



April 22, 2025

Request for Quotation (RFQ): Sealed Quotation for “Computer Assisted Automated Tool (CAAT)” for the Bank.

Scope of bid

Shahjalal Islami Bank PLC. (Hereinafter referred to as “the **Bank**”) wishes to receive bids from the bona fide firms for “Computer Assisted Automated Tool (CAAT)” for the Bank.

Terms and Conditions:

1.1 Bidder’s qualification

- The Firm should have registered office in Bangladesh at least for the last 03 (three) years.
- The Bidder should have at least 03 (three) years of experience in providing customized software solutions.
- The Bidder should have working experience in minimum 01 (one) Bank/NBFI/Corporate Houses, providing “Computer Assisted Automated Tool (CAAT)” and related experience certificates must be submitted.

1.2 Documents comprising the bid

- a. Business and Technical Description of the deliverables to demonstrate the specified technical requirement as per **the attached business and technical specifications (Annexure-A)**
- b. Schedule for financial proposal as per **attached financial format (Annexure- B)**.
- c. Photocopy of following documents may be submitted with the offer:
 - i. Valid Trade License and Company Profile.
 - ii. E-TIN and VAT Certificate.
 - iii. Business Identification Number (BIN) Details
 - iv. Name, contact number and e-mail address of the Contact person
 - v. Proof of Experience.
 - vi. List of corporate clients.
 - vii. Number of bank clients using this Computer Assisted Automated Tool (CAAT).
- d. All Proper documents, brochure, data sheet, technical spec papers of mentioned Products with proof have to be provided by the bidder in the Technical Proposal.
- e. All required documents needs to be provided as a proof of evidence to fulfill the need of supplier qualification.
- f. Number of Employees, Software Developers and Description of their support team with experts’ profile.
- g. Day wise Project Implementation Plan along with chart according to product delivery.

1.3 Bid prices

Bidders shall quote the price **excluding VAT (VAT to be borne by the bank) and including Tax** in Bangladeshi Taka (BDT) for the solution. Vendors must submit the price for the full solution along with an **optional Annual Maintenance Charge (AMC)**.

1.4 Bid validity

Bid shall remain valid for a period of 180 days from the date of opening the bids. In exceptional circumstances, prior to expiry of the original bid validity period, the Bank may request the bidder to extend the period of validity for a specified additional period. The request and the responses thereto shall be made in writing. A bidder agreeing to the request will not be permitted to modify its bid.

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Common Services Division, Corporate Head Office, Dhaka

1.5 Bid Security / Earnest Money

The bidder shall submit 2 % (Two) of their bid price in the form of Payment Order/ Bank Guarantee as bid security in favor of Shahjalal Islami Bank PLC. The Bid Security/ Earnest Money should be enclosed on the top of the financial offer. Any bid not accompanied by an acceptable bid security shall be rejected as non-responsive.

The bid security of unsuccessful bidders will be returned within 120 days from the date of bid opening. Successful bidder will get back the Bid Security/ earnest money on submission of performance security.

The bid security may be forfeited if:

- (a) The bidder withdraws its bid during the period of bid validity.
- (b) A successful bidder fails to sign the contract.
- (c) A successful bidder fails to furnish the performance security.

1.6 Sealing and marking of bid

The envelope shall:

1. Be addressed to the Bank at the following address: **The Member Secretary, Procurement Committee, Corporate Head Office, 2nd floor, Shahjalal Islami Bank Tower, plot#4, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212.**
2. Bidder(s) should submit the financial and business & technical offer in separate envelope mentioning the name of the offer and both envelopes must be submitted together in a single envelope.
3. Bid Security/ Earnest Money should be enveloped separately and attached on the envelop of the financial offer.
4. In addition to the above requirements, the envelope shall indicate the name and address of the bidder to enable the bid to be returned unopened in case may be declared "late" pursuant to clause 1.7.
5. If the envelope is not sealed and marked as above, the Bank will assume no responsibility for the misplacement or premature opening of the bid.

1.7 Deadline of bid

The bidder must submit the bids in original (sealed), duly marking the envelope as addressed at the following no later than **3:00 p.m. on Thursday, May 15, 2025.**

1.8 Late Bids

Any bid received by the Bank after the deadline may be rejected and returned unopened to the bidder.

1.9 Evaluation of proposals

The Bank will choose the offer that will be more comprehensive and that conform the relevant required solution. The Bank will carry out business and technical as well as financial evaluation according to the criteria of the bank. Bank will give emphasis on quality and the richness of the product as well as experience of the vendor during evaluation.

1.10 Price Negotiation

The Bank may request qualified bidders to negotiate the price or any other relevant queries. Representative of the Bidders must have authorization for price negotiation. Bank is no way responsible to award the lowest price bidder(s).

1.11 Award of Contract

The Bank will award the Contract to the successful bidder as per clause 1.9 and 1.10.

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1.12 Bank's right to accept any bid and to reject any or all bids.

Notwithstanding Clause 1.10, the Bank reserves the right to accept or reject any bid, and to annul the bidding process and reject all bids 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.

1.13 Notification of Award/Work Order

Prior to expiration of the period of bid validity prescribed by the Bank and after successful negotiations (if any), the Bank will notify/issue work order in favor of the successful bidder that his bid has been accepted. The notification of award/work order may constitute the updated terms and conditions and basic formation of the Contract.

1.14 Performance Security

The successful vendor will have to deposit an amount equivalent to 5% (Five) of the total work order/contract value as performance security in the form of Payment Order / unconditional Bank Guarantee in favor of Shahjalal Islami Bank PLC. for the period of 01(one) year (It may be extended) while accepting the Work Order. Performance security will be returned after successful completion and implementation of the solution at live environment (i.e. after Go Live Phase).

These clauses should be added while issuing the unconditional bank guarantee as performance security,

- a. At the request of the supplier, we. (issuing Bank),...(address).... hereby irrevocably undertake to pay you, without cavil or argument, any sum or sums not exceeding in total amount of Takaonly upon receipt by us of your (Shahjalal Islami Bank PLC.) first written demand.
- b. Any such demand made by Shahjalal Islami Bank PLC. on us (issuing Bank) shall be conclusive and binding notwithstanding any difference between you and the supplier or any dispute pending any Court, Tribunal, Arbitrator or any other authority.

1.15 Security Money

An amount equivalent to 5% of total work order/product value will be considered as security money. Security money amount will be deducted from the bill and retained up to the warranty period of 01 (one) year.

1.16 Product Delivery at Live Environment

Successful bidder is responsible for successful delivery of the solution at live environment (i.e. installation, customization, testing, live implementation, training etc.) within 60 (sixty) working days from the date of receiving the Work Order in case of no/minor customization. However, if further customization (integration) is required, then the successful delivery of the solution at live environment should be done within 03 (three) months from the date of receiving the Work Order.

1.17 Warranty /Maintenance

The Successful bidder will ensure free 01 (one) year maintenance for the solution after successful delivery, implementation & commissioning of the solution at live environment. The vendor should also quote yearly annual maintenance charge (AMC) for the product after the free maintenance support for 01 (one) year.

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1.18 Penalty

In case of failure or any kind of delay regarding delivery of the product and support service within due time, vendor will be liable to pay 1% of the total Notification of Award /work order value, as penalty, to the bank for delaying each week after the due date. Upon reaching the penalty to 5% of total Notification of Award / Work Order, the performance security and security money as well as the Notification of Award / Work Order may be forfeited on sending a letter to the vendor.

However, Bank must be informed for any foreseeable delay due to uncontrolled situation prior to exceed the delivery deadline which may be considered by the bank if situation justify such delay and the decision of purchase committee of the bank will be final.

1.19 Payment

No advance payment will be made. Full payment will be made after successful delivery of the solution at live environment after deducting 5% Security Money & VAT/Tax/AIT as per prevailing Government rules.

1.20 Withholding Sales Tax & VAT

The bidder is hereby informed that the Government shall deduct tax at the rate prescribed under the Tax Laws of Bangladesh, from all payments for services rendered by any bidder who signs a contract with the Bank. The bidder will be responsible for all taxes on transactions and/or income, which may be levied by the Bank. If bidder is exempted from any specific taxes, then it is requested to provide the relevant documents with the proposal.

1.21 Contact Person

The bidder may contract with below mentioned official(s) for any queries.

For Technical queries:	For Operational queries:	For Financial queries:
Sharif Dilnewaz Hossain Internal Control & Compliance Div. e-mail: sharif3158@sjibld.com Cell: 01313-480040	Md. Wahidul Islam Internal Control & Compliance Div. e-mail: wahidul1594@sjibld.com Cell: 01755-556321	Tanvir Ahamed Chowdhury Common Services Division e-mail: tanvir3543@sjibld.com Cell: 01755-556362

Mohammed Ashfaqul Hoque, FCA, FCS
SEVP & Head of IC&CD

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Abul Bashar Md. Zafray
SVP & Head of CSD

Abul Bashar

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Shahjalal Islami Bank PLC.  শাহজালাল ইসলামী ব্যাংক পিএলসি.

Annexure-A

Technical Specification

Of

**“Computer Assisted Automated Tool (CAAT) for
the Bank”**

Internal Control & Compliance Division, 5th floor, Corporate Head Office (CHO)
Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C),
Gulshan Avenue, Gulshan, Dhaka-1212

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A. Detail Functional Specification of Computer Assisted Automated Tool (CAAT)

S/N	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
1.	Purpose and Objectives: Shahjalal Islami Bank PLC intends to purchase CAAT (Computer Assisted Automated Tool) from prospective vendor to automate its audit tasks and improve efficiency in the auditing process. The tool is expected to help in data analysis, reduce the risk of errors, and save time in the auditing process.					
2.	Product Name					
3.	Product Overview					
4.	Data Analytics					
4.1	Import Capabilities					
4.1.1	Import Wizard: Specifies whether the software provides an import wizard to assist in importing (interpretation, conversion, formatting) data for analysis. The software is capable to provide commands and functions for verifying data integrity, combining, summarizing, analyzing data and report findings. The software should be capable to fetch data from various systems (database) of the bank.					
4.1.2	Import (CSV): The software should be capable to import data from a comma-separated values formatted file.					
4.1.3	Import (PDF): The software should be capable to import data from a portable document format file.					
4.1.4	Import (Excel): The software should be capable to import data from Microsoft Excel worksheet file. Note that different Excel format versions may apply.					
4.1.5	Import (Word): The software should be capable to import data from Microsoft word.					
4.2	Export Capabilities					
4.2.1	The software should be capable to export to Microsoft excel, word, XML, Text & PDF.					
4.2.2	The software should be capable to attach/publish to Email Client					
4.3	Data Analysis Features					
4.3.1	Age analysis: The software is capable to making age analysis (stratification by date).					
4.3.2	Benford's Law: Specifies whether the product supports finding abnormal distribution of specific digits according to Benford's Law.					

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SL #	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
4.3.3	Calculated Field: The software is capable to add extra calculated fields into the table/file. Usually implies using an expression builder feature to build up expressions for defining the field calculation.					
4.3.4	Drill-down (Table): The software is capable to drill- down features by zooming in (filtering) on selected rows in the table; Drill-down (Pivot): Specifies whether the product supports drill-down features through pivot table.					
4.3.5	Matching: The software is capable to finding matching items for a specific field in a table/file. For example, this could be used to find duplicate billings of invoices within the general ledger.					
4.3.6	Sample (Monetary unit): The software is capable to selecting a monetary unit sample of rows from the table/field (population). This is also known as dollar-unit sampling.					
4.3.7	Sample (Random): The software supports selecting a random sample of rows from the table/file utilizing random table.					
4.3.8	Sequence Check (Gap): The software is capable to find (identify) gaps (in sequences) for a specific field. For example, finding a broken sequence in an invoice number sequence.					
4.3.9	Sort field: The software is capable to sorting (indexing) by a specific field (column). Sorting helps identifying blank/empty values or excessive (out-of-band) values.					
4.3.10	Sort multiple fields: The software supports sorting by multiple fields (columns).					
4.3.11	Statistics: The software is capable to calculate and present various statistics on a specific field, e.g., for a numeric fields value such as total number of positive numbers, total number of negative numbers, average value (balance), etc.					
4.3.12	Comparison: The software should support comparison between two or more reports to find out the change made.					

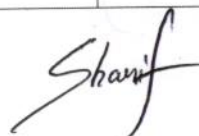

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S/N	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
4.3.13	Stratification: The software is capable to stratification on number (amount) values in specified intervals. Splits the population into strata (intervals) and aggregates (summarizes) values. Can be used to find largest, smallest, and average amount transactions (rows).					
5.	Audit Planning and Management					
5.1	Administrative features of software					
5.1.1	Multiple access authorization facility with user identification and read /write /edit privileges according to staff status assignment.					
5.1.2	Ability to modify default parameters of software.					
5.1.3	Minimal Administrative support (with GUI) required in maintaining system.					
5.1.4	History of log of audit assignments.					
5.1.5	Ability to determine automatically when an audit was last performed.					
5.1.6	Allow the entire team, to access the audit file simultaneously as per the authorization.					
5.1.7	Track key milestone dates for an audit assignment.					
5.1.8	Ability to determine the actual status for any audit step, audit findings, review note, or follow-up issue.					
5.1.9	Complete auditor performance evaluations for a specific audit assignment and relate completed audit assignments to key performance indicators.					
5.1.10	Bangla Typing facility.					
5.2	Basic features of software					
5.2.1	Planning and Risk Assessment					
5.2.1.1	Audit plan development with budgeting support and reporting of deviation to actual audit assignment time.					
5.2.1.2	Ability to manage the audit universe and auditee information.					
5.2.1.3	Create a draft plan of the yearly audit schedule.					
5.2.1.4	Automatic calculation of the date and audit program should be performed based upon designated criteria.					
5.2.1.5	Risk assessment using custom risk criteria.					
5.2.1.6	Track risk assessment comments and attachments. (Policy, procedures and guidelines etc.)					

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S/N	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
5.2.2	Work Papers					
5.2.2.1	Assignment of specific audit step sections to individual auditor.					
5.2.2.2	Ability to record audit work performed by auditor.					
5.2.2.3	Ability to link or embed into software any externally generated documents, spreadsheets, scanned images, photos captured by cameras, sound or video clips, flowcharts, etc.					
5.2.2.4	Uploading facility of proof documents for each audit findings.					
5.2.2.5	Support of hot links to specific MS Word, MS Excel, scanned images, and flow chart documents from audit work-papers.					
5.2.2.6	Indexing of linked or embedded work paper attachments / documents.					
5.2.2.7	Document findings directly in the database and automatically link to supporting work-papers and audit procedures.					
5.2.2.8	Ability to print completed work-papers including audit program. (Engagement letter/ office order, working file, attachments, report annexure etc.)					
5.2.2.9	Ability to print review notes.					
5.2.2.10	Ability to write review notes with links to targeted work-paper.					
5.2.2.11	Ability to search audit finding and audit assignments.					
5.2.2.12	Ability to review complete audit work and document review notes.					
5.2.2.13	Secure electronic sign-off for audit steps and review notes.					
5.2.2.14	Master listing of audit programs.					
5.2.2.15	Built in audit templates or programs with customization facility.					
5.2.2.16	Ability to add/ delete audit steps to an audit program.					
5.2.2.17	Ability to assign risk severity ratings to findings.					
5.2.2.18	Ability to assign overall rating to audit assignment.					
5.2.2.19	Record the criteria used in making an audit recommendation.					
5.2.2.20	Communication and collaboration tool for use among individual audit teams and across the entire audit division.					

S/N	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
5.2.2.21	Ability to automatically encrypt and compress or mask data.					
5.2.2.22	Ability to schedule programs and resources that is clear and provides a visual demonstration of personnel assignments and tracking of programs in an annual plan i.e., Gantt Chart					
5.2.2.23	Ability to send automated emails which propel the compliance tracking deadline to monitor outstanding audit issues.					
5.2.2.24	Risk Activities (mandatorily) wise Audit Checklist with observation column could be incorporated in this tool so that each activity is required to be done during Audit. These observations will automatically generate Activity wise Audit Report which will reduce time spent for manually preparing reports.					
5.2.3	Reporting					
5.2.3.1	Automatically create and print a draft document to present findings.					
5.2.3.2	Automatically generate draft audit report in the format that auditee's need to comment on draft.					
5.2.3.3	Distribute report via email.					
5.2.3.4	Ability to have more than one management response for each finding.					
5.2.3.5	Ability to have all Previous Internal and External Audit Reports.					
5.2.3.6	Ability to have Compliance (1st Compliance, 2nd Compliance, 3rd Compliance and like so) of Previous Internal and External Audit Reports.					
5.2.3.7	Ability to have record of review sequence(s) of draft Report /Final Report.					
5.2.3.8	Option to have e-mail and phone number of all Divisional Heads and their supervisors.					
5.2.3.9	Risk-wise list of branches.					
5.2.3.10	Risk-wise audit findings.					
5.2.3.11	Repeated observation with ageing information.					
5.2.3.12	Report of bank employees who have allegation to provide employee clearance certificate.					
5.2.3.13	Branch AML rating and scoring.					
5.2.3.14	Compliance status.					

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S/N	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
5.2.3.15	Summarized report of Bangladesh Bank audit findings.					
5.2.3.16	Report of ACB memo.					
5.2.3.17	Report of meeting minutes etc.					
5.2.3.18	Facility for Digital signature.					
5.2.3.19	Report building capability as per auditors' intended permutation and combination of data field (horizontal and vertical).					
5.2.4	Follow-up					
5.2.4.1	Ability to track and automatically follow-up on all audit findings.					
5.2.4.2	Tracking reports of open items (finding not resolved), repetitive exceptions and statistical data.					
5.2.4.3	Ability to track and follow-up on multiple management responses.					
5.2.4.4	Ability to track and report follow-up issues by auditee, audit team/auditor or issues.					
5.2.5	Time Reporting					
5.2.5.1	Tracking of actual time allows for reporting of specific audits performed by individual auditor.					
5.2.5.2	Capture actual time by audit program with the ability to report planned vs. actual Time and comparison to projected time.					
5.2.5.3	Administrative reports by auditor about planned program, completed programs, audit in progress etc.					
5.2.5.4	Track planned and unplanned hours for an audit assignment.					
5.2.5.5	Ability to approve staff auditors' hours on-line.					
5.2.5.6	Ability to track time for an assignment to the budgeted hours on the assignment.					
5.2.5.7	Ability to use custom filters and queries to report time.					
5.2.6	Graphical User Interface					
5.2.6.1	The proposed management solution should provide graphical user interface accessible through standard browsers.					
5.2.6.2	Web console should be accessible centrally or remotely.					
5.2.6.3	Web console should allow multiple users to log in at the same time.					
6.	Training					
6.1	Vendor should arrange OEM training for the auditors covering all aspects of software usage.					
6.2	Training documentation should describe all system components, its usage and all necessary steps need to perform to take advantage of all the features/functions.					
7	User Manual and Technical Documentation					
8	QoR (Quarterly Operations Report)					
9	DCFCL (Departmental Control Function Checklist)					
10	Self-Assessment Anti-Fraud Internal Control Checklist					

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B. Information Technology Requirements

S/N	Description	Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
1	Integration					
1.1	Vendor has to provide a micro service based Middleware service if required					
1.2	Solution should have capability to login by AD authentication and regular authentication.					
1.3	Some CBS transaction should be real time through API and some should be queue based which will be executed from a scheduler based application if required. The bank will decide the integration approach.					
1.4	API request & response must be encrypted & required to follow Shahjalal Islami Bank PLC API Check List					
2	User Interface					
2.1	Scheduler should have ability to configure dynamically and also be configured by front-end.					
2.2	Vendor must need to provide a solution which should have different role based dashboard.					
2.3	Any type of approval (transaction /reversal /creation / modification / delete) must have multiple control like maker, checker.					
2.4	Vendor has to ensure the centrally monitoring all the audit logs and activities.					
2.5	Vendor has to give us a solution which should allow multiple teams/user to deploy, monitoring and administering related works.					
2.6	Vendor has to give us a solution which should have a panel for monitoring service wise audit trails and also any type of administering, deploying audit trails.					
2.7	UI for Parameter configuration to keep into DB as encrypted					
2.8	System Should have standard Audit Trail Report /Module					
3	User Administration					
3.1	User Creation /modification /lock /unlock /activation /deactivation from a panel					
3.2	User Management (Role Based access control)					
3.3	Granting multiple Roles and Branches to a single user					
3.4	Must have multiple control like maker, checker for user creation /Authorization /Update /Inactive etc.					
3.5	Two Factor Authentication for Login if Bank Decides					
4	Customization					
	System should support to do the					

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S/N	Description	Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
4.1	customization and add new business process /logic /data entry screen and change existing process by trained bank users.					
5	Architecture					
5.1	Vendor has to configure the load balance of service as per bank's requirement. It can be both software or Hardware load balancer.					
5.2	vendor has to propose a solution which should support latest OS and other related software's updated patch which will release time to time by OS and software vendor like Microsoft, oracle, Linux etc. and also solution should run after vulnerability mitigation where vulnerability may raise by vulnerability assessment tools, audit and its Information security division.					
5.3	Stress Testing & Load Testing need to be done and report must be submitted by vendor during product implementation for both Application and middleware service.					
5.4	Identified VAPT must be mitigate by vendor at any time without any cost.					
5.5	Minimum security baseline should be complied by vendor					
5.6	Bank's audit risk assessment, BB audit observations and any external audit observations need to be mitigated by vendor at any time without any cost.					
5.7	Solution should have ability to grow horizontally during load.					
5.8	Solution should have capabilities to access through Internet and intranet. Permission should be granted by role/user, which need to be managed by admin panel					
5.8	Vendor has to provide Database Server requirement of Core, RAM (GB) and HDD storage or others which are needed.					
5.9	Vendor must need to give a detail technical architecture diagram for Live, HA, UAT and DR environment					
5.10	The system should support a smooth transition from primary site (DC) to backup site (DR) for disruptive events such as fire, flood, earthquake etc.					
5.11	preferred DB platforms (i.e. Oracle, MSSQL, MySQL, PostgreSQL etc.)					
5.12	Is there any encryption mechanism with application?					
5.13	Is there any auditing policy with application?					
5.14	Vendor need to support database retention and purging as per Bank's policy.					
5.15	Vendor has to provide the List of all the pre-requisite software needed by the product (e.g., database, JDK, JRE, any other licensed software) and also need to confirm which we need to procure or not for the solution.					

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S/N	Description	Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
5.16	Vendor must need to give us web server, database and other related tools/ component lists.					
5.17	Does your product support SaaS, customer-managed, and hybrid deployments?					
5.18	How does your platform support continuous integration and deployment practices?					
5.19	Does the solution support zero downtime patching and updates?					
5.20	Vendor solution must need to Ability to deploy in VM environment					
5.21	The system should provide the facility to take backups of data and system software at user defined intervals with minimal /without operator intervention. The system should allow these backups to be both: (a) full - a complete image of the data and/or software. (b) Interim - a backup of transactions or changes which have been made since the last backup.					
5.22	Vendor need do prepare Live, HA, test, HA and DR environment setup, configuration related work. Activities need be done on premises.					
5.23	Vendor solution need to ensure details log so that any transaction can be easily identified.					
5.23	The unique identifier must be introduced for every log so that the log can be trace easily for every request.					
5.24	The log must be compressed on a daily basis and automatically shifted to other locations.					
5.25	Vendor must provide full hardware sizing.					
5.26	Vendor solution must be hardware platform independent i.e. should be run on any hardware platform.					
5.27	System should be capable to handle latest Database.					
6	Installation, Configurations and Post deployment support					
6.1	Vendor has to provide step by step detail installation guideline					
6.2	Vendor must install all the pre requisite of solutions in Live, DR and UAT environment. Activities need be done on premises.					
6.3	Vendor must install and configure the full solutions in Live, DR and UAT environment. Activities need be done on premises.					
6.4	Vendor has to implement Software or Hardware (If bank provides) load balancer with clustering features in live environment					
6.5	Vendor has to configure solutions with SSL certificate which will support only latest TLS.					
6.6	Vendor must apply security policy in each server. Primarily we will refer					

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S/N	Description	Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
	bank's Security Baseline like PCI-DSS.					
6.7	Vendor has to ensure a process which should periodically patch update of Operating System and database all patches					
6.8	Vendor must need to provide a detail plan for post deployment support.					
7	Guides					
7.1	Installation / Implementation guide: Vendor has to provide an installation guide mentioning details of installation & parameter value setup at OS during product implementation.					
7.2	Vendor has to provide detail data dictionary as per Bank's requirement					
7.3	Vendor need to provide setup and configuration related detail document					
7.4	Service Development guide: Vendor has to provide a guideline for integration with new service provider with business logic implementation and validations.					
7.5	Administration guide: Vendor has to give an administration guide where detail information about application logs, system logs, temporary file locations, performance monitoring scripts/commands and system maintenance guidelines are incorporated. It should include high level definition of process flow. Also administration guide should include standard operating procedure (SOP) for system administration.					
8	Training					
8.1	Vendor should have provide training for different module.					
8.2	Vendor should have provide detail technical, administrative, operational and others related training so that the Bank can manage by themselves.					
8.3	Vendor should have provide training materials for all module.					
8.4	Vendor need to give third party library list with information details					
8.5	Application deployment architecture diagram with HA and DR consideration					
8.6	Application development environment set up document step by step					
8.7	Live server readiness document step by step					
8.8	Application architecture detail diagram					
8.9	Following documents need to provide during Implementation: 1. SRS 2. Deployment document 3. Release document 4. Technical Architecture 5. Data Flow Diagram 6. Audit Log document 7. Data Dictionary and other related documents need to handover time to time as per bank requirement. Please note that above are only					

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S/N	Description	Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
	development related					
8.10	All modules should have the capabilities to work from source code repository					
8.11	Application code build or publish process must need to be easy					
8.12	All Framework, libraries and tools must be updated					

C. Information Security (InfoSec) Requirements

S/N	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
	ICT Security Governance					
1.	Default, test or temporary user accounts / ID should not exist					
2.	What will be the Deployment Model (On-premise or cloud)? If cloud then where the data will be stored.					
3.	Please provide Detail system architecture. Mentioned the tier of your architecture.					
4.	Audit Trail & details User Activity Report with Timestamp, Date, IP address, Mac Address etc.					
	Password Management					
	a. Passwords for user-level shall be at least eleven (11) characters long, whereas					
	b. for admin-level passwords shall be at least twelve (12) characters long.					
	c. Passwords must contain both upper and lower case characters (i.e. a-z, A-Z);					
	d. Passwords must contain digits and/or special characters /punctuation, e.g. 0-9, !~@#\$%^&*()_+=- [{}]"':;<>/?\					
5.	e. Same Password cannot Reuse for next six times					
	f. Password should be changed on first time login					
	g. System should have capable to send password through email/SMS etc.					
	Password should not be hard coded in any application					
	Ability to encrypt passwords and other sensitive data based on industry standard encryption mechanisms.					
	User Identity & Access Management					
6.	User Management (Role Based access control)					
7.	How access control is managed, whether it can be customized?					
	Operating System Security					
8.	Mentioned Supported OS? (Red Hat, Windows or any other else)					

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S/N	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
9.	Disable the multiple session options for the site.					
10.	Session time out period should be set					
11.	Session-ids must be generated with sufficient entropy					
12.	Authentication failures must always result in the same log message					
13.	User generated session-ids must be rejected					
14.	Session-cookies must be transmitted via HTTPS					
15.	The secure flag must be set on the session cookies					
16.	The http only flag must be set on the session cookies					
17.	Sessions must be revoked if the session-id is not received via HTTPS					
18.	Data mutation must be performed using POST requests					
19.	A session-bound token must be validated for each POST request					
20.	Click jacking should be handled					
21.	System should have file sanitization mechanism for handing file upload features					
22.	Session Hijack - shall be handled Compromise user's session by editing and injecting session cookie					
23.	Ability to configure the system using parameter-or table-driven approach. This includes data structures, screens, functions, key fields and reports.					
24.	How memory overflow will be handled?					
25.	Is this application support container based platform /micro service? (Docker/Kubernetes)					
26.	How you will provide required Patches for new change request?					
Transactional Security						
27.	Application should support inpuiter authorizer concept as where applicable.					
28.	Authentication should be performed for each privileged request					
Web Based Security						
29.	Supported Browser (should be independent)					
30.	Browser Version Compatibility issue (if any)					
31.	Authentication must not be based on the knowledge of a secret URL					
32.	Password brute forcing must be prevented					
33.	Username enumeration must be prevented					
34.	A denial of service using automatically locked accounts must be prevented					
35.	SQL Injection prevention					
36.	Cross Site Recovery Forgery (CSRF) should be handled.					
37.	XSRF (Cross Site Request Forgery) - Using user's logged in session to manipulate					
38.	Application shall comply with the Latest OWASP Application security guidelines					

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S/N	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
	Graphical User Interface (GUI)					
39.	Application must be flexible on adding new feature in future without alerting any.					
40.	Ability to perform user profile reporting easily, using flexible reporting mechanism.					
	Storage Security					
41.	A conservative size limit must be enforced on uploaded files					
	Application Security					
42.	What is the Application Framework? Latest Framework will be preferable.					
43.	Application must be able to protect itself from various application vulnerability issues.					
44.	Application must be able to protect itself from Cross Site Scripting Attack					
45.	Any kind of System notification by Email, SMS, Dashboard to System Administrator? System should be capable to have Email, SMS Notification to All kind of Users; In addition, System Should have a Comprehensive Dashboard also.					
46.	API (if any) shall comply with the OWASP API security guidelines & bank's API security checklist.					
	Network Security					
47.	Denial of Service Prevention should be handled					
48.	Thin client deployment over internet must be secured by 256 bit SSL and PKI					
	Documentation					
49.	Source Code should be Hardcoded					
50.	Details Diagram of Application platform / architecture?					
	Data Security					
51.	Stored data, logic programming problems, displayed contents that reveals sensitive information etc. must be protected.					
52.	Application must allow user-defined archival period and provides the necessary archival tools.					
53.	Serialization of untrusted data, codes and updates pulled from remote source must be handled securely to ensure data integrity.					
	Server Security Management					
54.	What are the Brand, Model, Storage of the Servers you suggest?					
55.	Mentioned the Web service used (Apace/Tomcat/IIS/or any other else)					
56.	SSRF: User-submitted URLs fetched from remote sources must be validated.					
57.	System Security					
58.	Ability to linearly scale based on reasonable growth patterns by adding incremental computing resources. Also, to support clustering at each layer i.e., Web server, Application Server and Database for Fault Tolerance & Load Balancing. The system would be developed to support clusters environments on N servers.					

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S/N	Description	Vendor Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
59.	The application should be parameterized to facilitate initial system set-up and future maintained activates.					
60.	Is this system support virtualization VM Ware?					
	Service Delivery & Vendor Management					
61.	How will the bank approach if any BUG is detected during Post Live operation? How the Change request will be attended by vendor?					
	Accessibility/Platform Dependency					
62.	Application should be responsive from any device (desktop /laptop /mobile /tablet /or any other devices).					
	Business Continuity & Disaster Recovery (DR) Capability					
	Provide detail hardware sizing (application, database, web server or any other server mentioned in architecture) considering below:					
63.	1. In DC: live, backup and testing / UAT system environment					
	2. In DRS: live system environment, backup					
	3. High Availability (HA) of application, database, web server or any other else mentioned in architecture.					
	Database Security					
64.	Mentioned supported Database Platforms?					
	License Management					
65.	Please mention your licensing model (user basis/perpetual/or any other model).					

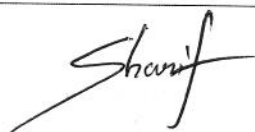

D. Additional Requirements:

Please share the following for the requested solution:

S/N	Particulars	Response (Please add paper if needed)
1.	Account opening related non compliances should be automatically reported	Yes / No
2.	Exchange rate difference in LC opening form should be automatically reported.	Yes / No
3.	Capability to import discrepancies of CBS automatically. For example, loan documentation lapses.	Yes / No
4.	System Module to Audit Functions of IRMD (Retail Investment)	Yes / No
	1. Auto Year wise position of Target versus Achievement of Retail investment	Yes / No
	2. Auto position of Classified Investment Accounts under Retail Investment on a particular date or between date range.	Yes / No
	3. Auto product-wise outstanding position of Retail Investment on a particular date or between date range.	Yes / No
	4. Auto detection of Deviation in Allowable Debt Burden Ratio (up to 50%)	Yes / No
	5. Auto detection of Deviation in Age Limit of the Client (65 years)	Yes / No
	6. Auto detection of Deviation in Ownership of Land (singly or jointly)	Yes / No
	7. Auto detection of Deviation in the purchase of old House (15 years)	Yes / No

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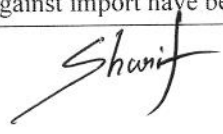

S/N	Particulars	Response (Please add paper if needed)
	8. Auto detection of Deviation in Price Calculation of Apartment (excluding Registration)	Yes / No
	9. Auto detection of Deviation of approved Business Discretionary Power for Investment HPSM (RE) Residential (e.g. Tk.1.20 crore for MD sir)	Yes / No
	10. Auto detection of Deviation of Position of House Finance against TPA (Transfer of Physical Assets) since Sale Permission from <i>Rajuk</i> is not yet available.	Yes / No
	11. Auto detection of Deviation of HPSM (RE) investment facilities become non performing, but Registered Mortgage & IGPA not yet completed.	Yes / No
	12. Auto detection of Deviation of HPSM(RE) investment facilities become SMA, but IGPA not yet completed	Yes / No
	13. Auto detection of Deviation of Comparative Position of Recovery of Classified and Overdue Investments Accounts under Retail Investment on a particular date or between date range.	Yes / No
	14. Auto detection of Absence of Approved Lay out Plan in File.	Yes / No
	15. Auto detection of Non execution of RM (Registered Mortgage) & PA (Power of Attorney) under HPSM (R/E).	Yes / No
	16. Auto detection of Non-execution of IGPA for non-completion of <i>Mutation</i> .	Yes / No
	17. Auto detection of Valid post-dated cheques shall be taken for each installment amount and date as per repayment schedule.	Yes / No
	18. Auto detection of Name of Officers working for more than 3 (three) years at Retail investment.	Yes / No
5.	System Module to Audit Functions of CMSME & Agri. Banking Operation	Yes / No
	1. Auto generation of Overall position of CMSME Investment of our Bank	Yes / No
	2. Auto generation of Position of CMSME Investment Proposals of the division	Yes / No
	3. Auto generation of Regulatory Target and Achievement Status of CMSME investment.	Yes / No
	4. Auto generation of Annual CMSME investment target vs. achievement status of SJIBL.	Yes / No
	5. Auto detection of Bangladesh Bank's instruction for searching, training and extending investment to Women Entrepreneurs	Yes / No
	6. Auto detection of deviation of Turnaround time as prescribed by Bangladesh Bank while sanctioning SME investment. (10 working days)	Yes / No
	7. Auto detection of deviation of Maximum allowable limits followed while sanctioning CMSME funded investments.	Yes / No
	8. Auto detection of deviation of position of net cash flow is not shown in the related investment memo.	Yes / No
	9. Auto detection of list of Branches who have not extended investment to Women Entrepreneurs.	Yes / No
	10. Auto detection of deviation in all the CMSME related HO Sanction Letters where type of enterprise, nature of industry, SME Code are not mentioned.	Yes / No
	11. Auto detection of list of investment that auditor presume client's stock was not physically verified by the branch.	Yes / No
	12. Auto detection of position of Profit subsidy @5% on CMSME investment under COVID-19 stimulus package for Tk.25000 crore claimed by the division on quarterly basis from Bangladesh Bank since 13.04.2020.	Yes / No
	13. Auto detection of deviation of Agri. Investment Target Vs Achievement. (30% of total investment).	Yes / No
	14. Auto detection of deviation of BB's ACD Circular # 2 dated 23.07.2019 issued by Bangladesh Bank, at least 60%, 10%, 10% & 20% of total Agriculture Investment to be disbursed respectively under Crops, Fisheries, Livestock & other sectors.	Yes / No
6.	System Module to Audit Functions of IRMD (Corporate Banking)	Yes / No
	1. Auto detection of comparative growth scenario in Investment	Yes / No

S/N	Particulars	Response (Please add paper if needed)
2.	Auto calculation of Investment Risk Management related ratios, such as NPI ratio, Overdue Investment to Total investment, Rescheduled Investment to Total Investment, Written-off Investment to Total Classified Investment, Investment Provision to Total Investment.	Yes / No
3.	Auto detection of Sector based investment concentration.	Yes / No
4.	Auto detection of Division-wise investment concentration.	Yes / No
5.	Auto detection of Overall Large Investments Concentration.	Yes / No
6.	Auto detection of Credit Rating Status of Investment clients.	Yes / No
7.	Auto detection of availability of Operational Manual covering all types of Investment products.	Yes / No
8.	Auto detection of delay in processing & approval of investment proposals.	Yes / No
9.	Auto detection of excess tenor given for PIF (Post Import Finance) (daily necessities 90 days/industrial raw materials 180 days)	Yes / No
10.	Auto detection of Position of Investment under Work Order Finance	Yes / No
11.	Auto detection of Validity of Work Orders and Genuineness of it.	Yes / No
12.	Auto detection of status of Investment clients' files are preserved and maintained properly.	Yes / No
7.	System Module to Audit Affairs of Financial Administration Division (FAD).	Yes / No
1.	Auto detection of Key Financial Comparatives, such as Total Deposit, Total Investment, Investment Deposit Ratio, Amount of Classified Investment, Percentage of classification, Required provision for Investment, Provision maintained against investment, Provision surplus/(shortfall), Operating profit, Profit after tax and provision, Earnings Per Share (EPS), Capital to Risk Weighted Asset Ratio (CRAR), Net Asset Value per share, Import, Export, Foreign Remittance, Total Assets, Total Shareholder's Equity, Net Cash Flow from Operations.	Yes / No
2.	Auto detection of Mismatch between Balance of Sundry/Suspense Register and GL Balance.	Yes / No
3.	Auto detection of Summarized position of un-reconciled or un-responded entries related to different Branches/Divisions of Head Office.	Yes / No
4.	Auto detection of Delay in adjusting unusual Suspense A/c. (e.g. cash withdrawal & adjustment date & amount without bill/receipt)	Yes / No
5.	Auto detection of wrong GL entry. (e.g. Amount relating Tax deducted-at-source was posted at S/D-Margin on Lockers Security)	Yes / No
6.	Auto detection of Negative balance in GL Head of Statement of Affairs	Yes / No
7.	Auto detection of Transactions by which Bangladesh Bank took charges of BACH & CIB automatically, but respective GL head of BankUltimus remain un-updated.	Yes / No
8.	Auto detection of unrealized loss on investment in shares & bonds as on a specific date.	Yes / No
9.	Auto detection of employees working more than 3(three) years at the Division.	Yes / No
8.	System Module to Audit Functions of Agent Banking Division	
1.	Auto detection of Achievement status of strategic business forecast	Yes / No
2.	Auto detection of Profitability scenario of Agent Banking	Yes / No
3.	Auto detection of Deposit Mix of Agent Banking	Yes / No
4.	Auto detection of Deposit Summary of Agent Outlets	Yes / No
5.	Auto detection of Income Summary of Agent Outlets	Yes / No
6.	Auto detection of delay by CSD, HO to send cheque books of clients to the tagged Branch.	Yes / No
7.	Auto detection of delay for significant period to deliver Cheque books of clients of Agent Outlets.	Yes / No
8.	Auto detection of Mismatches in different GL Heads.	Yes / No

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S/N	Particulars	Response (Please add paper if needed)
	9. Auto detection that mandatory leave not availed by all officials	Yes / No
9.	System Module to Audit Functions of Card Division	Yes / No
	1. Auto checking of related controls stipulated in Payment Card Industry Data Security Standard (PCIDSS), mandatory for Card based business.	Yes / No
	2. Auto detection of Blank Required fields in Card Application Form.	Yes / No
	3. Auto detection of unverified NIDs in Card Application Form.	Yes / No
	4. Auto detection of unverified applicant's signature in Card Application Form.	Yes / No
	5. Auto detection of Contact Point Verification (CPVR) not done.	Yes / No
	6. Auto detection of CIB Online Inquiry 'Form-1' is not signed by HO Officials.	Yes / No
	7. Auto detection of non-obtaining of spouse's NID.	Yes / No
	8. Auto detection of non-obtaining spouse Information.	Yes / No
	9. Auto detection of Turn Around Time (TAT) for Credit Card Processing (from application to card delivery to customer).	Yes / No
10.	System Module to Audit Functions of Information Technology (IT) Division	
	1. Auto checking of Controls suggested in Bangladesh Bank's Guideline on ICT Security, version 4.0, 2023.	Covered/partially covered/totally not covered
	2. Auto checking of related controls stipulated in ISO 27001:2013 standard.	Yes / No
	3. Auto detection of users who are not a current official of a Branch/Division.	Yes / No
	4. Auto detection of non-updated web browsers in PCs.	Yes / No
	5. Auto detection of non-updated security patch of Operating System (OS)	Yes / No
	6. Auto detection of Application installed without a valid license.	Yes / No
	7. Auto detection of networking devices, such as, switch, router, firewall, IDS/IPS whose End of Life (EOL) have crossed already.	Yes / No
	8. Auto detection of PCs having non-functional or not installed antivirus.	Yes / No
11.	System Module for Compliance Function.	Yes / No
12.	System Module for Risk Based Scoring/Risks Rating	Yes / No
13.	System Module to Audit Treasury Functions	
	1. Auto detection of Taped conversations of local deals were not preserved or recorded	Yes / No
	2. Auto detection that Treasury was unable to maintain Exchange Position within Bangladesh Bank's NOP (Net Open Position) limit.	Yes / No
	3. Auto detection of Unusual Negative balance found after revaluation in different Nostro Accounts in different dates	Yes / No
	4. Auto detection of Un-reconciled entries of Nostro A/Cs on a specific date.	Yes / No
	5. Auto detection of Delayed realization of fund from the clients against debit entry in Nostro A/c	Yes / No
	6. Auto detection of Extended fund to Domestic Banking Unit (DBU) exceeding approved limit	Yes / No
	7. Auto detection of Shortage of required FC in Bangladesh Bank FC(USD) account maintained by our Bank for re-payment of EDF	Yes / No
	8. Auto detection of Delayed receipt of EDF from Branches	Yes / No
	9. Auto detection of Ensuring realization of overdue profit from the client against delayed repayment of EDF by the branch.	Yes / No
	10. Auto detection of Exchange Loss in HO Income Expenditure Account between two days.	Yes / No
14.	System Module to Audit CPC (Central Processing Center)	
	1. Auto detection of Non Timely Reversal of Liability against expired LCs.	Yes / No
	2. Auto detection of Bill of Entries against import have become overdue	Yes / No

S/N	Particulars	Response (Please add paper if needed)
	3. Auto detection of LC amount in local currency differ with LC liability shows in the system.	Yes / No
	4. Auto detection of Import Bills which were not lodged in time.	Yes / No
	5. Auto detection of Long outstanding Shipping Guarantee.	Yes / No
	6. Auto detection of Validity for Shipment of some Master LCs/Sales whose Contracts have expired.	Yes / No
	7. Auto detection of Expired BTB LC.	Yes / No
	8. Auto detection of Long outstanding entries under GL-S/D-Sundry Creditors account.	Yes / No
	9. Auto detection of Employees working more than three Years	Yes / No
15.	System Module to Audit Functions of OBU (Offshore Banking Unit)	Yes / No
	1. Auto detection of irregularities in Account Opening Forms.	Yes / No
	2. Auto detection of month-wise profit target and achievement variance for a particular year.	Yes / No
	3. Auto detection of Year wise Profit Target & Achievement	Yes / No
	4. Auto detection of Maturity Mismatch. (Amount Borrowed vs. Amount Invested)	Yes / No
	5. Auto detection of instances of Borrowed same fund from Two Sources against discounting of Same bill.	Yes / No
	6. Auto detection of list of Overdue IDBP (in FC)	Yes / No
	7. Auto detection of list of Overdue HPSM (Equipment) A/Cs.	Yes / No
	8. Auto detection of list of Overdue Discounted Import Bill under UPAS Facilities	Yes / No
	9. Auto detection of list of Delayed Acceptance of Inland Documentary Bills for Collection	Yes / No
	10. Auto detection of list of Overdue IDBC of Inland Documentary Bills for Collection	Yes / No
	11. Auto detection of list of Employees working more than 03 (three) years at OBU	Yes / No
16.	Dashboard for ICCD performance at-a-glance.	Yes / No
17.	Separate Module for Report Writing.	Yes / No
18.	Capable of archiving current year transaction data with previous one year historical data for comparison.	Possible / Not possible
19.	Whether latest changes of Bangladesh Bank on Foreign Exchange rules, IFRS etc. are considered?	Yes / No
20.	Work flow of IT Audit as per definition of CAAT given by Bangladesh Bank in section 2.4.3 of the Guideline on ICT Security, version 4.0, 2023 is covered.	Covered / Not covered
21.	How many built-in audit hooks are used in the audit software/CAAT?	Provide number with brief details of used cases.
22.	List of customers of this solution with a brief list of complains (if any).	Provided / Not provided
23.	Copy of Annual Report of last 2 (two) years	Yes /No

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شاه جلال اسلامي بنك بي إل سي

Shahjalal Islami Bank PLC.



শাহজালাল ইসলামী ব্যাংক লিমিটেড.

Annexure-B

Financial Offer

Of

“Computer Assisted Automated Tool (CAAT) for the Bank”

Common Services Division, 2nd floor, Corporate Head Office (CHO)
Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C),
Gulshan Avenue, Gulshan, Dhaka-1212

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Financial:

Costing Criteria for Financial Evaluation		
SL	Particulars	Price in BDT
1.	Solution cost with 1 (one) year warranty [Software with all features mentioned in "Technical Features for Computer Assisted Automated Tool (CAAT)"]	BDT...../-
2.	Per Year AMC Cost	BDT...../-
	Total	BDT...../-

- Note:
- * All prices should be in BDT.
 - * All prices should be Excluding VAT & Including Tax (VAT to be borne by the bank)
 - * Must provide data according to the format provided by the bank.

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