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Shahjalal Islami Bank PLC. শাহ্জালাল ইসলামী ব্যাংক পি.এল.সি.

Common Services Division, Corporate Head Office, Dhaka

January 26, 2025

Request for Quotation (RFQ):	Sealed Quotation for "Mobile Application and Internet Banking Services Solution" 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 Mobile Application and Internet Banking Services Solution 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 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 03 (three) Bank/NBFI/Corporate Houses, providing Mobile Application and Internet Banking Services 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 Security Document Management System.

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 **90** 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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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.**
2. Bidder(s) should submit the financial, business and 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 business and technical 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, February 4, 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.

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 Taka ………………..only 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 within 30 (thirty) 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.

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 month 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 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 Business queries:	For Financial queries:
Hasan Habib	Md. Ekraur Rahman Tulu	Tanvir Ahamed Chowdhury
IT Division	Card Division	Common Services Division
e-mail: habib769@sjiblbd.com	e-mail: ekraur1012@sjiblbd.com	e-mail: tanvir3543@sjiblbd.com
Cell: 01755-556366	Cell: 01755-556338	Cell: 01755-556362

Md. Riad Hossain
VP & Head of Cards

Khandker Bedoura Mahbub
SVP & CTO

Mahmudul Shamim Talukder
EVP & Head of CSD

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Annexure-A

Technical Specification
Of

"Mobile Application and Internet Banking Services Solution for the Bank"

Card Division, 4th floor, Corporate Head Office (CHO)
Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C),
Gulshan Avenue, Gulshan, Dhaka-1212

Technical Specifications:

Sl. No	Feature	Mobile Application and Internet Banking	Bidder's Response
		Software Technical Features for Mobile Application (iOS and Android) and Internet Banking	
1.	Login	Automatically login using User Id and Password with notification. (SMS & Email)	
2.	Biometric login	User Login Using User device Finger/Face print identification	
3.	Self-Registration with	User can registration using bank valid account/card	
4.	Self-Reset password with Account/Card	User can reset/forgot user id or password using bank valid Account/Card	
5.	Add/Register Device	Add user device identification number for identify	
6.	Change Password	User can change password any time after login	
7.	User Profile	User Can upload profile image, show all accounts, cards and balance	
8.	Account/Card Balance	User can see his/her account or cards balance	
9.	Account / Card Details	User can see his/her account or cards details	
10.	Account/Card Statement	User can see his/her account or cards statement	
11.	Own account/Card to account FT	User can transfer money to his own other account from own account/card	
12.	Within Bank FT from Account/Card	User can transfer to other person account same bank from own Account/Card	
13.	Other Bank FT (BEFTN) from Account/Card	User can transfer money to another bank through BEFTN Account/Card using Account/Card	
14.	Other Bank FT (RTGS)	User can transfer money to another bank through RTGS	
15.	QR Cash withdrawal	Scan Branch QR code for Cash withdraw from any branch	
16.	Cash by Code	User can cash withdraw from ATM by using Mobile Apps (cash by code)	
17.	Fund transfer beneficiary management	Manage payee from beneficiary management	
18.	Fund transfer history	To show transaction details	
19.	Merchant/Utility Bill Payment to using Account/Card	Payment to billers using Account/Card like utility bill payment, tuition fee, insurance payment, VAT/TAX	
20.	SJIBPLC Credit card bill (USD, BDT) payment by account	SJIBPLC Credit card (USD, BDT) bill payment	
21.	Mobile Recharge	Mobile recharge from Account/Card	
22.	Beneficiary management	Manage fund transfer from beneficiary management	
23.	Bill/other payment history	To show bill payment details	
24.	Card Transaction History	User can view the details history of cards	
25.	New cheque book requisition	User can send request for new cheque book and all service requests should not be API based.	
26.	Stop cheque	User can send a request to stop specific account cheque with leaves number	
27.	Card Block	To block user card	
28.	Credit Card Limit conversion	Conversion to BDT to USD or vice-versa	
29.	e-commerce (BDT/USD) Limit Setup	To setup e-commerce (BDT/USD) limit	
30.	Foreign part enable/disable	To enable or disable foreign part	
31.	Loan related service request	Customer can request loan related service request	
32.	Account/Card statement, service and certificate	Request for Account/Card statement, service and certificate	
33.	Transaction Limit package change/see	user can change transfer/payment limit	
34.	Push Notification	In app push notification by google	
35.	Products	Every Bank has multiple products. A Bank user can apply product anytime anywhere by using app	
36.	Notification Details	To view notification history	
37.	News and Events	To show banks latest news and events	
38.	Contact/Address book	User can find branch-wise contact list and hotline number calling facilities	
39.	Complaint/Query	Customer can query/complaint using email or by call	
40.	Locate branch/ATM	User can see branch/ATM location on google map, see the distance and path from current location and location details on map	

	Software Technical Features for Mobile Application (iOS and Android) and Internet Banking		
Sl. No	**Feature**	**Mobile Application and Internet Banking**	**Bidder's Response**
41.	Help /FAQ	Instruction for user and simple FAQ section	
42.	Advertisement	Banking services and advertisements are shown to aware user	
43.	Offline Admin Setup (Products, Benefits, EMI Partners, Discount Partners, News, ATM, Help)	Bank admin can setup offline module from admin panel	
44.	Admin user group creation/authorization	Bank admin will setup role-based permission module with maker	
45.	Admin user creation/authorization	Bank admin can setup role-based admin user	
46.	User request module (offline/banking)	Admin users handle all the service request from back panel Stop/Run/Pause with pop user message.	
47.	User/System Configuration	Many system configurations can be handled from back office	
48.	Call Center module	Call center agent can access many things using this portal	
49.	Customize Report module from Account/Card	Any report module can be configuring as per banks format account using account/card	
50.	Other Bank FT (NPSB) from Account/Card	User can transfer money to another bank through NPSB Account/Card using Account/Card	
51.	Account to Card transfer for other currency	Account to card payment with multiple currency conversion	
52.	Transfer to MFS (bKash, Nagad, Rocket, etc)	bKash transfer through Account/Card	
53.	QR payment using BanglaQR	QR code payment from merchant side using Bangla QR	
54.	ACS Integration	Integration of Automated Challan System (ACS)	
55.	Advance parameter-based transfer/payment history details	Use different parameter for transfer/payment history	
56.	Advance details activity log	User apps-based details activity log	
57.	Schedule payment/Standing Instruction	Payment/Fund transfer on schedule time	
58.	Open account DPS/MTDR	User can create MTDR/DPS depends on banking policy	
59.	Encashment DPS/MTDR	User can En-cash MTDR/DPS depends on banking policy	
60.	Banking campaign	Branding or campaigning through mobile, SMS, email	
61.	e-commerce payment option integration by Account/Card	e-commerce payment system integration with by Account/Card	
62.	SEND Money using Payment Gateway	User can send money through apps	
63.	Check Dual/Multiple User Login	User Cannot login Mobile Apps and Web version as well as multiple devices at a time	
64.	OTP and 2FA Based security every financial transaction option	User can select OTP/2FA email or registered Mobile or Both every transaction	
65.	Auto blocking/locking	User will Auto blocking/locking upon reaching maximum number of tries with invalid/incorrect PIN. and send SMS to user Mobile and Email	
66.	Device based security	User can change device automatically by using OTP and send SMS to mobile and Email	
67.	Service Redirect	All type of SJIBPLC services will be redirect from Mobile Apps and Internet Banking as per bank requirement.	

SL	Particulars	Bidder's Response
Technical Requirements for Bidder Eligibility Measurement		
1.	Year of experience in software development (provide supporting document)	
2.	Experience in working with Mobile Apps and Internet Banking for Any Bank (provide supporting document)	
3.	List of Bank Clients of Mobile Apps and Internet Banking (Minimum 5),	Yes/No
4.	No of Employees and No of Developers	
5.	Full knowledge and understanding of Software Technical features mentioned in RFP	Yes/No
6.	Capability of implementation of Internet Banking complying all terms and conditions provided by SJIBL	Yes/No
7.	Capability of customization of the software as per requirement of Shahjalal Islami Bank PLC.	Yes/No
8.	Capability of integration with CBS of SJIBL	Yes/No
9.	Capability of integration with any other software of SJIBL	
10.	Will third party API needed to integrate with CBS System	Yes/No
11.	Capability of integration with Card System	
12.	Will third party API needed to integrate with Card System	
13.	Capability of integration with NPSB, BEFTN, RTGS, MFS	
14.	Must ensure all sort of customization during 01 (One) Year Warranty period	Yes/No
15.	Must ensure 24/7 support during Warranty and AMC period	Yes/No
16.	Time needed for going live after getting work order (in working days)	
17.	Additional hardware requirement (if yes, mention in details, add additional page if required) with UAT (User Acceptance Test) environment (if needed)	Yes/No
18.	Additional software requirement like database software, operating system etc. (if yes, mention in details)	Yes/No
19.	Ability to deliver ready tested module	Yes/No
20.	Will the code secure enough to protect Cyber Thread?	Yes/No
21.	Did you perform Penetration Test over your software?	Yes/No
22.	TCP/IP Port to use by the software for the operation	
23.	Do your software/solutions comply with the ICT security guidelines required by regulatory authorities?	Yes/No
24.	Is your software/solution capable of adapting to immediate remedial measures required to ensure ICT security standards, guidelines, and recommendations as demanded by SJIBPLC and regulatory authorities throughout its entire lifecycle?	Yes/No

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Annexure-B

Financial Offer

Of

"Mobile Application and Internet Banking Services 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

Financial

<table>
<tr><th colspan="3">Costing Criteria for Financial Evaluation</th></tr>
<tr><th>SL</th><th>Particulars</th><th>Price in BDT</th></tr>
<tr><td>1.</td><td>Software cost with 1 (one) year warranty
(Software with all features mentioned in "Software Technical Features for Mobile Applications and Internet Banking")</td><td></td></tr>
<tr><td>2.</td><td>Per Year AMC Cost</td><td></td></tr>
<tr><td>3.</td><td>Cost for integration with CBS (if any)</td><td></td></tr>
<tr><td>4.</td><td>Cost for integration with other software of SJIBPLC(if any)</td><td></td></tr>
<tr><td>5.</td><td>Cost for integration with CMS (Card Management Software) (if any)</td><td></td></tr>
<tr><td>6.</td><td>Cost for integration with NPSB (if any)</td><td></td></tr>
<tr><td>7.</td><td>Cost for integration with BEFTN (if any)</td><td></td></tr>
<tr><td>8.</td><td>Integration cost per new Utility/Merchant Bill Collection Service (if any)
(For utility Bill Collection Service required by the bank in future)</td><td></td></tr>
<tr><td>9.</td><td>Integration cost per new School/College/University Tuition Fees Collection Service (if any)
(For School/College/University Tuition Fees Collection Service required by the bank in future)</td><td></td></tr>
<tr><td>10.</td><td>Mobile Top-Up Service Integration Cost (if any)
(For Mobile Top-Up Service required by the bank in future)</td><td></td></tr>
</table>

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.