



# Ansar-VDP Unnayan Bank

Information Communication Technology Department

Head Office: 14 Outer Circular Road, Rajarbagh, Dhaka - 1217

website: <https://ansarvdpbank.portal.gov.bd/>

## INVITATION FOR EXPRESSIONS OF INTEREST (EOI)

Ansar-VDP Unnayan Bank (AVUB) invites EOI under the provisions of the Public Procurement Rules-2008 (with latest amendments) for the Selection of Software Developing/Software Solution Providing Firm for Supply, Installation, Customization, Parameterization, Implementation, Data Migration, Support & Services and Maintenance of Online Real Time Core Banking Solution (CBS) with Capacity building of Bank's Designated Personnel under the terms and conditions outlined below and detailed in the Terms of Reference (TOR):

GOVERNMENT OF PEOPLE'S REPUBLIC OF BANGLADESH		
01.	Ministry/Division	Ministry of Finance/Financial Institution Division
02.	Agency	Ansar-VDP Unnayan Bank
03.	Procuring Entity Name	Ansar-VDP Unnayan Bank
04.	Title of Service	Selection of Software Developing/Software Solution Providing Firm for Supply, Installation, Customization, Parameterization, Implementation, Data Migration, Support & Services and Maintenance of Online Real-Time Core Banking Solution (CBS) with Capacity building of Bank's Designated Personnel.
05.	Procuring Entity District	Dhaka
06.	Expression of Interest for Selection of	Software Developing/Software Solution Providing Firm (Time Based)
07.	EOI Ref. No.	AVUB/2/22/120/CBS/01
08.	Date (dd/mm/yyyy)	17-07-2025
KEY INFORMATION		
09.	Procurement Method	Quality and Cost Based Selection (QCBS)
FUNDING INFORMATION		
10.	Budget and Source of Funds	Ansar-VDP Unnayan Bank's Own Source of Funds
PARTICULAR INFORMATION		
11.	Project Programm Code	Not Applicable
12.	Project Programm Name	Automation of Bank
13.	EOI Closing Date and Time	Date: 13-08-2025; Time: 04.00 pm.(Local Time)
INFORMATION FOR APPLICANT		
14.	Brief Description of Assignment	<p>Online Real-Time Core Banking Solution (CBS) should have following modules:</p> <p>Core Services, General Banking; Deposit; Loan/Credit/Investment; Treasury; General Ledger; System Administration; Report Management; Development of Share Management System; Payroll and Provident Fund Management System; IOS and Android based Mobile Application Development; Digital On-Boarding &amp; E-KYC; Remittance;</p> <p><b>Interfaces, Integration and APIs:</b></p> <p>Interface with mobile operator for SMS Alerts for transaction and reporting; Interface with MFS (BKash/ Rocket / Nagad); Integration with payment systems (BACH, BEFTN, RTGS, NPSB, MFS, POS); Internet and mobile banking integrations; API for fintech and third-party integrations; Integration with a secure, scalable, and interoperable ATM network and international card schemes (Visa, Master Card). Support remote monitoring, Cash Forecasting, Transaction Reconciliation and meet regulatory compliance standards set by Bangladesh Bank.</p> <p><b>Features:</b></p> <p>Business Continuity, Disaster Recovery and Cyber Security Features. Data migration from existing platforms. Training and capacity building for designated Bank Personnel. Post-implementation Support and Maintenance.</p> <p>Must be capable of handling a minimum of 3,000 users and 600 concurrent users. It must also have the capacity to operate more than 350 branches of the Bank. <b>For detail Terms of Reference (TOR) please visit:</b> <a href="https://ansarvdpbank.portal.gov.bd/">https://ansarvdpbank.portal.gov.bd</a></p>



15.	Experience, Resource & Delivery Capacity Required	<ol style="list-style-type: none"> <li>1. The Software Developing/Software Solution Providing Firm must have 10 (ten) years in relevant practical experience of developing and implementation of Real-Time Online Core Banking Solution in the Banking sector of Bangladesh. Necessary experience documents need to be attached.</li> <li>2. Must have registered Limited company in Bangladesh having valid Certificate of Incorporation, Updated Trade License, TIN Certificate, Income Tax Return of Last FY &amp; VAT registration certificate.</li> <li>3. The Software Developing/Software Solution Providing Firm must have had business for the last 10 (ten) years.</li> <li>4. The Software Developing/Software Solution Providing Firm must have at least 10 (ten) years proven experience in providing support services of Online Real-Time CBS.</li> <li>5. The Software Developing/Software Solution Providing Firm must undertake that supplied Real-Time Online Core Banking Solution (CBS) is capable of handling a minimum of 3,000 users and 600 concurrent users across 350 branches of the Bank.</li> <li>6. The Software Developing/Software Solution Providing Firm must have Real-Time Online Core Banking Solution (CBS) running in live at least 05 (five) years in 02 (to) Banks (at least 50 branches) in Bangladesh. Up-to-date experience certificate and relevant documents must be submitted in this regard.</li> <li>7. The Software Developing/Software Solution Providing Firm should have ISO-9001:2015 certificate or ISO-27001:2005 (Information Security Management System) certificate or CMMI (Capacity Maturity Model Integration) Minimum Level-3.</li> <li>8. The Software Developing/Software Solution Providing Firm must have an experience of supplying and implementing Real-Time Online CBS with related services for minimum Tk. 05 (five) Crore for a single product (CBS) in a single organization the last 10 (ten) years (years counting backward from the date of publication of EOI in the newspaper).</li> <li>9. The Software Developing/Software Solution Providing Firm must have a minimum amount of current asset or liquid asset or working capital or credit facility shall be Tk.10 (ten) crore.</li> <li>10. The Software Developing/Software Solution Providing Firm must have a minimum required qualified and experienced professionals.</li> </ol>
16.	Other Details (if Applicable)	<ol style="list-style-type: none"> <li>a. The Software Developing/Software Solution Providing Firm shall be selected in accordance with PPA/2006 and PPR/2008.</li> <li>b. Expression of Interests (EOI) in 02 (two) sets [One original + One duplicate/copy] shall be submitted in sealed envelope, delivered to the address of the undersigned Official Inviting EOI.</li> <li>c. Detail Terms of Reference (ToR) are available in Bank Website (<a href="https://ansarvdpbank.portal.gov.bd">https://ansarvdpbank.portal.gov.bd</a>).</li> <li>d. Interested firms can download ToR Documents.</li> </ol>
17.	Association with foreign Firm is	Not Encouraged
<b>PROCURING ENTITY DETAILS</b>		
18.	Name of the Official Inviting EOI	Parveen Akter
19.	Designation of the Official Inviting EOI	Deputy Managing Director
20.	Address of the Official Inviting EOI	Ansar-VDP Unnayan Bank Information Communication Technology Department Head Office: 14 Outer Circular Road, Rajarbagh, Dhaka-1217.
21.	Contact Details of the Official Inviting EOI	Phone: 0258317000 E-mail: <a href="mailto:dmd@ansarvdpbank.gov.bd">dmd@ansarvdpbank.gov.bd</a>
Appropriate authority reserves the right to accept or reject any or all EOI's		

  
Deputy Managing Director



# Terms of Reference (TOR)

For

**Selection of Software Developing/Software Solution Providing Firm for Supply, Installation, Customization, Parameterization, Implementation, Data Migration, Support & Services and Maintenance of Online Real-Time Core Banking Solution (CBS) with Capacity building of Bank's Designated Personnel**



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## 1. Background

Bangladesh Ansar and Village Defense Force is the largest disciplined and well-organized force in the country, the number of members of this force is about 61 lakh (Approx.), almost half of them are women. Ansar-VDP Unnayan Bank is a specialized bank controlled by the government, which established with the objective of involving the members of the orderly and well-organized Bangladesh Ansar and Village Defense force in economic activities and improving their standard of living, which started its operations on 10 January 1996. Since its inception, this bank has been working tirelessly for poverty alleviation, empowerment of women and economic development of Ansar and Village Defense Force members by providing Banking services.

Ansar-VDP Unnayan Bank's funds are collected from the bank's paid-up capital, government loans, Bangladesh Bank loans and loans from various state-owned banks and institutions, and own income and debt collection.

Ansar-VDP Unnayan Bank has an authorized initial capital of Taka 100 (One Hundred) Crores which has been increased step by step to present Taka 1000 (One Thousand) Crores. The issued capital of the bank is 400 (four hundred) crores, of which 25% i.e. 100 crores belongs to the Government of the People's Republic of Bangladesh and 75% i.e. 300 crores to members/members of Ansar and Village Defense Forces, officers and employees of Ansar and Village Defense Forces and officers and employees of the Bank. 100 (One Hundred) each of which is raised through the sale of shares worth Tk. Providing loans with or without collateral from members of Ansar and Village Defense Forces. Accepting deposits and granting loans is one of the functions of banks.

Financial Institutions Department of the Ministry of Finance of the Government of the People's Republic of Bangladesh and following the policies of Bangladesh Bank, 18 regional offices across the country through 34 loan products so far in agricultural production, dairy production and artificial breeding, agricultural loans including a house and a farm, agricultural and rural loans including SMEs and other income generating activities. Loan operations are being conducted through 259 branches under the jurisdiction. All lending activities of the bank are managed under supervised credit.

Out of existing 259 branches operations of 66 branches are currently automated through Branch Banking Software name Infinity Banking Solution (Infinity 365) though data save centrally.

**Table – 01: Present Status with Business Dimension**

<b>1. Office and business dimension</b>	<b>At present</b>
a. Branches	259
b. Regions	18
c. Head Office Department	12
<b>2. Customer Based Information:</b>	
a. Total Number of Loan Accounts	Approx. 1,75,000
b. Total Number of Deposit Accounts	Approx. 4,10,000
c. Total Number of User	700
d. Total Number of Concurrent User	200
e. Total Number of Transactions per branch per day	Peak: 500; Off Peak: 100

To modernize and streamline its banking operations, the institution has identified the need to procure a comprehensive Core Banking System (CBS) software solution. The CBS will replace manual processes, ensure regulatory compliance, improve service delivery, and enable digital transformation.

## 2. Objectives

In order to ensure the value addition both in technology and performance, Ansar-VDP Unnayan Bank (AVUB) management has decided to automate banking activities fully in Online Real-Time Core Banking Solution (CBS) to its current customer-base as well as for future.

The bank decided to implement an industry standard State-of-the-art Online Real-Time Core Banking Solution (CBS) for the Bank to bring uniformity and to keep pace with the technological advancement in the banking sector. The primary objective of this procurement is to acquire a robust, scalable, and secure Core Banking System that will support the institution's operations, including (but not limited to):

- Customer account management
- Deposits and withdrawals
- Loan origination, processing and management
- General ledger and financial accounting with dynamic reporting system
- Compliance with central bank regulations
- Multi-branch and Multiuser operations and access
- Integration with third-party system using open service API (e.g. payment platform)
- Digital channels integration (e.g., mobile banking, internet banking etc.)



### 3. Scope

Bangladesh Bank has clear instruction to implement Online Real-Time Core Banking Solution (CBS) in all the state-owned Banks. Under the contract for Hiring a National renowned Software Developing/Software Solution Providing Firm to review the existing business processes of AVUB, Develop, supply & install and implement Online Real-Time Core Banking Solution (CBS) in all the branches of Ansar-VDP Unnayan Bank. Bank wishes to establish a state-of-the-art IT Systems by implementing Online Real-Time Core Banking Solution (CBS) system which will be able to support its existing operations as well as future extended operations also.

AVUB wishes to receive proposals from the Tenderer for establishing a robust application system for automating banking operations. The Software Developing/Software Solution Providing Firm must include supply, installation and commissioning, customization and implementation, data migration of existing system and training of the proposed CBS in their proposal based on schedule of requirement: Section 06.

The Software Developing/Software Solution Providing Firm must specify the required Operating and Database System, Hardware and Network architecture including other necessary software with proper specification considering the Current Business Dimension and Future Projection as defined in the table 1 & 2 for smooth operation of the proposed CBS. From the prescribed specification of the tenderer the Bank will procure Operating and Database System, Hardware, Network Devices and connectivities in separate Tender(s).

A work plan with a clear listing of milestones for deliverables should be submitted as per schedule of requirement: Section 06 of the tender schedule

Requirement with Business Dimension of AVUB is given below:

Table – 02: Future Requirement with Business Dimension Projection	
1. Office and Business Dimension	Requirement
a. Branches	350
b. Regions	25
c. Divisional Offices	4
d. Head Office Department	Related Department
2. Customer Based Information:	
a. Total Number of Accounts	Unlimited
b. Total Number of User	3000
c. Total Number of Concurrent User	600
d. Total Number of Transactions per branch per day	Unlimited

To fulfill the requirements as projected, AVUB is looking for modern business solutions that will help the Bank to be more efficient, dynamic and resilient. The Software Developing/Software Solution Providing Firm (here-in-after called as "The Firm") must submit the details of Online Real Time Core Banking Solution (CBS) that should be capable enough to scale both horizontally and vertically in order to grow with the increase of number of customer as well as with the addition of new delivery channels. It should be highly configurable in parameter settings so that all the rules can easily be applied for different banking products and services and also possess the flexibility of modifying the screen and report content without modifying the source code having in-built security features in multiple levels. The scope of services are generally included but not limited to following requirements:

- 3.1 Business & Functional Performance Requirements of the System;
- 3.2 Systems Specifications Requirement;
- 3.3 Gap Identification report /Product fitment document and Resolution;
- 3.4 Implementation Methodology with development and Customization;
- 3.5 Training & Technology Transfer;
- 3.6 Data, facilities and local services to be provided by the Client;
- 3.7 Warranty and Technical Support;

The brief description of above scope of work are given for better understanding of the services is given bellow:



### **3.1 Business & Functional Performance Requirements of the System**

The Software Developing/Software Solution Providing Firm needs to demonstrate that the Online Real-Time Core Banking Solution (CBS) meets all business & functional performance requirements as set forth by Ansar-VDP Unnayan Bank (AVUB). These business & functional requirements are generally included but not limited to:

#### **Phase – 1 : Mandatory Solution**

##### **List of Modules are:**

- a) General Banking
- b) Deposit
- c) Loan/Credit/Investment
- d) General Ledger
- e) System Administration
- f) Alerts (SMS & Email) Service
- g) Mobile Application Development (Android and IOS based)
- h) Digital On-Boarding & E-KYC
- i) API for fintech and 3<sup>rd</sup> Party System
- j) Report Management
  - i). Dynamic and Customized Report generate facilities as per AVUB
  - ii). CIB Reporting
  - iii). Customized Reporting Facilities as per Bangladesh Bank and Other Regulatory Authority

##### **List of Interfacing/ Channels integration with CBS:**

- a) Interface with MFS (BKash/ Rocket / Nagad)
- b) Interface with mobile operator for SMS alert for Transaction.
- c) Standard integration facilities through Open API, ISO 8583, Web Services, XML & JSON format or relevant
- d) Fintech System and 3<sup>rd</sup> Party System Interface – Open Service API must provide

#### **Phase – 2 : Post Mandatory Solution**

##### **List of Modules are:**

- a) Internet Banking
- b) Electronic Fund Transfer (EFT)
- c) BACH(Bangladesh Automated Clearing House)
- d) Real Time Gross Settlement (RTGS)
- e) Treasury.
- f) Agent Banking
- g) Share Management System (AVUB customized module)
- h) Payroll and Provident Fund Management System
- i) Remittance
- j) NPSB

##### **List of Interfacing/ Channels integration with CBS:**

- a) Interface with – BACH, BEFTN, RTGS, NPSB, Other necessary Interface of Payment Systems of Bangladesh
- b) Integration with a secure, scalable, and interoperable ATM network and international card schemes (Visa, Master Card).
- c) Internet and mobile banking integrations

All modules and features (except Share Management System) should also be complied with - “Guidelines on Core Banking Solution (CBS) Features and Controls” published by Bangladesh Bank in May 2024 (Version 2.0) and also Latest Guidelines.

Moreover, the feature of each modules needs to be aligned or updated accordingly if Bangladesh Bank or other regulatory authority makes any changes to the CBS Guidelines or provides any kind of recommendation within the contract period.



### 3.2 Systems Specifications Requirement

The successful Software Developing/Software Solution Providing Firm will conduct a detailed systems requirements study and provide a Functional Requirements Specification Manual (FRSM) relating to the functionalities as required to support the various products and services offered currently by the Bank or to be offered by the Bank in the near future in terms of its business strategy.

In doing so the Software Developing/Software Solution Providing Firm is expected to take into account the minimum requirements laid down in General & Technical Requirements. Also it should include all the areas where the Software Developing/Software Solution Providing Firm is suggesting a work-around. If the work-around involves re-alignment or re-engineering of a business process, the re-aligned/ re-engineered process should be included in the FRSM.

- a. The FRSM should include the standard operating procedure proposed for the re-aligned/ re-engineered process. The Software Developing/Software Solution Providing Firm is expected to assist the Bank in aligning/engineering the business requirements with the application so as to enable centralization of desired business process, eliminate redundant and duplicate processes, increase operational efficiency and improve customer service. Software Developing/Software Solution Providing Firm is expected to prepare detailed documentation, presentation, workflows for the business processes affected due to implementation of Online CBS, delivery channels and other applications implemented by the Software Developing/Software Solution Providing Firm.
- b. The Software Developing/Software Solution Providing Firm must suggest suitable Business Continuity procedures applicable to its solution in case the solution is unavailable. These procedures should ensure that the customers of the Bank are not denied banking services due to the solution being unavailable to the Bank's users.
- c. The FRSM should include capabilities to automatically detect, inform and reverse transactions that may be incomplete due to Hardware and Network failures.
- d. The Software Developing/Software Solution Providing Firm shall provide the FRSM to the Bank for review and any comments or suggestions of Bank will be incorporated therein.
- e. The supplied CBS must be secured, reliable, modular and integrated.
- f. There will be proper Disaster Recovery Management, Business Continuity Plan (BCP), Data backup and restore management according to the Latest ICT security guidelines of Bangladesh Bank.
- g. The Software Developing/Software Solution Providing Firm will suggest the number and volume of the Functional and Technical Group for the bank and their responsibilities.
- h. The Bank will identify the functional heads for each process, which will be responsible for the review, comments and sign-off of the FRSM.
- i. The FRSM will deem to be completed when signed-off by the Bank and Software Developing/Software Solution Providing Firm.
- j. After signed-off the Software Developing/Software Solution Providing Firm will receive the completed FRSM from the bank and carry out current assessment study for all business activities, products and services offered by the bank to gain understanding of the bank's existing business operations as defined in FRSM.
- k. The Software Developing/Software Solution Providing Firm will help the bank to parameterize the product and provide valuable inputs at the time of system parameterization based on the current assessment study undertaken by the Software Developing/Software Solution Providing Firm.
- l. All the necessary parameters related to banking and administration needs to be configurable from user interface with proper audit log.
- m. The Software Developing/Software Solution Providing Firm must provide open service API. And ensure the integration with outer system as per AVUB needs.
- n. Share Management System Module: The features are mentioned below -

#### 1. Shareholder Management:

- 1.1 Share Profile Entry (as per Share Application Form)
- 1.2 Unique Share ID and Pin Code Generation for each Shareholder
- 1.3 Shareholder Photo Attachment and Upload Option (Instant Photo Take option by Webcam)
- 1.4 Shareholder related documents attachment and upload option
2. Share Purchase Record Entry
3. Shareholder Verification (through API) from Ansar-VDP MIS/HRM
4. Dividend Calculation - as per Bank Policy
5. Dividend Payment - as per Bank Policy (Branch Advice through CBS/BEFTN)
6. Share Transfer
7. Share Data Migration from existing MySQL Database to new system
8. Report Management - Generate Report as per Bank Requirements



**o. Mobile Application and Internet Banking Features:**

The following features must support both Internet Banking and Mobile Apps (Android, iOS) -

**1. User Authentication & New Sign-up**

- 1.1 Secured Sign-in
- 1.2 Sign-up (Individual Customer Registration)
- 1.3 Password Reset
- 1.4 Sign Out

**2. New Customer Onboarding using e-KYC**

**3. Account Management**

View Account Details: Displaying real-time account balances, transaction history and pending transactions.

- 3.1 Current & Savings Accounts
- 3.2 Recurring Deposits, Fixed Deposits
  - 3.2.1 Personal Loans
  - 3.2.2 Mini Statement, Custom Statement

**4. Deposit Services**

- 4.1 Opening Recurring Deposits (RD)
- 4.2 Opening Fixed Deposits (FD)

**5. Payments:**

- 5.1 **Bill Payments:** Allowing customers to pay bills, utilities, and other expenses directly from the mobile apps.
- 5.2 Mobile Top-Up
- 5.2 Institutional Payment

**6. Transfers:**

- 6.1 Transfer to Wallet
- 6.2 Fund Transfer:
  - 6.2.1 To Own Accounts
  - 6.2.2 Own Bank Transfers
  - 6.2.3 Other Bank Transfers

**7. Cheque Book Management**

- 7.1 Cheque Requisition
- 7.2 Stop Cheque
- 7.3 Cheque Status Inquiry

**8. Beneficiary Management**

- 8.1 Add/Delete Beneficiaries for different services

**9. Admin Panel Features**

- 9.1 User Role Management
- 9.2 Cheque Book Configuration
- 9.3 Deposit Product Configuration
- 9.4 Loan Product Configuration
- 9.5 Lock/Unlock User
- 9.6 Force Logout User
- 9.7 Audit Trail (Logged in User)
- 9.9 Configuration for:
  - o Maximum Password Failed Attempts
  - o Password Expiry (In Days)
  - o User Session Time Out
  - o Repeat Password parameter
  - o Password parameter
- 9.8 Sign In
- 9.9 Sign out

## 10. Add-on Features

- 10.1 Responsive Design (Optimized for all screen sizes)
- 10.2 Captcha on Sign-up (Prevent DDoS and bot attacks)
- 10.3 OTP for Financial Transactions (Enhanced security)
- 10.4 BI-Language Support (UI available in multiple languages)
- 10.5 Multi Device Session Logout
- 10.6 Auto Logout for inactivity
- 10.7 Virtual Keyboard (Sign In /OTP)

## 11. Cross-Platform Development:

11.1 **Multi-Platform Support:** Capability to develop mobile banking applications that run seamlessly across multiple platforms such as iOS and Android.

### 11.2 Secure Authentication and Authorization:

11.3 **Biometric Authentication:** Integration of biometric technologies (e.g., fingerprint, face recognition) for secure login and transaction authorization.

11.4 **Two-Factor Authentication (2FA):** Implementation of 2FA mechanisms to enhance security during login and sensitive transactions.

## 12. Alerts and Notifications:

12.1 **Transaction Alerts:** Real-time notifications for account activities, including deposits, withdrawals and other transactions.

12.2 **Due Date Reminders:** Alerts for upcoming bill payments, loan repayments, and other financial obligations.

## 13. Security and Compliance:

### 3.3 Gap Identification Report /Product Fitment Document and Resolution

The Software Developing/Software Solution Providing Firm will be responsible for gap identification and resolution so as to:

- a. Functionalities as mentioned in the FRSM.
- b. The Software Developing/Software Solution Providing Firm will provide the Bank with the gap identification report/product fitment document along with the necessary solutions to overcome the gaps within the delivery schedule.
- c. The Software Developing/Software Solution Providing Firm will ensure that all gaps identified at the time of system testing will be immediately resolved.
- d. The Software Developing/Software Solution Providing Firm will ensure that gaps pointed out by the audit and inspection team, statutory and regulatory bodies, or any other third-party agency engaged by the Bank will be immediately resolved.
- e. The Software Developing/Software Solution Providing Firm shall resolve gaps by proposing a suitable work around or customizing the proposed solution by way of modifications / enhancements, as necessary, to the proposed software solution within scope.
- f. The Software Developing/Software Solution Providing Firm shall provide all statutory, regulatory and ad-hoc MIS (Management Information System) reports as required by the Bank in the desired format during the initial phase of customization process.
- g. The Software Developing/Software Solution Providing Firm shall provide for all subsequent changes to reports as suggested by the statutory and regulatory bodies from time to time immediately to the Bank at no additional cost to the Bank (during warranty period).
- h. The Software Developing/Software Solution Providing Firm shall provide for a flexible report writer utility and train the Bank personnel in using the same.
- i. The Software Developing/Software Solution Providing Firm will give adequate time to the Bank for reviewing the gap report.
- j. The Software Developing/Software Solution Providing Firm will incorporate all the suggestions made by the Bank to the gap report.
- k. The Software Developing/Software Solution Providing Firm will ensure that they have the necessary infrastructure and people in place to resolve all the gaps within the timelines agreed, for implementation and roll out.



### 3.4 Implementation Methodology

Software Developing/Software Solution Providing Firm should provide implementation methodology including following:

- i. List down and describe the project's inherent risks and the steps mitigate them.
- ii. Provide the composition of the project team with requisite qualifications & experience.
- iii. Describe the role, responsibilities, required abilities and task of each team member.
- iv. Provide the various deliverables as part of the project plan.
- v. Provide Gantt chart of Work Plan.

The implementation will be divided into 2 phases:

- a) In phase – 1: **Mandatory Solution-** All the modules and Inerfacing must be implemented at a time.
- b) In phase – 2: **Post-Mandatory Solution** All the modules and Interfacing will be implemented module by module as per bank needs.

### 3.5 Training & Technology Transfer

- a. Software Developing/Software Solution Providing Firm shall have to provide necessary training to Bank's designated personnel on all the supplied CBS Software Modules, System Administration tools, Database Administration tools, CBS Application Administration, Parameterization, User account and Rights management, adding/introducing new products, Backup and Restore procedure and security monitoring etc.
- b. Software Developing/Software Solution Providing Firm shall have to provide necessary classroom and on job training on all the daily operation, safety practices, security etc. This training may be different for different location (head office department, regional office and Branch Offices) depending on the module they will be authorized to use.
- c. The Software Developing/Software Solution Providing Firm shall have to provide technical training for Bank Core Technical Team. It must be provided by the owner or developer of the CBS.
- d. The Software Developing/Software Solution Providing Firm shall have to provide Training of the Trainer (TOT) training.
- e. The recommended training should consider theoretical including questionnaire /assignment on class and practical for each participant.
- f. Software Developing/Software Solution Providing Firm shall make all appropriate logistical arrangements for any kinds of training.
- g. The Software Developing/Software Solution Providing Firm should have to provide a schedule regarding Technology Transfer to AVUB.

### 3.6 Data, Facilities and Local Services to be provided by the Firm

#### i) Data Migration

- a. The Software Developing/Software Solution Providing Firm will provide the data migration template with detail clarification for the required data along with required training. Bank will be responsible to collect data from the legacy sources in the prescribed templates. As per Bangladesh Bank Guideline Required Filed must be Considered during data migration from legacy system.

The Software Developing/Software Solution Providing Firm has to develop Data Migration tools for the existing Banking Application Software for smooth Data Migration, which shall be use for entire project/any future data migration. The presently running CBS software in Head Office and 66 branches are detailed as follow:

Name of Branch Banking System	Infinity Banking Solution (Infinity 365)
Database Management System	ORACLE 11g
Operating System	Windows 10 Professional
Development Language	ORACLE 11g
Reporting Tools	ORACLE 11g
No. of Branches	Head Office and 66 Branches
Application Type	Central
Location of Branches	All around Bangladesh

- b. All the balances pertaining to live accounts (from the time of account opening or from the time the data is available) for accounts like Demand Deposit, Term Deposits, Recurring deposits, Loans and Advances etc. should be migrated to the proposed solution for all the branches being converted to CBS.



The history data should be available from the beginning to comply the account operation and statement as per product (for all products, accounts, and schemes supported by the legacy application), general ledger, profit & loss statements, trial balance, account master information, standing instructions and transaction history (including GL, P&L heads and other office accounts) and should also support printing MIS reports as desired by the Bank for the legacy data migrated.

Software Solution Provider will migrate up to 5 years' transactional data of customer accounts for statement generation purpose. GL balances will be migrated for GL statement purposes.

- c. Bank will ensure reconciliation of existing outstanding entries. Reconciliation of all future entries will be automatically performed by the new CBS system from the migration day.
- d. The Software Developing/Software Solution Providing Firm will be responsible for formulating the "**Data Migration Strategy**" and process documents which will have to be reviewed and signed off by the Bank prior to commencement of the data migration exercise. The Online CBS Software Developing/Software Solution Providing Firm would need to factor all efforts to liaise, interact, develop tools etc. from the legacy system to obtain the data as desired by the CBS solution.
- e. The Software Developing/Software Solution Providing Firm will give the Bank adequate time (before last branch going to live) to review and sign-off the Data Migration Strategy and process documents.
- f. All comments and suggestions of the Bank must be incorporated in the data migration strategy and process documents before obtaining sign-off.
- g. The Software Developing/Software Solution Providing Firm may associate the Bank's personnel who are proficient in the legacy systems for assistance during the data migration exercise.
- h. For this purpose, adequate training would need to be impacted by the Software Developing/Software Solution Providing Firm to the Bank's personnel for the same.
- i. In the event of any gaps in the field mapping reports, the same would be discussed with the Bank and the agreed solution would be documented by the Software Developing/Software Solution Providing Firm and signed off from the Bank at no additional cost to the bank. The Software Developing/Software Solution Providing Firm would give the Bank adequate time for the review of the agreed solution.
- j. The Software Developing/Software Solution Providing Firm shall ensure that workarounds or default values that are moved to the production database as a result of gaps in the field mapping are duly taken care of after successful migration to CBS and the Bank officials are informed of the same in writing.
- k. Data cleaning in the legacy system and validation of migrated data will be the responsibility of the bank team. The bank must confirm the correctness and validity of the data after the data is prepare for migration.
- l. The Software Developing/Software Solution Providing Firm will be responsible to provide the required template for data migration. It will be the responsibility of the Software Developing/Software Solution Providing Firm to convey to the Bank, at least 45 days in advance from the date of migration, all the mandatory fields required for the functioning of the proposed applications that are not available in the legacy systems and that needs to be obtained by the Bank.
- m. In the event the Bank is unable to obtain all the mandatory fields as conveyed by the Software Developing/Software Solution Providing Firm, the Software Developing/Software Solution Providing Firm shall suggest as per Bangladesh Bank Guideline or the most suitable workaround to the Bank. The Software Developing/Software Solution Providing Firm shall document the suggested work around and sign-off will be obtained from the Bank for the suggested workaround.
- n. The Software Developing/Software Solution Providing Firm will be responsible for development of data entry programs/ applications with appropriate validations/checks that may be required for the purpose of data migration in order to capture data available with / obtained by the Bank in non – electronic format. These programs / applications should be made available to the Bank at least 30 days in advance from the date of migration. The Software Developing/Software Solution Providing Firm will be responsible to install the data capture tool at the branches where required and train the users on data entry.
- o. The Software Developing/Software Solution Providing Firm will conduct training for the personnel or any other third-party data entry agencies during the time of data entry with their responsibility and cost.

- p. The Software Developing/Software Solution Providing Firm will be responsible for uploading the data entered by the Bank through the manual data entry screens, programs / applications.
- q. The Software Developing/Software Solution Providing Firm shall ensure that sufficient training is imparted to the data migration team of the Bank with regards to but not limited to Online CBS data structure, field mapping requirements, field validations, default values and gaps in field mapping reports.
- r. The Software Developing/Software Solution Providing Firm shall develop the data conversion programs to convert banks data to Online CBS upload format. The Software Developing/Software Solution Providing Firm shall perform mock data migration tests to validate the conversion programs.
- s. The Software Developing/Software Solution Providing Firm will be responsible for assisting the Bank in conducting the acceptance testing and in verifying the completeness and accuracy of the data migrated from the legacy applications to the proposed systems.
- t. The Bank or its consultants may, at its will, verify the test results provided by the Software Developing/Software Solution Providing Firm.
- u. Any gaps / discrepancy observed will be reported in writing to the Software Developing/Software Solution Providing Firm, who will act upon it and resolve the same immediately or within 2 working days from the day of reporting the same.
- v. The Software Developing/Software Solution Providing Firm will be responsible for obtaining the data from the branches for the purpose of migration.
- w. The Software Developing/Software Solution Providing Firm will be responsible to develop control reports for verification of the data both before and after migration.
- x. The Software Developing/Software Solution Providing Firm will be responsible to Migrate Approx. 27 Lac Shareholder Profile records and related Transaction records from existing Share Database (MySQL) to Proposed Share Module. The presently running Online Share Management System Software detailed as follow:

Name of Software System	Online Share Management System
Database Management System	MySQL
Operating System	Linux
Development Language	Laravel PHP Framework
Reporting Tools	HTML,
No Shareholder	27 Lac (Approx.)
Application Type	Online
No of Software User	300 Aprox

## ii) Testing

- a. The Bank proposes to conduct "User Acceptance Test" (UAT) testing of Software based on number of accounts, branches and concurrent users for the purpose of ensuring that all the functionality requested by the Bank is available and is functioning accurately. The UAT would be carried out for the Online Real Transaction of CBS including the entire proposed module and interfacing (phase-1), phase-2 when it will be done. The end-to-end system from Head Office and Branches. The The Software Developing/Software Solution Providing Firm will bear the cost of all kinds of testing.
- b. The Software Developing/Software Solution Providing Firm will convey to the Bank that all the customizations that are required to "Go Live", as agreed upon and signed off by the Bank are completed and the solution is ready for testing.
- c. The Software Developing/Software Solution Providing Firm shall ensure the Bank that the customized CBS is tested for Security Testing.
- d. Bank will provide test servers. The Software Developing/Software Solution Providing Firm will install and configure CBS application to test servers to operate a minimum number of concurrent users/ branches/ transactions/ accounts. Simultaneous data migration testing, customizations and parameterization the application as per Bank's requirement also need to test. Upload live data of a sample branch in the test server need to test by the Firm.



- e. The Software Developing/Software Solution Providing Firm is expected to provide the requisite test and development infrastructure including hardware, software, operating system and database for all applications including any 3rd party solutions being offered by the Software Developing/Software Solution Providing Firm. Bank will provide connectivity to test server at DC/DRS at the desired testing center of the Bank for the purpose of testing. The Bank shall not pay any additional amounts to the Software Developing/Software Solution Providing Firm for the purpose of creating the test environment.
- f. The Software Developing/Software Solution Providing Firm will install client version of the solution on the PCs provided by the Bank.
- g. The Software Developing/Software Solution Providing Firm will assist the Bank in preparing test cases including test data.
- h. The Software Developing/Software Solution Providing Firm will assist the Bank in conducting all the tests and analyzing / comparing the results. The Software Developing/Software Solution Providing Firm shall provide minimum 04 (four) full time resources conversant in all business areas, for troubleshooting during the entire UAT process.
- i. Any deviations / discrepancies / errors observed during the testing phase will be formally reported to the Firm and the Software Developing/Software Solution Providing Firm will have to resolve them in priority basis and sign-off from the same will be obtained from the Bank. However, workaround solution should be provided, with respect to errors and bugs affecting the functioning and performance of banking operations.
- j. The Software Developing/Software Solution Providing Firm will be responsible for maintaining appropriate program change control and version control for all the modifications /enhancements carried out during the implementation / testing phases.
- k. The Firm will be responsible for providing and updating system & user manual as per the modifications.

### **iii) Pilot Implementation**

- a. The pilot implementation will consist of implementing the proposed Online Real time transaction of CBS with all modules as defined in the Tender schedule including the interfacing and 3rd party applications (if any) in some selected (15) branches, Head Office DC and DR Site.
- b. The Software Developing/Software Solution Providing Firm will coordinate with the vendor of hardware and other software for setting up all the servers at the DC and DRS. Installation & Configuration of the OS, RDBMS, Utility Software, Security Software and Management Software in all the places/sites.
- c. The Software Developing/Software Solution Providing Firm will be responsible for installing the applications with all the customizations duly tested.
- d. The Software Developing/Software Solution Providing Firm will set all the parameters in the applications as accepted in the test environment.
- e. The Software Developing/Software Solution Providing Firm shall be responsible for accuracy of the parameters set according to business needs of the Bank.
- f. The Software Developing/Software Solution Providing Firm will be responsible for migration of the legacy data to the new system. And also the Shareholder information from MySQL database.
- g. The Software Developing/Software Solution Providing Firm will be responsible for imparting the required training to the branch, Head office Divisions and Divisional Offices personnel prior to implementation.
- h. The Software Developing/Software Solution Providing Firm is required to be present at each of the branches/offices under migration for at least the first week after the branch has been migrated to the proposed solution for handholding, troubleshooting and hands-on training. Adequate personnel of the Firm are required to be presenting on-site, conversant in all business areas of that branch.
- i. The Software Developing/Software Solution Providing Firm will assist the Bank in testing the reports generated using the proposed application with those generated by the old system during the parallel run. The Software Developing/Software Solution Providing Firm's personnel will investigate any differences observed in the report generated using legacy system as compared to the report generated from the Online CBS and initiate corrective action.
- j. The Software Developing/Software Solution Providing Firm will assist the Bank in deciding when to discontinue the parallel run.



- k. The Software Developing/Software Solution Providing Firm will be responsible for implementing the delivery channels and ensure that the customers of the branch being converted to the Online CBS are able to utilize the delivery channels.
- l. Pilot implementation phase will be deemed complete once the Software Developing/Software Solution Providing Firm has obtained a sign-off for implementation from the Branches, Head Office Divisions, Regional Offices and Divisional Offices. The Branches, Head Office Divisions, Regional Offices will need to have a live run successfully for a period of at least 30 (Thirty) working days before signing off on pilot implementation.
- m. In the event of any deviations / discrepancies / errors observed at the pilot branches, the sign off will only be given by the Bank once the deviations / discrepancies / errors reported by the branch have been successfully rectified by the Software Developing/Software Solution Providing Firm.
- n. The Software Developing/Software Solution Providing Firm shall depute relevant personnel to attend and resolve the branch problems immediately.
- o. The Software Developing/Software Solution Providing Firm must mention the Liesence Products/Tools Name (which are used in development technology) and cost which bare additional (both one time or recurring) cost for AVUB.

**iv) Flexibility**

- a) Flexibility in design should allow fast and inexpensive system changes to support new regulations and changes in products and services, as well as changes in reporting requirements.
- b) Should have the ability to incorporate new requirement.

**3.7 Warranty, Managed Service, AMC and Technical Support**

- a. The Software Developing/Software Solution Providing Firm shall provide 03 (Three) years full warranty of CBS and Related Software. Three (03) years managed services and four (04) years maintenance and technical support services (AMC) of the same.
- b. The tenderer requires to submit 3 (three) years full warranty of all related software they are offering. The vendor is requested to submit the service provided under warranty.
- c. The tenderer needs to mention Annual Software Maintenance coverage in detail for CBS as well as other software components (related to CBS). A draft of the agreement for annual maintenance contract should be provided along with detailed of what it would cover. The price for Managed Service and AMC should be included in the financial offer.
- d. The tenderer needs to provide the number of dedicated technical person to support the CBS. The signed CV of the support personnel must be included in the schedule.
- e. The warranty will start after completion of successful implementation of CBS with all modules and interfacing of Phase-1 specified in the tender schedule in Data Center, DRS, Head Office Department, Divisional and Regional Offices and all the Branches and successfully go in live operation of last branch. (The Software Developing/Software Solution Providing Firm is requested to submit the service under warranty).
- f. The Software Developing/Software Solution Providing Firm needs to provide On-Premises (bank owns infrastructure) managed service. Which need to takes end-to-end responsibility for running and maintaining the CBS application, database, application security management and user support service operations.
- g. The Software Developing/Software Solution Providing Firm needs to mention Annual Software Maintenance coverage in detail for CBS as well as other software components (related to CBS).
- h. The Software Developing/Software Solution Providing Firm needs to deploy a dedicated technical team/person and full-fledged support team under vendors supervision during the implementation, warranty period and also manages service duration at AVUB premises to support the CBS smooth operation only. During Managed Service period Onsite support team should as follow:
  - i) DBA: 1 person.
  - ii) CBS Operation Expert: 4 persons.
  - iii) Developer level: 2 persons (Programmer).



The signed CV of the support personnel must be included in the schedule.

- i. For the 3 years managed service support of the CBS, will be provided by staying full time at the premises of AVUB. It means that 1 DBA, 4 CBS Operation Experts and 2 Developers will be physically available under vendors supervision during managed service providing time frame. Moreover, for any kind emergency at any time (24/7), they will response to fix the issue. Managed Service will be apply after 3 years of warranty period expired. And AMC will be apply after 3 years managed service period expired.

#### 4. Deliverables

The Software Developing/Software Solution Providing Firm is expected to deliver the following:

- CBS software with valid license
- System installation and deployment plan
- User training and manuals
- Configuration and customization documentation
- Migration plan and execution report
- Integration APIs or tools
- Warranty, Managed Service and post-implementation support (AMC) plan
- SLA (Service Level Agreement)

#### 5. Documents to be submitted by The Software Developing/ Software Solution Providing Firm

The Software Developing/Software Solution Providing Firm must submit the Information regarding Experience, Resource & Delivery Capacity of the firm with mandatory document and certification including documentary response of the firm chronologically as specified bellow:

#	Information regarding Experience, Resource & Delivery Capacity of the firm	Firm must submit the document and certification in their offer.
1.	Company Profile	Submit Company Profile Not more than 50 pages
2.	The Firm Must have 10 (ten) years in relevant practical experience of developing and implementation of Real-Time Online Core Banking Solution in the Banking sector.	Necessary experience documents need to be attached (including client names, scope, duration etc.).
3.	Must have registered Limited company in Bangladesh.	Submit up-to-date Certification of Incorporation
4.	BASIS Membership	Submit valid membership certificate.
5.	Trade License	Submit up-to-date Trade License
6.	TIN Certificate, Income Tax	Submit TIN Certificate and Last financial year Income tax return clearance/Payment/Legal document
7.	VAT Registration Certificate	Submit Vat Registration Certificate
8.	The Firm must have been in business for the last 10 (ten) years.	Necessary experience documents need to be attached.
9.	The Firm must have at least 10 (ten) years proven experience in providing support services of Online Real-Time CBS.	Notification of Award and Work Experience certificate from the client bank in recent date with contact details must be submit. Successfully completed Work List need to be Submitted.
10.	The Firm must undertake that supplied Real-Time Online Core Banking Solution (CBS) is capable of handling minimum 3000 users and 600 concurrent users. It must also have the capacity to operate 350 branches of the Bank.	Must submit the Undertaken in company letter head to compile the Issue.
11.	The Firm must have Real-Time Online Core Banking Solution (CBS) running in live at least 05 (five) years in 02 (two) Banks (at least 50 branches) in Bangladesh.	Notification of Award, up to date experience certificate and relevant documents must be submitted in this regard.
12.	The Firm should have ISO-9001:2015 certificate or ISO-27001: 2005 (Information Security Management System) certificate or CMMI (Capacity Maturity Model Integration) Minimum Level – 3.	Submit the related document/ certificate



13.	The Firm must have experience in implementation of Real-Time Online CBS with related services for minimum Tk. 05 (five) Crore for a single product (CBS) in a single organization in the last 10 (ten) years (years counting backward from the date of publication of EOI in the newspaper).	Notification of Award and Work Experience certificate from the client Bank in recent date with contact details must be submitted.
14.	Software Developing /Software Solution Providing Firm must have the minimum amount of current asset or liquid asset or working capital or credit facility shall be Tk. 10 (Ten) crore.	Submit the Copies of annual report, audited balance sheet / Credit Facility document / bank solvency for the last 03 (three) financial years
15.	Software Developing/Software Solution Providing Firm must have a minimum amount of liquid assets or working capital or credit facility shall be Tk. 10 (ten) crore.	To be submitted by the Firm
16.	Software Developing/Software Solution Providing Firm must have technical and support teams available in-country or regionally.	To be submitted by the Firm
17.	Documents and brochures pertaining to the Core Banking Solution that will be deployed in the proposed solution	To be submitted by the Firm
18.	List of clients who are using your CBS	To be submitted by the Firm
19.	Audited Financial statements for the last 3 years	To be submitted by the Firm
20.	CV of qualified and experienced Key professionals	Submit Key Profession Signed Biodata with the following Information: Name, Address, Phone No, Education, Professional Certificate (where applicable), Join Date in the Firm, Present Position, Year of Experience.

## 6. Payment Guideline

Payment will be paid in A/C payee Cheque. Tax and VAT will be deducted at source according to the Regulation of the Government of Bangladesh.

## 7. Shortlisting and Request for Proposal (RFP)

Following this EOI, shortlisted firms will be invited to submit detailed technical and financial proposals through a formal Request for Proposal (RFP) process.

## 8. Disclaimer

This EOI does not constitute a solicitation. Ansar-VDP Unnayan Bank reserves the right to change or cancel the procurement process at any stage without incurring any liability.

## 9. Confidentiality

All information shared during the procurement process shall be treated as confidential and shall not be disclosed without prior written consent from Ansar-VDP Unnayan Bank.

\*\*\*\*\* The End \*\*\*\*\*

