



# Probashi Kallyan Bank

(A Bank for Expatriates' Welfare)

Head Office

Probashi Kallyan Bhaban  
71-72 Eskaton, Dhaka

**Terms of Reference (ToR) for Long Term Financial Forecasting, Planning and Risk Analysis including effect of Bangladesh Bank Pre-finance Loan (Phase 1 and Phase 2) of Probashi Kallyan Bank.**

## 1. Background and context:

Probashi Kallyan Bank seeks to develop a comprehensive 10 (ten) years Financial plan that will outline its strategic financial goals, ensure its sustainability over long term, capital, management, liquidity planning, risk management, investments including Loan Repayment Efficiency Report/ Debt Sustainability Report of Probashi Kallyan Bank, ensuring compliance with regulatory requirements and international financial reporting standards (IFRS) and IAS.

## 2. Objectives

The objective of this engagement is to develop a ten (10) years financial plan including Loan Repayment Efficiency Report/ Debt Sustainability Report of Probashi Kallyan Bank.

## 3. Scope of Work

- (i) Review of the 1st Phase of the Bangladesh Bank Pre-Finance Loan
- (ii) Evaluation and Forecast of Phase 2
- (iii) Financial and Technical Analysis
  - (a) Loan Fund Utilization
  - (b) Loan Repayment Efficiency Report/ Debt Sustainability Report
  - (c) Financial Projections (10-Year Forecast)
    - Projected Income Statement: Revenue, expenses, and profitability forecast.
    - Projected Balance Sheet: Long-term financial position and stability.
    - Projected Cash Flow Statement: Liquidity planning and fund management.
  - (d) Compliance and Regulatory Considerations
  - (e) Additional Technical Considerations
- (iv) Risk Identification and Mitigation Strategies
  - (a) Risk Assessment
  - (b) Risk Management Strategies
- (v) SWOT Analysis of PKB in Loan
- (vi) Conclusions and Strategic Recommendations
- (vii) Stakeholder Impact Assessment
- (viii) Assumptions, References, and Supporting Documents

## 4. Eligibility Criteria

Interested CA firms must meet the following criteria:

- (i) Must be registered with the Institute of Chartered Accountants of Bangladesh (ICAB).
- (ii) Minimum 10 years of experience in financial planning & advisory services up to 01.01.2025.
- (iii) Proven expertise in budgeting, taxation, and financial management.
- (iv) Strong knowledge of International Financial Reporting Standards (IFRS) & IAS.



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5. Deliverables: The final deliverables for the subject matter will be included:

- (i) A comprehensive Financial Plan Report including financial performance, Financial Position with analysis and recommendations.
- (ii) Cash flow and budget projections for the next 10 years.
- (iii) Loan Repayment Efficiency Report/ Debt Sustainability Report
- (iv) Tax & regulatory compliance framework.
- (v) Final Report: A comprehensive report including the financial strategy, Key assumptions, forecasting models and recommendations for the bank's long-term financial success.

6. Timeline: (Maximum 60 days)

- Phase 1 : Data collection and stakeholder consultation – ( ----- days)  
Phase 2 : Financial Modeling and Forecasting – ( . . . . . days)  
Phase 3 : Risk assessment and scenario planning - ( . . . . . days)  
Phase 4: Draft report preparation presenting to PKB management. – ( . . . . . days)  
Phase 5 : Final Report and presentation to PKB management. – ( . . . . . days).

7. Submission Requirements

Interested CA firms should submit:

- (1) A technical proposal outlining the approach, methodology, and timeline.
- (2) A financial proposal detailing the fee structure.
- (3) Firm's profile, credentials, and relevant experience.

8. Evaluation Criteria:

Proposals will be evaluated based on:

Sl. no.	Basis of marks	Distribution of marks	Marks (total-100)
01	Relevant experience & expertise minimum 10 years	For minimum 10 years -20 And for next each year - 02	30
02	Experience of audit of state owned bank/Govt. bank.	For each year - 02	20
03	Cost effectiveness	For minimum cost - 30 mark Marks will be reduced proportionately.	30
04	Number of partners of firm and team members	For minimum 02 partners – 10 and for each team member - 02	20

Base marks for eligibility assessment minimum 70 marks.

N.B: If more than one firm get same highest mark, then one firm will be selected by lottery.



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## 9. Submission Deadline & Contact Details:

All proposals must be submitted by 02 (two) months to [cad@pkb](mailto:cad@pkb). For any inquiries, contact Mohammad Fazle Rabbi, DGM & Head of Department, Mobile No. 01711-902377.

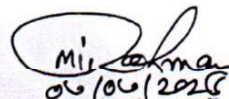
This TOR ensures a structured approach to creating a comprehensive financial plan for the bank, allowing it to remain financially sound, resilient, and capable of achieving its long-term goals.

  
03.03.2015.  
Suman Kanti Deb  
SPO

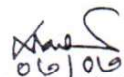
Member Secretary  
TOR Preparation Committee

  
03.03.25  
Mohammed Fazle Rabbi  
Deputy General Manager  
Member

TOR Preparation Committee

  
06/06/2025  
Mohammad Mijanur Rahaman  
General Manager  
Member

TOR Preparation Committee

  
06/06/2025  
Md. Jahangir Hossain  
Deputy Managing Director  
TOR Preparation Committee