Community Bank

• Trust • Security • Progress

Tender Document

[Open Tender]

One stage Two Envelop

Supply, Install, Configure, Integrate, Test and Deploy of Digital Lending, Buy Now Pay Later (BNPL) & Digital Deposit Platform for Community Bank Bangladesh PLC.

Invitation for Tender No: CBBL/HO/ICT/20-2026/875
Dated: 07-09-2026
Tender issued on: 07-09-2026

Invitation for Tender Offer

BID SCHEDULE
For

Item Sl.	Item Description
01	**Supply, Install, Configure, Integrate, Test and Deploy of Digital Lending, Buy Now Pay Later (BNPL) & Digital Deposit Platform for Community Bank Bangladesh PLC.**

INVITATION TO BID

Community Bank Bangladesh PLC. invites tender from bona fide bidders to submit proposals to offer **Supply, Install, Configure, Integrate, Test and Deploy of Digital Lending, Buy Now Pay Later (BNPL) & Digital Deposit Platform for Community Bank Bangladesh PLC.** for Community Bank Bangladesh PLC. The bidder should be well experienced to complete the task/tasks.

The last date for submission of Tender is **20 September, 2026**. Sealed Quotation Envelope (***Technical & Financial in separate envelopes***) shall be addressed to "Head of GSD, Community Bank Bangladesh PLC., Police Plaza Concord (Level 12, Tower 2), Gulshan 1, Dhaka-1212.", by **03:00 PM.** The bidder may depute their representative at the time of opening of Tender. Also note that technical proposal and live demonstration of the software will be evaluated after completing initial scrutiny of the required documents submitted along with the proposal. Financial proposal of the technically eligible bidders only, will be opened.

EXECUTIVE SUMMARY

Community Bank Bangladesh PLC. (CBBL), a concern of Bangladesh Police Kallyan Trust, is established with a vision to serve communities and promote progress through tailor-made, secure solutions while upholding the highest standards of Corporate Governance and Trust.

The Bank aims to contribute to the economic growth of the country by providing innovative financial products and services to communities across geographies. Its state-of-the-art Core Banking System enables centralized operations at optimum scale.

Community Bank has expanded its network to 19 branches, 5 sub-branches, 110 service desks, and 191 ATMs/CRMs. With the rapid growth in customer base, digital banking services, and the increasing demand for seamless, technology-driven financial products, the Bank is committed to implementing a robust, secure, and scalable **Digital Lending, Buy Now Pay Later (BNPL) & Digital Deposit Platform.**

The proposed platform will enable end-to-end digital lending and deposit services, including customer onboarding, digital loan origination, credit assessment, BNPL financing, digital savings and deposit account opening, repayment management, and automated disbursement and collection processes. It will provide seamless integration with the Bank's Core Banking System, payment gateways, e-KYC services, credit scoring engines, and other internal and external digital platforms to ensure a unified and efficient customer experience.

The solution will strengthen governance, enhance operational efficiency, improve customer accessibility through fully digital financial services, and ensure compliance with Bangladesh Bank's ICT Security Guidelines, AML/CFT requirements, data privacy regulations, and all other applicable regulatory directives.

Community Bank continues to operate on its three core building blocks: Trust, Security, and Progress.

SCOPE OF WORK

Scope of Bid

Bidders are required to propose solutions as specified in the technical and financial proposal for the supply, installation, and implementation of the following items. Bidders are required to propose their solutions under a **two-envelope** system. Bidders are required to quote for the items and are fully responsible for the 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 the Software and related services as described below.

Item Sl.	Item Description
01	**Supply, Install, Configure, Integrate, Test and Deploy of Digital Lending, Buy Now Pay Later (BNPL) & Digital Deposit Platform 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 experience in implementing and/or deploying Nano Loan (eLoan) and/or Micro DPS Solutions in at least one **(1) Bank**, Non-Bank Financial Institution (NBFI), or MFS provider. Supporting documents such as Work Order, Completion Certificate, Contract Agreement, or Client Reference must be enclosed with the Technical Proposal.

2. The Bidder must submit copies of at least one **(1) ongoing Service Level Agreement (SLA)** for a Nano Loan (eLoan), Micro DPS, or Digital Deposit Solution provided to a Bank, Non-Bank Financial Institution (NBFI), or MFS provider. Relevant supporting documents must be enclosed.

3. The Bidder must have adequate technical and functional resources, with a minimum of **10 qualified personnel**, having relevant expertise in digital lending, nano loan processing, DPS/deposit management, API/system integration, application security, database management, and post-implementation support and maintenance, to ensure successful project implementation and ongoing support.

4. The Bidder must have proven capability and **experience in integrating** the proposed solution with Core Banking Systems (CBS), Digital Banking platforms, Mobile Applications, and other relevant financial systems. Supporting documents and client references shall be submitted where applicable.

5. The Bidder must submit an up-to-date **Income Tax** Clearance Certificate, BIN Registration Certificate, and VAT Registration Certificate.

6. A valid **Trade License** must be submitted.

7. A valid **Certificate of Incorporation** /Registration must be submitted.

8. The Bidder must submit evidence of having adequate **financial and operational capability** to implement, maintain, and support the proposed Nano Loan (eLoan) and Micro DPS Solution throughout the contract period.

9. Bid Security of **BDT 50,000.00** (Taka Fifty Thousand) in the form of a Payment Order or Bank Guarantee in favor of Community Bank Bangladesh PLC shall be submitted. The Bid Security shall remain valid for Six (6) months from the date of bid opening and must be enclosed with the Technical Proposal.

TERMS & CONDITIONS:

1. This invitation for Tenders is open to eligible tenderers from Locally registered companies.

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 possess the necessary professional and technical qualifications and competence, financial resources, including after-sales service, specific product experience, and reputation.

8. All prices should be in BDT include all VAT and TAX.

9. Financial offer should be valid for minimum six (06) 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 quotations 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's mentioned functional and implementation requirements.

14. Any bid not accompanied by an acceptable bid security shall be rejected as non-responsive even if that bid is found technically responsive during technical evaluation.

15. The bid security of unsuccessful bidders will be returned after selection of the successful bidder. The bid security of the successful bidder will be returned when the bidder has signed the agreement and furnished the required performance security.

16. The bid security may be forfeited if (a) the bidder withdraws its bid during the period of bid validity specified in the bid form; (b) if a successful bidder fails to sign the contract and (c) if a successful bidder fails to furnish the performance security.

17. Only technically qualified bidder will be eligible for opening financial proposal.

18. Requirement study, Supply, Development, Installation, Configuration, Customization, and commissioning of all 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.

19. Ensure support during working hours.

20. Additionally, the vendor will install and configure the DR site (disaster recovery) for Application and Database. In case of any disaster at the primary site, the vendor must ensure the software will run from DR.

21. Onsite Training: Training for users shall be provided at the Bank site, for at least 10 persons.

22. The bidder may offer any additional features in-built with this proposal to enhance the project.

23. Any extra features and/or policies may be included during or after implementation as per requirements of Management.
24. Before Go-Live, the bidder must perform parallel run/test of the solution for 1 (one) month.

25. After implementation, the bidder shall closely monitor the system during the warranty period, which shall be one (1) year from the date of Go-Live. Upon completion of the warranty period, a five (5) year Support Period shall commence.

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

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

28. The Bank will check and verify the newly developed or configured module supplied in conformity with the approved technical specifications and will notify the bidder if any defects are found. The bidder MUST correct the defects immediately.

29. 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.

30. The bidder will submit proper documentation and system architecture diagrams as per standard.

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

32. 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 Bangladesh Bank.

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

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

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

36. The bidder may be invited to give presentations on the product and project methodologies.

37. After the receipt of the work order from the Bank, 10% (ten percent) of project value in the form of Pay Order or Bank Guarantee (BG) for 01 (one) year, or till project completion, whichever comes later, must be submitted.

The proposed solution is intended to facilitate the digital origination, assessment, approval, disbursement, servicing, collection, and monitoring of:

1. Digital / Nano Loan
2. Buy Now, Pay Later (BNPL) and
3. Micro/ Digital DPS.

The solution shall enable customers to access financial services through **Community Cash and other approved digital channels**, while providing CBBL with an integrated underwriting, credit assessment, loan management, transaction processing, monitoring, and reporting framework.

2. PROJECT OVERVIEW

Community Bank Bangladesh PLC intends to establish a scalable and digitally enabled lending and deposit platform to respond to changing customer expectations and increasing demand for convenient, fast, and accessible financial services.

The proposed solution will leverage **digital onboarding, e-KYC, alternative credit scoring, automated decisioning, API-based integration, digital underwriting, automated disbursement and repayment mechanisms** to enhance customer experience and operational efficiency.

Under the existing conventional lending process, customers generally need to complete paper-based applications and submit supporting documents physically. Credit assessment, verification, approval, and disbursement may require significant processing time. The proposed digital platform will simplify and automate these processes, enabling eligible customers to apply for financial products remotely through approved digital channels.

The solution will also support CBBL's financial inclusion objectives by creating alternative mechanisms for assessing customers who may have limited or insufficient conventional credit history, subject to applicable regulatory and internal credit policies.

Key Expected Outcomes

1. Digital and simplified customer onboarding;
2. Faster credit assessment and decision-making;
3. Alternative and credit-score-based customer assessment;
4. Automated loan origination and underwriting;
5. Digital disbursement and repayment;
6. Improved customer experience;
7. Reduced operational dependency on manual processes;
8. Improved portfolio monitoring and risk management;
9. Greater reach among underserved and underbanked segments; and
10. Scalable infrastructure for future digital financial products.

3. PROJECT OBJECTIVES

The key objectives of the project are to:

1. Establish a robust digital lending and deposit ecosystem for CBBL;
2. Digitize loan origination, credit assessment, underwriting, approval, disbursement, collection, and reconciliation;
3. Provide customers with convenient access to financial services through digital channels;
4. Introduce credit-score-based lending and automated decisioning;
5. Expand CBBL's reach among underserved, underbanked, and emerging customer segments;
6. Reduce turnaround time and operational costs;
7. Strengthen credit risk assessment through data-driven decision-making;
8. Enable seamless integration with CBBL's CBS, mobile application, MFS, payment systems, and third-party service providers; and
9. Establish a scalable platform capable of supporting future products and business models.

4. PROJECT SCOPE

A Bank is seeking proposals from qualified vendors to provide suitable Digital Lending solutions to support extensive and rapidly growing customer demands in the changing consumer behavior driven by advancements in technology. Digital lending can significantly enhance the Bank's lending propositions that cater to individuals, retail, SME and corporate segments and is key for financial inclusion by reaching underbanked and unbanked populations, as well as individuals and small businesses in remote or rural areas. It offers greater efficiency and convenience with faster service and user-friendly platforms. Leveraging alternative credit scoring and advanced analytics, digital lending provides more accurate risk assessments and personalized loan offerings. Operational costs are reduced through automation, and the scalability of digital platforms allows for broader reach. Diverse lending models, such as peer-to-peer lending, crowdfunding, and buy now, pay later options, expand the market. Digital lending has global reach, with significant potential in emerging markets. Integration with other financial services and fintech collaborations further enhances the ecosystem. Improved customer experience through personalization and transparency makes digital lending an attractive alternative to traditional banking.

The proposed solution shall cover, but not be limited to, the following products and services:

4.1 Digital Lending

1. Digital / Nano loan
2. Buy Now, Pay Later (BNPL)

4.2 Digital Deposit

1. Micro / Digital DPS

4.3 Core Capabilities

The solution shall support:

1. Digital customer onboarding;
2. e-KYC and identity verification;
3. Customer eligibility assessment;
4. Digital credit scoring;
5. Automated underwriting;
6. Rule-based decision engine;
7. Credit verification and CPV;
8. Loan application processing;
9. Approval and rejection workflows;
10. Digital consent and documentation;
11. Automated disbursement;
12. Repayment and collection;
13. Digital DPS account opening, auto-closure/early closure;
14. Digital DPS daily interest accrual & periodic booking of the interest;
15. Auto TDS & Excise Duty collection as per NBR rules;
16. Collections through FT, EFT/NIKASH and Payment Gateway;
17. Disbursement of funds through FT, EFT, IBFT, MFS
18. Delinquency management;
19. Customer notifications;
20. Portfolio monitoring;
21. MIS and regulatory reporting;
22. API and SDK integration;
23. Audit trail and transaction monitoring; and
24. Management dashboards and analytics.

5. STAKEHOLDER ROLES & RESPONSIBILITIES

5.1 Software Vendor

The Software Vendor shall:

1. Provide the digital credit scoring engine based on CBB-approved parameters;
2. Provide digital loan origination and onboarding capabilities;
3. Provide digital application processing for Digital/Nano Loan, CMSME Loan, Credit Card and BNPL;
4. Provide BNPL functionality and related merchant/supplier integration;
5. Provide SDK/API for integration with Community Cash and other approved applications;
6. Provide a digital underwriting portal for CBB;
7. Integrate approved third-party service providers for CPV and other verification services;
8. Facilitate API integration with CBBL's CBS, LCM, MFS, PSP and other approved systems;
9. Provide required APIs, SDKs and integration capabilities;
10. Maintain appropriate security, auditability and system availability; and
11. Provide implementation, training, maintenance and post-implementation support.

5.2 Community Bank Bangladesh PLC

CBB shall:

1. Define and approve product parameters, eligibility criteria and credit policies;
2. Provide lending and deposit services to eligible customers;
3. Approve or decline applications in accordance with applicable PPGs and credit policies;
4. Provide required APIs, batch files and system access for integration;
5. Integrate the SDK into Community Cash and other approved applications;
6. Provide SMS/email gateway connectivity where applicable;
7. Monitor credit quality, portfolio performance and customer service;
8. Ensure regulatory and internal policy compliance; and
9. Provide required business, operational and technical support throughout implementation.

5.3 Lean Core Middleware

The Lean Core Middleware shall support:

1. End-to-end processing of digital financial products;
2. Deposit, asset and partner/agent management;
3. Integration with CBB CBS, Community Cash, CMIS, IFS/ERP and other platforms;
4. API/batch-based transaction processing;
5. Loan and deposit account creation;
6. Repayment and settlement processing;
7. CIB and related reporting;
8. Customer and portfolio MIS; and
9. Reconciliation and transaction status management.

5.4 Third-Party Service Providers

Third-party service providers may provide:

1. Digital CPV;
2. Identity verification;
3. Address verification;
4. e-KYC services;
5. Credit bureau or other approved data services; and
6. Other services approved by CBB.

All third-party engagements shall remain subject to CBB's applicable outsourcing, information security, compliance and vendor management requirements.

6. PROPOSED BUSINESS PROCESSES

6.1 Buy Now, Pay Later (BNPL)

The proposed BNPL process shall generally include:

1. Customer registration and digital onboarding;

2. Customer profile and CIF creation/tagging;
3. Credit score generation;
4. Eligibility assessment;
5. Product selection;
6. BNPL application submission;
7. KYC/e-KYC and CPV verification;
8. Application review through the underwriting portal;
9. CBBL approval/decline decision;
10. Product delivery by the approved supplier;
11. Customer delivery confirmation;
12. Disbursement to the supplier through approved Bank/MFS channels;
13. Automatic creation of the BNPL loan account;
14. Generation of repayment schedule;
15. EMI collection;
16. Reconciliation and monitoring; and
17. Automatic closure upon full settlement.

During Phase 1, **MFS channels may be used for disbursement and collection**, subject to CBB's approved implementation plan.

Customers shall receive appropriate SMS, email and/or in-app notifications at key stages of the transaction lifecycle.

6.2 Digital/Nano Loan

The Digital/Nano Loan process shall include:

1. Digital customer registration;
2. e-KYC and customer identification;
3. Credit score generation;
4. Eligibility assessment;
5. Loan amount and tenor selection;
6. Digital loan application;
7. Conditional approval, where applicable;
8. Customer consent and acceptance of terms and conditions;
9. CPV and other required verification;
10. Approval/decline through the underwriting portal;
11. Disbursement to the approved Bank/MFS account;
12. Creation of loan account through LCM/CBS;
13. Repayment through approved channels;
14. Automated interest, charges and repayment processing;
15. Delinquency monitoring; and
16. Loan closure following full settlement.

6.3 Micro DPS / Digital Deposit

The Micro DPS process shall include:

1. Digital customer onboarding;
2. e-KYC, where applicable;
3. Selection of deposit amount and tenure;
4. Selection of installment frequency;
5. Nominee information capture;
6. Display of maturity value and applicable terms;
7. Customer acceptance of terms and conditions;
8. Initial installment payment through approved Bank/MFS channels;
9. Digital creation of the deposit account;
10. Automated installment collection;
11. SMS/email confirmation;
12. Interest, tax, VAT, excise duty and other applicable processing;
13. Customer access to deposit and maturity information;
14. Cancellation/closure in accordance with applicable regulations and CBBL policy; and
15. Maturity proceeds transfer to the customer's designated account.

7. PRIORITY CLASSIFICATION

Requirements shall be classified as follows:

Priority	Definition
Critical	Mandatory requirement essential for successful implementation.
High	Important requirement that significantly impacts project success but may be deferred for an MVP, subject to approval.
Medium	Important value-enhancing requirement that may be implemented in a subsequent phase.
Low	Desirable or "nice-to-have" functionality that is not essential for initial implementation.
Future	Functionality outside the current implementation scope but potentially required in a future release.

8. FUNCTIONAL REQUIREMENTS

8.1 BNPL Functional Requirements

The system shall, at a minimum:

1. Support customer registration using approved/whitelisted mobile numbers;
2. Create a new CIF or link an existing CIF, as applicable;
3. Display eligible products based on approved credit limits;
4. Allow customers to select eligible products;
5. Display product details and pricing;
6. Allow customers to select repayment tenors;
7. Display applicable EMI, interest, processing fees and other charges before application;
8. Capture delivery address and required information;

9. Support digital application and document submission;
10. Facilitate e-KYC and liveness verification;
11. Facilitate CPV through an approved third-party service provider;
12. Provide CBBL with full application and credit-score visibility;
13. Enable approval/decline by authorized CBBL personnel;
14. Generate customer notifications;
15. Capture digital consent;
16. Facilitate supplier delivery confirmation;
17. Support digital disbursement;
18. Automatically create loan accounts through LCM/CBS;
19. Generate repayment schedules;
20. Support EMI collection;
21. Process interest, penal charges, taxes and applicable fees;
22. Provide reconciliation and loan closure; and
23. Notify customers of overdue/outstanding amounts.

8.2 Digital/Nano Loan Functional Requirements

The system shall:

1. Support customer registration and CIF mapping;
2. Generate and display credit scores;
3. Determine eligible loan limits;
4. Allow customers to select loan amount and repayment tenor;
5. Display applicable interest, fees and EMI;
6. Capture loan purpose;
7. Support digital application submission;
8. Facilitate conditional/automated approval where applicable;
9. Capture customer consent;
10. Support e-KYC and liveness verification;
11. Capture disbursement account information;
12. Facilitate CPV;
13. Enable CBBL approval/decline;
14. Process digital disbursement;
15. Generate loan accounts through LCM/CBS;
16. Display loan details and repayment schedules;
17. Support digital repayment;
18. Process interest, penal interest and applicable charges;
19. Provide automated customer notifications;
20. Monitor delinquency; and
21. Automatically close the account upon full settlement.

8.3 Micro DPS Functional Requirements

The system shall:

1. Allow customers to select deposit amount and tenure;
2. Allow customers to select installment frequency;

3. Display estimated maturity value;
4. Support e-KYC;
5. Capture nominee information;
6. Capture E-TIN information where applicable;
7. Apply tax according to applicable regulatory requirements;
8. Display DPS terms and conditions;
9. Support initial and recurring payments through approved channels;
10. Generate payment confirmations;
11. Create deposit accounts through LCM/CBS;
12. Support multiple DPS schemes where permitted;
13. Display deposit details and maturity value;
14. Support cancellation in accordance with CBBL policy and regulatory requirements;
15. Process interest, tax, VAT, excise duty and other applicable charges; and
16. Transfer maturity proceeds to the customer's designated account.

9. UNDERWRITING PORTAL REQUIREMENTS

The Software Vendor's underwriting portal shall provide authorized CBB users with:

1. Customer credit-score breakdown;
2. e-KYC and verification information;
3. BNPL, Credit Card and Digital Loan applications;
4. Application status tracking;
5. Repayment transaction information;
6. Customer search and listing;
7. Application approval/decline functionality;
8. Disbursement status update;
9. Dashboard and portfolio overview;
10. Total customer and application statistics;
11. Total disbursement and repayment information;
12. Reconciled amount information;
13. Application download in Excel/PDF format;
14. Monthly billing information; and
15. Role-based access and complete audit trails.

10. NON-FUNCTIONAL REQUIREMENTS

10.1 Performance & Scalability

The solution shall:

1. Support increasing transaction and application volumes;
2. Maintain acceptable response times during peak periods;
3. Support high transaction throughput;
4. Be scalable for future products and customer growth; and
5. Minimize service disruption during system upgrades.

10.2 Security

The solution shall provide:

1. Encryption of data at rest and in transit;
2. Role-based access control;
3. Multi-factor authentication where applicable;
4. Secure API communication;
5. Vulnerability management;
6. Regular security assessments;
7. Penetration testing;
8. Comprehensive audit logs; and
9. Appropriate security controls in accordance with CBBL's information security requirements.

11. TECHNICAL & INTEGRATION REQUIREMENTS

The proposed solution shall support:

System Architecture

1. Modular and scalable architecture;
2. API-driven integration;
3. Microservices architecture, where applicable;
4. Cloud-compatible deployment architecture, where permitted;
5. High availability and resilience; and
6. Disaster recovery capability.

Data Management

1. Secure database management;
2. Data migration support;
3. Backup and recovery;
4. Data retention;
5. Data integrity controls; and
6. Secure data exchange.

Integration

The solution shall support integration with:

1. CBB Core Banking System;
2. Community Cash App;
3. Lean Core Middleware;
4. CMIS;
5. IFS/ERP;
6. MFS/PSP platforms;
7. SMS/email gateways;
8. e-KYC/identity verification services;
9. CPV service providers;

10. Payment gateways;
11. CIB and other approved regulatory systems; and
12. Other third-party systems approved by CBB.

13. REPORTING, MONITORING & AUDIT

The solution shall provide comprehensive reporting capabilities, including:

1. Application reports;
2. Approval and rejection reports;
3. Disbursement reports;
4. Collection and repayment reports;
5. Delinquency and overdue reports;
6. Portfolio performance reports;
7. Customer-level MIS;
8. Product-level MIS;
9. Transaction and reconciliation reports;
10. Regulatory reports;
11. Management dashboards;
12. Custom report generation; and
13. Data export in Excel, CSV and PDF formats.

All critical system activities shall be captured through an appropriate audit trail.

14. MAINTENANCE & SUPPORT

The selected vendor shall provide:

1. Implementation support;
2. System monitoring;
3. Incident management;
4. Technical support;
5. Bug fixing;
6. Security updates;
7. Patch management;
8. Regulatory change support;
9. System performance monitoring;
10. Disaster recovery support;
11. User training;
12. Documentation; and
13. Post-implementation support.

The vendor shall define appropriate **Service Level Agreements (SLAs)** covering system availability, incident response, resolution time, support coverage and escalation mechanisms.

15. PROJECT SCHEDULE & IMPLEMENTATION TIMELINE

The bidder shall submit a detailed implementation plan covering, at a minimum:

1. Requirement validation;
2. Solution design;
3. API/SDK integration;
4. Configuration and customization;
5. Third-party integration;
6. System development;
7. System integration testing (SIT);
8. User acceptance testing (UAT);
9. Security assessment and penetration testing;
10. Data migration, where applicable;
11. Training;
12. Pilot implementation;
13. Production deployment;
14. Hypercare support; and
15. Post-implementation stabilization.

The final implementation timeline shall be agreed between CBBL and the selected vendor following completion of the detailed requirement validation and solution design exercise.

16. GOVERNANCE & CHANGE MANAGEMENT

Any change to the approved business requirements, product parameters, integration scope, workflow or technical architecture shall be managed through a formal **Change Request (CR)** process.

The change management process shall include:

1. Change identification;
2. Business justification;
3. Impact assessment;
4. Cost and timeline assessment;
5. Risk assessment;
6. Relevant approval; and
7. Controlled implementation and documentation.
8. No material change shall be implemented in the production environment without the required authorization from CBB.

Others Requirement:

- Specify the hardware requirement separately for DC, DR & UAT
- Specify the software requirements separately for DC, DR & UAT

STANDARD FORMAT OF FINANCIAL PROPOSAL

Financial Proposal - Standard Forms

Summary of Costs

Option- 1 (Perpetual License):

Financial Proposal (Details)		
Item Description	Qty	Price (In BDT)
Supply, Install, Configure, Integrate, Test and Deploy (DC & DR) of Digital Lending, Buy Now Pay Later (BNPL) & Digital Deposit Platform for Community Bank Bangladesh PLC.	1	
Total		
VAT and AIT		
Grand Total (Including VAT & AIT)		

Recurring Costs (AMC)

Module No	Item description		Yearly AMC (Including VAT & AIT) after 1 Year Warranty			
			2	3	4	5
	Particulars		BDT	BDT	BDT	BDT
01	Digital Lending, Buy Now Pay Later (BNPL) & Digital Deposit Platform	In amount				
		In percentage (%)				

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

Option- 2 (Subscription based License):

Financial Proposal (One Time Cost)		
Item Description	**Qty**	**Price (In BDT)**
Supply, Install, Configure, Integrate, Test and Deploy (DC & DR) of Digital Lending, Buy Now Pay Later (BNPL) & Digital Deposit Platform for Community Bank Bangladesh PLC.	1	
Total		
VAT and AIT		
Grand Total (Including VAT & AIT)		

Financial Proposal (Monthly Subscription)		
Item Description	**Qty**	**Price (In BDT)**
Monthly Subscription fee of Digital Lending, Buy Now Pay Later (BNPL) & Digital Deposit Platform	1	
Total		
VAT and AIT		
Grand Total (Including VAT & AIT)		

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