Community Bank
• Trust • Security • Progress

Tender Document

[Limited Tender]

Delivery, Installation, & Implementation of Non-Performing Loan Management System for Community Bank Bangladesh PLC.

Invitation for Tender No: CBBL/HO/ICT/19-2026/639
Dated: 18-02-2026
Tender issued on: 18-02-2026

BID SCHEDULE
For

Item Sl.	Item Description
01	Delivery, Installation, & Implementation of Non-Performing Loan Management System for Community Bank Bangladesh PLC.

INVITATION TO BID

Community Bank Bangladesh PLC. invites tender from bona fide bidders, proposals to offer Delivery, Installation, and Implementation of Non-Performing Loan Management System for the Community Bank Bangladesh PLC. The bidder should be well experienced to complete the task/tasks.

The last date for submission of Tender is 02nd March, 2026. Sealed Quotation Envelope (*Technical & Financial in separate envelopes*) shall be addressed to "Chief Information Technology officer (CITO), Community Bank Bangladesh PLC., Police Plaza Concord (Level 10, Tower 2), Gulshan 1, Dhaka-1212.", by **02:00 PM.** The bidder may depute their representative at the time of opening of Tender.

EXECUTIVE SUMMARY

Community Bank Bangladesh PLC. (CBBL), a concern of Bangladesh Police Kallyan Trust, is established with a vision to serve communities to progress with the tailormade secured solutions abiding by the highest level of Corporate Governance and Trust.

It aims to contribute in the economic growth of the country by providing financial products & services to the communities across geographies. State-of-the-art Core Banking System will enable the operation to manage centrally in optimum magnitude.

Community Bank runs on its three core building blocks i.e. Trust, Security and Progress.

Scope of Bid

Bidders are required to propose solutions as specified in the technical and financial proposal for the supply, installation and implementation of following items. Bidders are required to propose their solutions under **one envelop** system. Bidders are required to quote for the items and are fully responsible for offered products and implementation of the same as specified in the terms and conditions.

The scope of the bid includes supply, installation and commissioning of various Hardware/ Software are described below.

Item Sl.	Item Description
01	Delivery, Installation, & Implementation of Non-Performing Loan Management System for Community Bank Bangladesh PLC.

The successful Bidder shall be responsible for all the product(s) and service(s) offered by them for project management and co-ordination of the item(s) mentioned above for Community Bank Bangladesh PLC.

Bidder's qualification

1. The Bidder must have specific IT experience in Successful delivery of at least one (1) banking software solutions in any Financial Institution/Banks.
2. The Bidder must submit copy of 2 (two) ongoing SLA/work order of banking software solution (with any Financial Institution/Banks) (*please enclose supporting document*).
3. The Bidder must have adequate resources (minimum 10) to ensure timely project implementation and after go-live support & services.
4. The bidder must be regular tax payer.
5. Trade License.
6. Certificate of Incorporation.
7. TIN Certificate.
8. BID Security of BDT 50,000.00 (Fifty thousand) for the Solution in the form of Payment Order/Demand Draft/Bank Guarantee in favor of Community Bank Bangladesh PLC. The bid security should be valid for 3 (Three) months after the date of bid opening and must be submitted inside the financial proposal.

TERMS & CONDITIONS:

1. This invitation for Tenders is open to eligible tenderers from Local Company Only.
2. The tenderer shall not be under a declaration of ineligibility for corrupt, fraudulent, collusive or coercive practices.
3. The Tenderer with a consistent history of litigation or a number of arbitration awards against it, shall not be eligible to tender.
4. The Tenderer shall have the legal capacity to enter into the contract.
5. The Tenderer shall not be insolvent, bankrupt or being wound up, its business activities shall not be suspended, and it shall not be the subject of proceedings for any of the foregoing.
6. The Tenderer shall have fulfilled its obligations to pay taxes and social security contributions under the relevant national laws and regulations.
7. The Tenderer shall process the necessary professional and technical qualifications and competence, financial resources, including after-sales service, specific product experience, and reputation.
8. All Price should be including all VAT and TAX
9. Financial offer should be valid for Minimum (06) Six months
10. The bank will carry out a detailed evaluation of the quotation according to the information supplied by the bidder through its proposal.
11. Considering the Experience, quality and other factors, CBBL is not liable to select the lowest bidder.
12. The bank reserves the right to accept or reject any or all quotation at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the grounds for the Bank's action.
13. Must fulfill CBBL Mentioned functional and implementation requirement.
14. Requirement study, Supply, Development, Installation, Configuration, Customization and commissioning of all the components must be done at the pre-determined locations as specified by the Bank at no additional cost within the mentioned timeframes after email or letter confirmation.
15. Ensure support during working hour.
16. Additionally, vendor will install and configure the DR site (disaster recovery) for Application and Database. In case of any disaster of primary site have to ensure the software will run from DR.
17. Onsite Training: Training for the users shall provide in bank site, at least for the 15 persons.
18. The bidder may offer any additional features in-built with this proposal to make the project better.
19. Any extra features and/or policies, design may be included during implementation or after implementation as per requirements of Management.

20. Before Go-Live, the bidder must perform parallel run/test of the system for 1 (one) month.

21. After implementation, the bidder shall closely monitor the system during the warranty period, which shall be three (3) months from the date of Go-Live. During this period, the bidder shall provide necessary support to ensure system stability and address any issues arising from the implementation. Upon completion of the three-month warranty period, the monthly subscription fee shall commence.

22. Any kind of customization that shall be necessary to accommodate new product feature, enhance business needs in its related field must be done at the request of ICT Division of the bank with no additional cost within warranty period. The bidder must ensure integration with existing systems and ensure smooth performance of all the equipment/solution for uninterrupted operation. Integration must ensure with current CBS (Finacle 10.2.18).

23. The Bank may raise any other relevant issues for customization with the business need of time, which must be complied at no additional cost.

24. The bidder must ensure expected performance of the new system as required by Community Bank Bangladesh PLC.

25. The bank will check and verify the newly developed module supplied in conformity with the approved technical specifications and will notify the bidder if any defects found. The bidder MUST correct the defects immediately.

26. If the supplied module is found to be defective or otherwise not in accordance with the specifications, the Bank may reject the module by giving notice.

27. The bidder will submit proper documents and diagram of all the systems as per standard.

28. Downtime of the proposed system: Bidder must ensure that system downtime remains 0% (Zero) at any stage from commissioning of the system.

29. The bidder has to maintain the standard of delivered products as specified in the Guideline on ICT Security for Banks and Non-Bank Financial Institutions dated June 2023 issued by the Bangladesh Bank.

30. The bidder will submit step by step procedure for installation, testing and commissioning of products and training along with projected time frame within 1 (One) week of issuance of this work order. The bidder will also submit detailed procedure of testing and User Acceptance Test (UAT) documentation and UVT (User Verification Test), which will be signed by the concerned authority of CBBL.

31. Any extra features and/or policies, design may be included during implementation or after implementation as per requirements of Management.

32. For any type of sub-standard quality product from selected bidder end, the Bank reserve the right for outright rejection of the goods, which you will take back at bidder own cost and will replace with acceptable quality within (10) ten days of the rejection.

<u>SOFTWARE REQUIREMENTS</u>

Delivery, Installation, & Implementation of Non-Performing Loan Management System for Community Bank Bangladesh PLC.

The Vendor shall design, configure, and deploy the NPL Management system with the following functional modules, strictly aligned with Community Bank's Business Requirement Document (BRD).

1. User Login & Authentication Module

This module shall ensure secure access, user validation, and audit compliance for the NPL Management system.

<u>Key Requirements:</u>

- Authentication & Access
    - User login via Active Directory (AD) authentication
    - Secure logout with redirection to login page
- User Validation
    - Validation maintained by CBS user ID through User Validation API
    - Automatic branch/posting transfer during first login if CBS ID is transferred
    - Display of user's name as per CBS records
- Branding & Interface
    - CBBL logo displayed in the application
- Audit & Logging
    - User log report maintained for audit trail
- Error Handling

    Error messages to include:

    - Invalid User ID/Password
    - Password expired
    - Inactive user, please contact system administrator

2. Loan Monitoring Module
The system shall function as the core data and monitoring engine.

<u>Key Requirements:</u>
• Import loan data from CBS via API, secured DB link, or controlled Excel/CSV upload
• Dynamic calculation of:
- Outstanding amount
- Due and overdue amount
- Principal, interest, penal interest, charges, suspense, and unapplied interest
    - Real-time Days Past Due (DPD) calculation
    - Historical DPD migration tracking (Regular → SMA → NPL)
    - Early warning alerts for stress indicators

  o Audit trail for all data updates and uploads

3. Recovery Manager (RM) Performance Module
This module shall ensure accountability, transparency, and performance optimization.

<u>Key Requirements:</u>
- Automated allocation of accounts based on:
  - DPD bucket
  - Borrower type
  - Geography
  - Product
  - RM workload and recovery effectiveness

- RM Dashboard showing:
  - Assigned portfolio
  - Follow-ups due
  - PTPs obtained and kept
  - Visit schedules
  - Recovery progress

- Auto-generated task lists based on priority and risk scoring
- Field Visit Tracking with:
  - Geo-tagging and GPS validation
  - Time-stamping
  - Image and video uploads

- RM performance KPIs including:
  - Recovery percentage
  - Contact ratio
  - Visit adherence
  - PTP conversion ratio

- Supervisor escalation alerts for missed actions
- Incentive calculation based on Community Bank's approved incentive rules

4. Promise-to-Pay (PTP) & Call Management Module
This module shall manage structured borrower communication and commitment tracking.

<u>Key Requirements:</u>
- Recording of PTP details:
  - Amount
  - Expected payment date
  - Payment mode
  - Confidence level
  - RM notes and borrower sentiment

- Automated call scheduling based on behavior, DPD, and priority
- Call outcome logging (e.g., commitment, callback, no response)

- Optional call recording upload (subject to bank's telephony setup)
- Automated SMS reminders before and after PTP due dates
- PTP analytics including:
    - PTP kept ratio
    - Conversion trends
    - Early deterioration indicators

- Integration with AI BOT for automated reminders

5. Legal Module
The Legal Module shall manage the complete legal recovery lifecycle.

Key Requirements:
- Automated identification of accounts requiring legal action
- Digital legal case file management including:
    - Case number, court, district, case type
    - Lawyer assignment
    - Filing and hearing dates
    - Case stage tracking

- Court Diary with automated reminders
- Panel Lawyer Portal for:
    - Hearing updates
    - Document uploads
    - Expense claims and approvals

- Auction-related information tracking
- Settlement workflows for:
    - Rescheduling
    - Restructuring
    - One-Time Settlement (OTS)
    - Compromise cases

6. Analytics & Reporting Module
This module shall provide management-level insights and regulatory support.

Key Requirements:
- Dashboards for Head Office, Regional Office, and Branch
- Portfolio views by:
    - Product
    - Region
    - Branch
    - Loan size
    - Borrower segment

- Collection vs Target analysis with variance explanation
- NPL and SMA trend analysis with drill-down
- Legal progress and recovery effectiveness reports

- Regulatory reports as specified by Community Bank:
    - Dynamic recovery report
    - Dynamic write-off recovery report
    - Dynamic call report
    - Dynamic Visit report
    - Dynamic Case report
    - Dynamic Bot call report

7. Information Management & Documentation Module
This module shall serve as a centralized information repository.

Key Requirements:
- Borrower Profile with:
    - Personal and business details
    - KYC and guarantor information
    - Collateral and group exposure mapping

- Integration with bank's Document Management System (DMS), where applicable
- Storage of loan, security, valuation, insurance, and legal documents
- Expiry alerts for KYC and insurance documents
- Complete recovery activity timeline
- Borrower 360° consolidated view

8. AI BOT & Notification Module
This module shall automate borrower communication and behavior analysis.

Key Requirements:
- AI Voice BOT with Bangla and English support
- Automated calls for reminders, confirmations, and follow-ups
- Auto-updating of call outcomes in the system
- AI-driven SMS notifications based on borrower behavior
- Repayment probability and behavior analysis

9. Write-Off Management Module
This module shall support structured monitoring and management of write-off eligible accounts
while maintaining complete visibility of financial impact and follow-up activities.

Key Requirements:
- Instant Due Amount Calculation
    - System shall instantly calculate total due amount for write-off consideration, including principal, interest, charges, and suspense components.
- Expense Tracking
    - System shall record and track all write-off related expenses such as legal costs, recovery costs, and operational expenses.
    - Expense entries shall be linked to individual accounts with date, type, and amount.

- Follow-Up Tracking
  - o System shall maintain a structured follow-up log for written-off accounts.
  - o Follow-ups shall include recovery attempts, communications, and actions taken

post write-off.
- Segment-Wise Summary Preview
  - o System shall provide summary views of written-off accounts segmented by:
    - ➢ Product
    - ➢ Branch
    - ➢ Region
    - ➢ Loan size
  - o Summary shall show total written-off amount and recovery status.

- Payment History
  - o System shall retain full payment history of written-off accounts.
  - o Any recovery received after write-off shall be recorded and reflected against the account.

10. Mobile Apps
This apps shall extend the NPL Management system to mobile platforms (Android & iOS), ensuring accessibility, real-time updates, and field-level efficiency.

Key Requirements:
- User Access & Security
  - o Secure login with Multi-Factor Authentication (MFA)
  - o Role-based access (RM, Supervisor, Legal, Management)
  - o Biometric authentication (fingerprint/face ID)

- RM Field Operations
  - o Mobile dashboard showing assigned portfolio, tasks, and visit schedules
  - o Geo-tagged field visit logging with GPS validation
  - o Instant borrower profile access (loan details, KYC, collateral, recovery history)
  - o On-the-spot PTP entry with photo/audio notes

- Communication & Notifications
  - o Push notifications for task reminders, PTP follow-ups, and legal updates
  - o Integrated SMS for borrower communication
  - o AI BOT integration for automated reminders and confirmations

- Document & Media Uploads
  - o Capture and upload borrower documents, images, and videos directly from mobile
  - o Offline mode with auto-sync when internet is available

- Analytics & Reporting (Mobile View)
  - o Branch/Region level dashboards optimized for mobile
  - o Recovery progress tracking and KPI snapshots
  - o Supervisor escalation alerts
  - o All reports of web version (access will be based on job role)

- Management Features
  - o Mobile access to portfolio summaries, recovery trends, and legal case status
  - o Approval workflows for expenses, settlements, and restructuring requests

Special Note

The NPL Management system shall:

- Comply with Bangladesh Bank's Non-Performing Loan (NPL) related circular requirements, as updated from time to time.
- Adhere to Community Bank's internal Special Asset Management (SAM) protocols, ensuring alignment with evolving regulatory and operational standards.
- The System should also cover all the requirements mentioned in the "Core Banking Solution (CBS) Features and Controls, April, 2024, Version 2.0" by Bangladesh Bank.

Others Requirement
- Specify the hardware requirement separately for DC & DR
- Specify the software requirements separately for DC & DR

STANDARD FORMAT OF FINANCIAL PROPOSAL

Financial Proposal - Standard Forms

Summary of Costs

Financial Proposal (Details)

Item Description	Qty	Price (In BDT)
Delivery, Installation (at DC & DR) and Implementation of Non-Performing Loan Management System.	1	
Total		
VAT and AIT		
Grand Total (Including VAT & AIT)		

Monthly Subscription Fee

Module No	Item description		Monthly Subscription Fee (Including VAT & AIT)
	Particulars		BDT
01	Non-Performing Loan Management System.	In amount	

Additional Customization and Training Cost Per Man-day

Additional customization cost per man-day (Including VAT & TAX) in BDT	Training cost per man-day (Including VAT & TAX) in BDT