then be enclosed and sealed in one (1) single outer envelope.

The inner and outer envelopes shall be addressed to the Procuring Entity; bear the name of the Tender [**Supply, Installation, Customization, Parameterization and Implementation of Core Banking Solution (CBS) or Core Financial Solution with Training to BIFFL’s designated**

<p><b>personnel"]</b> and the Tender Number:</p> <p>Ref. No: [BIFFL/HO/ICTD/2016/001] bear the name and address of the Tenderer; The envelopes shall bear a statement as <b>'Do not Open before Date: 09/11/2016, Time : 04:30PM</b></p>	
<p>For <b><u>Tender submission purposes</u></b> ,the Procuring Entity's address is:</p> <p>Attention: <b>Head of IT &amp; MIS</b> Bangladesh Infrastructure Finance Fund Limited 4, Anjuman Mufidul Islam Road, Kakrail, Dhaka-1000, Bangladesh.</p> <p><u>The deadline for submission of Tenders is: On or Before 4.00 P.M. on 09/11/2016.</u></p>	
<p>Any Tender received by the Procuring Entity after 4.00 P.M. on 09/11/2016 shall be declared <b>LATE</b> and returned unopened to the Tenderer.</p>	
<p><b>F. Opening and Evaluation of Tenders</b></p>	
<p>The Tender opening shall take place at : Address: Bangladesh Infrastructure Finance Fund Limited 4, Anjuman Mufidul Islam Road, Kakrail, Dhaka-1000, Bangladesh.</p>	
<p>Tenderers or their authorised representatives will be allowed to attend and witness the opening of Tenders, and will sign a register evidencing their attendance. (Tenderers' representatives shall be duly authorized by the Tenderer)</p>	
<p><b>Tendering Method (Two Envelops System)</b></p>	
<p>The evaluation process should begin immediately after tender opening following four steps:</p> <ol style="list-style-type: none"> <li>a. Preliminary Examination;</li> <li>b. Technical Examinations and Responsiveness;</li> <li>c. Financial evaluation and price comparison;</li> <li>d. Post-qualification of the lowest evaluated responsive Tenders.</li> </ol> <p><b><u>Preliminary Examination:</u></b></p> <ul style="list-style-type: none"> <li>• On the basis of main considerations &amp; other conditions mentioned in the tender, short listed vendors which are responsive in Preliminary Evaluation will be considered for further evaluation.</li> </ul> <p><b><u>Technical Examinations and Responsiveness:</u></b></p> <ul style="list-style-type: none"> <li>• Performance and productivity of the proposed CBS/CFS will be evaluated through submitted documents as well as practical</li> </ul>	

## Request for Proposal

demonstration of proposed software to be arranged at vendor's cost at BIFFL premises and/or at sites under references.

- Considering the evaluation criteria Technical & Functional Requirements of the CBS/CFS as specified in Technical Specifications (General Requirements + Functional Requirements: on the basis of demonstration) shall be treated as standard for Technical Evaluation.
- Tenderer should obtain 60% marks in both General Requirements & Functional requirements and the minimum average qualifying mark is: 75%.
- **Technical Proposals thus given a Technical Points (Tp) will be converted into 100**
- Criteria and Mark distribution for the Evaluation of Technical Proposals of CBS/CFS are as stated below:

<u>General Requirements</u>		Mark s
<b>1</b>	<b>a) Vendor Information (Developer, distributor, Agent, Partner): 10 b) Experience: CBS/CFS experience: 30, Overall Experience: 20 c) Manpower strength: 10 d) Support office: 10</b>	<b>: 80</b>
<b>2</b>	Software Product Information – General	<b>: 10</b>
<b>3</b>	Supported platform	<b>: 20</b>
<b>4</b>	Proposed Systems handling capability	<b>: 10</b>
<b>5</b>	Product Architecture	<b>: 40</b>
<b>6</b>	Product Security	<b>: 50</b>
<b>7</b>	Customizations and Flexibility	<b>: 30</b>
<b>8</b>	Integration	<b>: 25</b>
<b>9</b>	Database	<b>: 20</b>
<b>10</b>	Software Maintenance proposal	<b>: 20</b>
<b>11</b>	Implementation proposal as per section 6	<b>: 25</b>
<b>12</b>	Help Desk Support	<b>: 20</b>
<b>13</b>	Training	<b>: 50</b>
	<b>Total Marks For Technical Requirements</b>	<b>: 400</b>

**\*Qualifying Marks for Technical Requirements: Minimum 60%**

<b>Functional Requirements (As per Section 2): on the basis of demonstration)</b>		<b>Marks</b>
<b>1</b>	Core Functionalities	: <b>100</b>
<b>2</b>	Deposits	: <b>80</b>
<b>3</b>	Loan and Lease	: <b>100</b>
<b>4</b>	<b>CIB Interface</b>	: <b>60</b>
<b>5</b>	<b>Factoring</b>	<b>60</b>
<b>6</b>	Treasury Services	: <b>80</b>
<b>7</b>	<b>Role management, User control &amp; Administration etc.</b>	<b>50</b>
<b>8</b>	<b>Audit trail, Log history</b>	: <b>70</b>
<b>Total Marks for Functional Requirements</b>		: <b>600</b>

\*Qualifying Marks for Functional Requirements: Minimum 60%

**Financial evaluation and price comparison:**

- The Technically responsive bids shall be taken into consideration for Financial Evaluation. For Financial Evaluation of CBS/CFS under the following Quoted prices shall be taken into consideration:
  - Quoted price for CBS/CFS
  - Net Present Value (NPV) of Post Warranty Maintenance for 04 (four) years of the System shall be taken into consideration.
- The Tenderer shall have to quote price for 04 (four) years post warranty support services/ maintenance cost. The quoted price of post warranty support services shall be discounted @ 10.00% per annum and the discounted value (NPV) shall be considered for evaluation.
- Thus the Financial Evaluation for Proposed CBS/CFS shall finally be ranked as under :

<b>Sl. No.</b>	<b>Description of Prices and other factors</b>
1.	Total quoted Prices for CBS/CFS & System (Section - 3)
2.	Net Present Value (NPV) of maintenance cost of CBS for 04 (four) years after warranty period
3.	<b>Total value for evaluation purpose (1+2)</b>

- The calculated Lowest value found under Sl. No.3, will be treated as lowest Financial Proposal Price
- The points for other Financial Proposals shall be computed using the formula: 
$$F_p = \frac{100 \times F_m}{F}$$
; Fp being the Financial Point of the Proposal under evaluation, Fm being the lowest Financial Proposal Price and, F being the price of Proposal under computation during evaluation;



## Request for Proposal

	<p><b><u>Post-qualification of the lowest evaluated responsive Tenders:</u></b></p> <p>The Proposals will be ranked according to their combined scores (Cs) using the weights (T = the weight given to the Technical Proposal; F = the weight given to the Financial Proposal; T + F = 1).</p> <ul style="list-style-type: none"><li>• The weights given to the Technical and Financial Proposals are: T = 0.75 and F = 0.25</li><li>• The Proposals will be finally ranked according to their combined scores (Cs): Cs=Ts (Technical score) + Fs (Financial score). [Ts being Tp x 75% and Fs being Fp x 25%]</li><li>• The calculated combined technical and financial highest score will be treated as 'First', and the 2nd lowest value will be treated as 'Second' and so on.</li></ul>
<b>G. Award of Contract</b>	
The Performance Security shall be in the form of a Pay Order / an irrevocable Bank Guarantee in the format, without any alteration, issued by any scheduled Bank of Bangladesh acceptable to the Procuring Entity.	
The Performance Security shall be required to be valid until a date twenty-eight (28) days beyond the date of completion the Contract.	
The name and address of the office where complaints to the Procuring Entity are to be submitted is: Attention: <b>Head of IT &amp; MIS</b> Address: Bangladesh Infrastructure Finance Fund Limited 4, Anjuman Mufidul Islam Road, Kakrail, Dhaka-1000, Bangladesh.	
BIFFL reserve to right to cancel the bid without any reason.	
BIFFL may award or select any company for the mentioned job, if desire.	

**SECTION 2**  
**FUNCTIONAL SPECIFICATION OF THE SOFTWARE**

The vendors will respond to the required functional specification mentioned in the table of this section.

SL No.	Required specification/functions/activities that should be available in the Core Banking Solution (CBS)/ Core Financial Solution (CFS)	Bidder Response
<b>1</b>	<b>Core Service</b>	
<b>1.1</b>	<b>Customer Information File</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Availability of Detail Customer Information</li> <li><input type="checkbox"/> Customer Centric operation</li> <li><input type="checkbox"/> Prospective Customer Tracking</li> <li><input type="checkbox"/> Blacklisted Customer Tracking</li> <li><input type="checkbox"/> Customer History Tracking</li> <li><input type="checkbox"/> Captured all required central bank information (KYC, Risk Grading, CL, CIB, NBDC)</li> <li><input type="checkbox"/> Cost Center marking</li> </ul>	
<b>1.2</b>	<b>General Ledger</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Flexible Chart of Account</li> <li><input type="checkbox"/> Multi-level Chart of Account</li> <li><input type="checkbox"/> User defined Accounting Period</li> <li><input type="checkbox"/> Balance Sheet/ Off-Balance Sheet Item mark</li> <li><input type="checkbox"/> Integrated with front office and back office</li> <li><input type="checkbox"/> Interest Calculation on GL Account</li> <li><input type="checkbox"/> Inter Branch Accounting</li> <li><input type="checkbox"/> Sundry/Suspense Accounts</li> <li><input type="checkbox"/> Subsidiary Ledger</li> <li><input type="checkbox"/> Auto Profit &amp; Loss Calculation</li> <li><input type="checkbox"/> Auto Reconciliation of Inter Branch Transactions</li> <li><input type="checkbox"/> Cost Center based accounting facility</li> <li><input type="checkbox"/> Cost Center wise Balance Sheet</li> </ul>	
<b>1.3</b>	<b>Image Processing</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Customer Image (Signature/Photo) capture</li> <li><input type="checkbox"/> Operations Instruction</li> <li><input type="checkbox"/> Instrument Image Capture</li> <li><input type="checkbox"/> Client accounts Image tagging facility</li> </ul>	

SL No.	Required specification/functions/activities that should be available in the Core Banking Solution (CBS)/ Core Financial Solution (CFS)	Bidder Response
1.4	<b>Product Designer</b> <ul style="list-style-type: none"> <li>❑ Time Deposit Product</li> <li>❑ Scheme Deposit Product</li> <li>❑ Financing (Loan &amp; Lease) Product</li> <li>❑ Factoring (invoice) Financing Product</li> <li>❑ Highly parameterized Product Designer</li> <li>❑ Flexible Configurable Business Rules</li> <li>❑ Flexible Configurable Interest/Profit rate</li> <li>❑ Flexible Configurable Charge rules</li> </ul>	
1.5	<b>Charge Rules Designer</b> <ul style="list-style-type: none"> <li>❑ Integrated with All modules</li> <li>❑ Flexible Charge Definition</li> <li>❑ Flexible Sub Charge Definition (e.g. VAT, Tax )</li> <li>❑ Flexible Charge Calculation Method: <ul style="list-style-type: none"> <li>➤ Tiered Based</li> <li>➤ Tenor Based</li> <li>➤ Flat Based</li> <li>➤ Percent Based</li> </ul> </li> <li>❑ Parameterized Charge Realization: <ul style="list-style-type: none"> <li>➤ Event Base Charge</li> <li>➤ Period Base Charge</li> </ul> </li> </ul>	
1.6	<b>Interest Rate Designer</b> <ul style="list-style-type: none"> <li>❑ Integrated with all products</li> <li>❑ Flexible Interest Rate</li> <li>❑ Flexible Interest Rate Method: <ul style="list-style-type: none"> <li>➤ Tiered</li> <li>➤ Tenor</li> <li>➤ Flat</li> <li>➤ Percentage</li> </ul> </li> <li>❑ Rate Variance Maintenance</li> <li>❑ Rate History</li> </ul>	
1.7	<b>Transactions</b> <ul style="list-style-type: none"> <li>❑ Transactions are Processed real-time, On-Line</li> <li>❑ Real-time Up gradation of all corresponding GL Heads</li> <li>❑ Supports Value Dated Transaction</li> <li>❑ Transaction Reversal Facility</li> <li>❑ Integrated with all Modules</li> <li>❑ Maker-Checker Control</li> <li>❑ Product Level Transactions Control</li> <li>❑ Authorization Control (User Level Limit)</li> <li>❑ Bulk transaction processing from text or excel file</li> <li>❑ Any branch transactions from single UI</li> </ul>	

SL No.	Required specification/functions/activities that should be available in the Core Banking Solution (CBS)/ Core Financial Solution (CFS)	Bidder Response
<b>2</b>	<b>Deposits</b>	
<b>2.1</b>	<b>Time Deposit</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Integrated With Customer Information File</li> <li><input type="checkbox"/> Flexible Product Definition</li> <li><input type="checkbox"/> Fixed/Variable Term Setup</li> <li><input type="checkbox"/> Auto-Interest Accrual Process</li> <li><input type="checkbox"/> Auto-Interest Capitalization Process</li> <li><input type="checkbox"/> Auto-Maturity Process</li> <li><input type="checkbox"/> Configurable Auto-Renewal Process <ul style="list-style-type: none"> <li><input type="checkbox"/> Principal Renewal</li> <li><input type="checkbox"/> Principal plus Interest Renewal</li> </ul> </li> <li><input type="checkbox"/> Principal Withdrawal</li> <li><input type="checkbox"/> Interest Withdrawal</li> <li><input type="checkbox"/> Encashment register</li> <li><input type="checkbox"/> Auto-Interest Transfer To Other Account</li> <li><input type="checkbox"/> Auto-Charges Realization (Tax on Interest, VAT)</li> </ul>	
<b>2.2</b>	<b>Scheme Deposit</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Installment Based / One Time Deposit</li> <li><input type="checkbox"/> Integrated With Customer Information File</li> <li><input type="checkbox"/> Fixed/Variable Term Setup</li> <li><input type="checkbox"/> Auto-Interest Accrual Process</li> <li><input type="checkbox"/> Auto-Interest Capitalization Process</li> <li><input type="checkbox"/> Auto-Maturity Process</li> <li><input type="checkbox"/> Auto-Penalty Process</li> <li><input type="checkbox"/> Encashment register</li> <li><input type="checkbox"/> Auto-Interest Transfer To Other Account</li> <li><input type="checkbox"/> Auto-Charges Realization (Tax on Interest, VAT)</li> </ul>	
<b>3</b>	<b>Loan &amp; Lease</b>	
<b>3.1</b>	<b>Continuous Loans</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Flexible Product Definition</li> <li><input type="checkbox"/> Integrated With Customer Information File</li> <li><input type="checkbox"/> Configurable realization order (Prn., Int., Chg.)</li> <li><input type="checkbox"/> Auto-Interest Accrual Process</li> <li><input type="checkbox"/> Auto-Interest Capitalization Process</li> <li><input type="checkbox"/> Auto-Classification Process</li> <li><input type="checkbox"/> Auto-Penal-Interest Process</li> <li><input type="checkbox"/> Auto-Charges Realization (Tax on Interest, VAT)</li> <li><input type="checkbox"/> On-demand Interest Processing</li> <li><input type="checkbox"/> On-demand Suspense Processing</li> <li><input type="checkbox"/> On-demand Penalty Processing</li> </ul>	

SL No.	Required specification/functions/activities that should be available in the Core Banking Solution (CBS)/ Core Financial Solution (CFS)	Bidder Response
	<ul style="list-style-type: none"> <li><input type="checkbox"/> Allowable Limit Control</li> <li><input type="checkbox"/> Balance of Principle, Interest and charges Tracking</li> <li><input type="checkbox"/> Commitments register</li> <li><input type="checkbox"/> Collaterals register</li> <li><input type="checkbox"/> Guarantor Information</li> </ul>	
3.2	<p><b>Commitments &amp; Credit Limits</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Funded / Non- Funded Credit Lines</li> <li><input type="checkbox"/> Segregated and Aggregated Limits</li> <li><input type="checkbox"/> Outer Limits and Inner Limits</li> <li><input type="checkbox"/> Revolving and Non-Revolving Limits</li> <li><input type="checkbox"/> Loan Proposal register</li> <li><input type="checkbox"/> Configurable Approval Authority</li> <li><input type="checkbox"/> Commitment Portfolio &amp; Limit Rollover</li> <li><input type="checkbox"/> Commitment Fees Schedule &amp; Automatic Settlement</li> <li><input type="checkbox"/> Tracking Of Limits Utilization/ Disbursements</li> <li><input type="checkbox"/> Swapping Limit between Credit Lines Under One Obligor</li> <li><input type="checkbox"/> Monitoring Availability Of Limits At Any Point Of Time</li> <li><input type="checkbox"/> Stopping/Barring Availability Of Limits at Any Point Of Time</li> </ul>	
3.3	<p><b>Term Loan &amp; Lease</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Flexible Product Definition</li> <li><input type="checkbox"/> Integrated With Customer Information File</li> <li><input type="checkbox"/> Configurable realization order (Prn., Int., Chg.)</li> <li><input type="checkbox"/> Auto-Interest Accrual Process</li> <li><input type="checkbox"/> Auto-Interest Capitalization Process</li> <li><input type="checkbox"/> Auto-Classification Process</li> <li><input type="checkbox"/> Auto-Penal-Interest Process</li> <li><input type="checkbox"/> Auto-Charges Realization (Tax on Interest, VAT)</li> <li><input type="checkbox"/> Configurable repayment mode <ul style="list-style-type: none"> <li><input type="checkbox"/> Bullet Repayment</li> <li><input type="checkbox"/> Staged Repayment</li> </ul> </li> <li><input type="checkbox"/> Amortization Schedule <ul style="list-style-type: none"> <li><input type="checkbox"/> Auto (CPM, RPM)</li> <li><input type="checkbox"/> Manual (User defined)</li> <li><input type="checkbox"/> Moratorium/Grace Period</li> </ul> </li> <li><input type="checkbox"/> On-demand Interest Processing</li> <li><input type="checkbox"/> On-demand Suspense Processing</li> <li><input type="checkbox"/> On-demand Penalty Processing</li> <li><input type="checkbox"/> Allowable Limit Control</li> <li><input type="checkbox"/> Balance of Principle, Interest and charges Tracking</li> <li><input type="checkbox"/> Commitments register</li> <li><input type="checkbox"/> Collaterals register</li> </ul>	

SL No.	Required specification/functions/activities that should be available in the Core Banking Solution (CBS)/ Core Financial Solution (CFS)	Bidder Response
	<ul style="list-style-type: none"> <li><input type="checkbox"/> Guarantor Information</li> <li><input type="checkbox"/> Lease Asset Register</li> </ul>	
<b>3.4</b>	<p><b>Collaterals</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Primary &amp; Secondary Collaterals</li> <li><input type="checkbox"/> Lien/Pledge of Financial Obligations</li> <li><input type="checkbox"/> Lien/Pledge of Export L/C</li> <li><input type="checkbox"/> Assignment of Book Debts (Receivables)</li> <li><input type="checkbox"/> Assignment of Work Orders</li> <li><input type="checkbox"/> Pledge of Marketable Securities</li> <li><input type="checkbox"/> Mortgaged of Property/Real Estates</li> <li><input type="checkbox"/> Personal Guarantees/Corporate Guarantees</li> <li><input type="checkbox"/> Valuation/Revaluation of Collaterals.</li> <li><input type="checkbox"/> Value of Eligible Securities</li> <li><input type="checkbox"/> Tracking Of Collaterals with Commitment(s)</li> <li><input type="checkbox"/> Collateral Pool Share</li> <li><input type="checkbox"/> Tracking with Safe In-Safe Out Register (SISO)</li> </ul>	
<b>3.5</b>	<p><b>Non-Performing Loan</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan/Lease Classification as per Central Bank Guideline</li> <li><input type="checkbox"/> Configurable Loan/Lease Classification process</li> <li><input type="checkbox"/> Classification Status Tracking by Objective Criteria</li> <li><input type="checkbox"/> Classification Status Tracking by Qualitative Judgment</li> <li><input type="checkbox"/> Interest Suspense Register</li> <li><input type="checkbox"/> Loan/Lease Provisioning</li> <li><input type="checkbox"/> Loan/Lease Classification register</li> </ul>	
<b>4</b>	<b>CIB Interface</b>	
<b>4.1</b>	<p><b>Subject File for Customer Information</b>  <b>Subject File :</b> Subject file contains the customer Information, And it has different part</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Header information</li> <li><input type="checkbox"/> Personal Information</li> <li><input type="checkbox"/> Individual Information</li> <li><input type="checkbox"/> Company Information</li> <li><input type="checkbox"/> Footer Information</li> </ul>	
<b>4.2</b>	<p><b>Contract File for Loan and Advance</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Header information</li> <li><input type="checkbox"/> Installment Contract</li> <li><input type="checkbox"/> Non-installment Contract</li> <li><input type="checkbox"/> Subject Information</li> <li><input type="checkbox"/> Contract Information</li> <li><input type="checkbox"/> Footer Information</li> </ul>	

SL No.	Required specification/functions/activities that should be available in the Core Banking Solution (CBS)/ Core Financial Solution (CFS)	Bidder Response
5	Factoring	
	<b>Parameter Setup</b> <input type="checkbox"/> Factoring Product Parameter Setup	
5.1	<b>Debtors</b> <input type="checkbox"/> Debtors Customer Information <input type="checkbox"/> Loan Information <input type="checkbox"/> Debtor wise Invoice Entry	
5.2	<b>Bill Register</b> <input type="checkbox"/> Accounts Sales Ledger Check <input type="checkbox"/> Debtor Wise Disbursement <input type="checkbox"/> Account wise Collection <input type="checkbox"/> Account wise collection realize	
6	<b>Treasury Services</b>	
6.1	<b>Money Market</b> Front Office functionalities: <ul style="list-style-type: none"> <li>➤ Deal Capture facilities for following products               <ul style="list-style-type: none"> <li>✓ Call Borrowing/Lending</li> <li>✓ Term Borrowing/Lending</li> <li>✓ Repo/Reverse Repo</li> </ul> </li> <li>➤ Trading Blotter</li> <li>➤ Following Deal types are available               <ul style="list-style-type: none"> <li>✓ Fresh Deal</li> <li>✓ Return Principal With No Interest</li> <li>✓ Return Principal With Interest Payment</li> <li>✓ Partial Return Principal With No Interest</li> <li>✓ Partial Return Principal With Interest Payment</li> <li>✓ Back Principal With No Interest</li> <li>✓ Back Principal With Interest</li> <li>✓ Partial Back Principal With No Interest</li> <li>✓ Partial Back Principal With Interest</li> <li>✓ Interest Payment</li> <li>✓ Interest Receive (Total = up to Last Month + To Month)</li> <li>✓ Revise Deal</li> <li>✓ Interest Receive Partially (Up To Last Month)</li> </ul> </li> </ul> Back Office functionalities: <ul style="list-style-type: none"> <li>➤ Deal Confirmation</li> <li>➤ Deal Settlement</li> <li>➤ Cheque Payment/Receive</li> </ul>	

SL No.	Required specification/functions/activities that should be available in the Core Banking Solution (CBS)/ Core Financial Solution (CFS)	Bidder Response
6.2	<b>Bank Accounts &amp; Cheque Management</b> <ul style="list-style-type: none"> <li>➤ Account Maintenance</li> <li>➤ Post-dated Cheque management</li> <li>➤ Receive Cheque</li> <li>➤ Payment Cheque</li> <li>➤ Deposit to Bank account</li> <li>➤ Encashment</li> <li>➤ Dishonor</li> <li>➤ Return</li> <li>➤ Replacement of Cheques</li> <li>➤ Cheque book Register</li> <li>➤ Cheque Printing</li> <li>➤ Support multiple bank accounts</li> <li>➤ Bulk Cheque upload facilities through Excel files</li> <li>➤ Integrated Client/GL transaction</li> </ul>	
6.3	<b>Dealer Maintenance</b> <ul style="list-style-type: none"> <li>➤ Dealer Profile creation</li> <li>➤ Dealer Maintenance</li> <li>➤ Product wise Dealer Restriction</li> </ul>	
6.4	<b>Counter Party Maintenance</b> <ul style="list-style-type: none"> <li>➤ Counter Party Profile creation</li> <li>➤ Counter Party Maintenance</li> <li>➤ Product wise Counter Party restriction</li> <li>➤ Counter Party dealer information</li> </ul>	
6.5	<b>Government Securities</b> Front Office functionalities: <ul style="list-style-type: none"> <li>➤ Deal Capture facilities for following products <ul style="list-style-type: none"> <li>✓ Bill</li> <li>✓ Bond</li> </ul> </li> <li>➤ Trading Blotter</li> <li>➤ Following Deal types are available <ul style="list-style-type: none"> <li>✓ Buy</li> <li>✓ Sell</li> <li>✓ Partial Sell</li> </ul> </li> <li>➤ Bid Participation for Primary Dealership.</li> <li>➤ Auction Calendar Maintenance</li> </ul> Back Office functionalities: <ul style="list-style-type: none"> <li>➤ Deal Confirmation</li> <li>➤ Deal Settlement</li> <li>➤ Revaluation</li> <li>➤ Valuation</li> <li>➤ Coupon Register</li> </ul>	



Request for Proposal

SL No.	Required specification/functions/activities that should be available in the Core Banking Solution (CBS)/ Core Financial Solution (CFS)	Bidder Response
	➤ Portfolio of holding securities	
6.6	<p><b>Share Investment</b></p> <ul style="list-style-type: none"> <li>➤ Group Info</li> <li>➤ Sector Info</li> <li>➤ Instrument Details</li> <li>➤ Trade Instructions</li> <li>➤ Trade Confirmation</li> <li>➤ Payment Instructions</li> <li>➤ Payment Confirmation</li> <li>➤ Share in Portfolio</li> <li>➤ Right Share Maintenance</li> <li>➤ Bonus Share Maintenance</li> <li>➤ IPO Maintenance</li> <li>➤ Placement Share Maintenance</li> <li>➤ Broker Details</li> <li>➤ Broker Ledger</li> <li>➤ Pay Receive Execution</li> <li>➤ Market Information</li> <li>➤ Market wise Instruments</li> <li>➤ Market Rates</li> </ul>	

**Note 1:** Emphasis will be given to the quality, technical specification and experiences of bidders in the area/services. So, BIFFL is not bound to accept the lowest bid.

**Note 2:** The bidder will be required to study the present BIFFL business requirement in order to propose an appropriate solution which will be cost effective and best solution to protect the interest of BIFFL. A SLA (Service Level Agreement) must be provided with the offer and it will be negotiated along with Financial offer.

**Note 3:** Competent Authority of the BIFFL reserves the right to add, remove or modify any hardware or software component keeping the design and architecture intact for accurate and cost effective solution based on current/modern technology trend that will add value to the Online Solution.

## SECTION 3

## SCHEDULE OF FINANCIAL PROPOSAL

The financial offer should be submitted in the following format and should include delivery, customization, installation, implementation and commissioning cost of software and applicable charges, Taxes, VAT etc., if any.

**PRICE OF CORE BANKING SOLUTION (CBS) / CORE FINANCIAL SOLUTION (CFS) FOR BIFFL TO BE SUPPLIED AND DELIVERY SCHEDULE.**

Particulars	Unit Price (Tk.)	Total Price (Tk.)
<b>I. Engine &amp; License</b>		
<b>Engine &amp; License</b> :(50 concurrent user license)		
<b>Core Service</b>		
a. Customer Information File		
b. General Ledger		
c. Image Processing		
d. Product Designer		
e. Charge Rules Designer		
f. Interest Rate Designer		
g. Transactions		
<b>Deposits</b>		
a. Time Deposit		
b. Scheme Deposit		
<b>Loan &amp; Lease</b>		
a. Continuous Loan		
b. Commitments & Credit Limits		
c. Term Loan & Lease		
d. Collaterals		
e. Non-Performing Loan		
<b>CIB Interface</b>		
a. Subject File for Customer Information		
b. Contract File for Loan and Advance		
<b>Treasury Service</b>		
a. Money Market		
b. Bank Accounts & Cheque Management		
c. Dealer Maintenance		
d. Counter Party Maintenance		
e. Share Investment		
f. Borrowing Facilities		
<b>Factoring</b>		
a. Parameter Setup		
b. Debtors		
c. Bill Register		

## Request for Proposal

<b>Additional Concurrent Users</b> (minimum license orderable 10 users)	<b>BDT. .... / Users</b>	<b>Total</b>
--	--------------------------	--------------

Particulars	Unit Price (Tk.)	Total Price (Tk.)
<b>II. Data Migration, Implementation &amp; Training</b>		
a. Data Migration		
b. Training (for 10 Persons)		
c. Implementation		

<b>III. Annual Maintenance Charge (AMC) &amp; Warrant</b>		
Warranty Period		
Annual Maintenance Charge for 04 (four) years after warranty period		

**Note 1:** Price shall include all customs duties, VAT and other taxes already paid or payable if Contract is awarded and shall be delivered price in final destination or at point of delivery.

**Note 2:** The Tenderer will complete these columns as appropriate following the details specified in Section 2.

Signature:

--

Name:

--

In the capacity of:

--

## APPENDIX –A

**List of abbreviated Terms**

<b>AIT</b>	Advance Income Tax
<b>AMC</b>	Annual Maintenance Contract
<b>ATM</b>	Automated Teller Machine
<b>BG</b>	Bank Guarantee
<b>BKE</b>	Bilateral Key Exchange
<b>BTB</b>	Back to Back
<b>CAPM</b>	Capital Asset Pricing Model
<b>CAR</b>	Capital Adequacy Requirement
<b>ICBS</b>	Islamic Core Banking Software
<b>CIB</b>	Credit Information Bureau
<b>CIF</b>	Customer Information File
<b>CRG</b>	Credit Risk Grading
<b>CRR</b>	Cash Reserve Ratio
<b>DBI</b>	Department of Bank Inspection
<b>DD</b>	Demand Draft
<b>DRS</b>	Disaster Recovery Site
<b>ECC</b>	Export Cash Credit
<b>ECG</b>	Export Credit Guarantee
<b>EDF</b>	Export Development Fund
<b>EPZ</b>	Export Processing Zone
<b>ERQ</b>	Export Retention Quota
<b>EXP</b>	Export (foreign)
<b>FC</b>	Foreign Currency
<b>FDBP</b>	Foreign Documentary Bill Purchase
<b>FDD</b>	Foreign Demand Draft
<b>FDR</b>	Fixed Deposit Receipt
<b>FTT</b>	Foreign Telegraphic Transfer
<b>GBP</b>	Grant Britain Pound
<b>HP</b>	Hire Purchase
<b>PDCP</b>	Profit During Construction Period
<b>PDGP</b>	Profit During Grace Period
<b>IMP</b>	Import (foreign)
<b>KYC</b>	Know Your Customer
<b>LC</b>	Letter of Credit
<b>LCA</b>	Letter of Credit Authorization
<b>LCAF</b>	Letter of Credit Authorization Form
<b>LDBP</b>	Local Documentary Bill Purchase
<b>MPI</b>	Murabha Post Import
<b>BMTR</b>	Bi muazzal Trust Receipt
<b>MOU</b>	Memorandum of Understanding

<b>MSS</b>	Monthly Saving Scheme
<b>NPV</b>	Net Present Value
<b>NRTA</b>	Non Resident Taka Account
<b>OD</b>	Over Draft
<b>PC</b>	Packing Credit
<b>P/L</b>	Packing List
<b>PO</b>	Purchase Order
<b>POS</b>	Point of Sale
<b>RWA</b>	Risk Weighted Asset
<b>SBS</b>	Schedule Bank Statistic
<b>SDR</b>	Security Deposit Receipt
<b>SLR</b>	Statutory Liquidity Reserve
<b>SOD</b>	Secured Over Draft
<b>SWIFT</b>	Society for Worldwide Inter-bank Financial Telecommunication
<b>TM</b>	Travel Miscellaneous (foreign)
<b>TT</b>	Telegraphic Transfer
<b>VIP</b>	Very Important person

**Note:** Besides the Request for Proposal, the Management of BIFFL preserves the right upon discussion with the vendor(s) to negotiate the prices and also for Integration/Modification of Software Modules to protect the interest of BIFFL.