

Tender Notice for Appointment of Audit Firm for Loan Portfolio Quality Review and Operating cost evaluation of Community Bank Bangladesh PLC. for the year ended 31st December 2026.

The Board in its 79th meeting held on August 19, 2026, has decided to commission an independent review covering two areas:

- The administration, quality, classification and provisioning of the Bank's credit portfolio, and
- the structure, drivers and efficiency of the Bank's operating cost base.

Scope of Work	Part A: Loan Portfolio Quality Review • Review 4 to 5 branches such as Corporate, Gulshan, Motijheel, Uttara etc (branch wise top 20) or as required loans and advance portfolio (excluding retail segment) including funded and non-funded facilities, with particular focus on sanction, documentation, security/collateral, disbursement, monitoring, repayment and recovery records, any laps in documentation, process violation, diversion/siphoning of funds, accommodation transactions or other practices, monitoring & supervision gap etc. Part B: Operating Cost evaluation • Review the various expenses heads with particular focus on excess expenses in any heads, process violation, budget variance, analyze third party spend by category and by vendor, significant contracts for pricing basis, benchmark competitiveness, renewal terms, auto renewal clauses and service level agreements, analyze IT spend split between run and change, license and subscription utilization, maintenance contracts, and duplicate or underutilized applications etc. and provide an implementation roadmap with owner, sequence, dependencies and a benefit tracking mechanism.
Deliverables	- Inception report: confirmed scope, reference date, sampling methodology, data request list, work plan – indicative time -week 1 - Draft report, Part A: Loan portfolio quality, classification, provisioning, ECL, quantified gaps and capital impact - indicative time -week 4 - Draft report, Part B: Operating cost evaluation, benchmarking, quantified opportunities and implementation roadmap - indicative time -week 8 - Final consolidated report, incorporating management responses - indicative time -week 10 - The engagement partner of the audit firm shall present the key findings to the Board of Directors and/or the appropriate Board Committee. - indicative time -week 12 All deliverables in English.



Consultant eligibility	Bidders must evidence each of the following. Evidence must be specific, naming engagements, clients where disclosure is permitted, periods and the bidder's role. vi. A professional Chartered Accountancy firm enlisted by Bangladesh bank and registered in Bangladesh in continuous practice for not less than 10 years, in good regulatory standing. vii. Bank portfolio quality review experience. Completion, within the last five years, of at least 2 portfolio quality, asset quality or credit due diligence assignments for banks or financial institutions. viii. Cost, operating model and efficiency or Valuation experience. Completion, within the last five years, of at least 1 cost base, operating model, internal control, process efficiency reviews. ix. The bidder must not be the Bank's statutory auditor for the period under review and must not be placed in a self-review position. Evidence of the ability to field the proposed team on the stated timeline, with named resources. The Consultant will execute a non-disclosure agreement before receiving any data.
Proposal requirements	Bidders must submit a technical proposal and a separate sealed financial proposal containing: Technical proposal 1. Understanding of the assignment and key issues. 2. Detailed methodology for Part A and Part B, including sampling approach, ECL re performance approach and benchmarking approach. 3. Work plan, timeline and milestone schedule. 4. Team composition, named CVs and effort allocation by role in person days. 5. Three client references for comparable assignments. 6. Conflict of interest and independence declaration. Financial proposal 1. All-inclusive fee in BDT, exclusive of VAT, with VAT and withholding tax shown separately. 2. Fee build up by role, rate and person days.

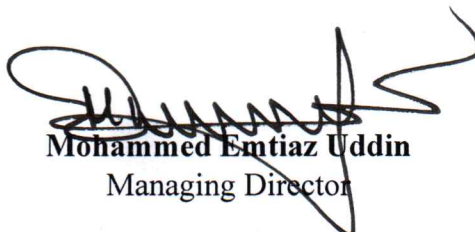
Terms and Conditions	a) Interested firm have to quote their fees including VAT;
	b) Only the eligible firms can submit quotation;
	c) The bidder should have valid trade license, TIN, BIN and other regulatory permission (if any);
	d) E-mail quotation only to: tender@communitybankbd.info
	e) Community Bank Bangladesh PLC. reserves the right to accept or reject all or any of the applications without assigning any reason;
	f) Any persuasion/ influence will lead to disqualification.
Procuring Entity Details	
Name of Official	Md Shariful Islam Kadir FCA
Designation	CFO of Community Bank Bangladesh PLC.
Address	Community Bank Bangladesh PLC. Head Office Police Plaza Concord (Level 10, tower-2) Plot-2, Road-144, Gulshan-1, Dhaka 1212, Bangladesh.
Last Date of Submission	Thursday, 22 October 2026 (on or before 4.00 pm)
Phone	+880 9612712220
Community Bank Bangladesh PLC. Police Plaza Concord (level-10, Tower-2) Plot-2, Road-144, Gulshan Dhaka 1212, Bangladesh. Web: communitybankbd.com  Community Bank • Trust • Security • Progress	

Prepared by



Md. Shariful Islam Kadir, FCA
Chief Financial Officer

Approved by



Mohammed Entiaz Uddin
Managing Director