

## Procurement Division

Ref: PBPLC/AI-OCR/2026/246

Date: April 07, 2025

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-----**Subject: Request for proposal (RFP) for AI-Based Document OCR/ICR Solution for Prime Bank PLC.**

Dear Sir,

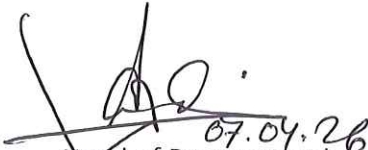
Please be informed that Prime Bank PLC. intends to purchase AI-Based Document OCR/ICR Solution. For this purpose, you are requested to submit financial offer along with technical specifications in your letterhead pad complying the following Terms & Conditions in mentioned in attached documents.

**RFQ SUBMISSION ADDRESS:**

Procurement Division, Head Office, Prime Bank PLC.  
Prime Tower (Ground Floor, Central Despatch),  
Plot # 8 & 35, Nikunjo-2, Khilkhet, Airport Road, Dhaka-1229

After going through the details terms & conditions mentioned in attached documents, please submit proposal as per format mentioned in RFP in your company's letterhead pad duly signed by authorized representative of your company. RFP documents shall be dropped **in the Tender box on 19<sup>th</sup> April 2026 before 3:00 PM**. No RFP shall be entertained after the specified time and date. No RFP document will be received by mail.

Thanking You.

  
07.04.26  
Head of Procurement  
Tel: 09610990000, Ext-11014

Attachment: Details Request for Proposal (RFP) for AI-Based Document OCR/ICR Solution & Technical Requirement Specification

**Request for proposal (RFP)  
for  
AI-Based Document OCR/ICR Solution for Prime Bank PLC.**

**RFP: PBPLC/AI-OCR/2026/246**

**Date of submission: 19 April 2026 at 3.00 P.M**

**Head Office, Procurement Division, Prime Bank PLC., Prime Tower (10<sup>th</sup> floor), Plot # 8 & 35,  
Nikunjo-2, Khilkhet, Airport Road, Dhaka-1219**



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## 1. SCOPE

The scope of this RFP covers the design, development, implementation, and maintenance of an AI-based OCR/ICR Data Capture Solution for digitizing and automating data extraction from banking documents.

- Automate data capture from Account Opening Forms, Service Request Forms, and other bank-defined documents
- Support OCR processing for Bangla and English, including printed and handwritten content
- Enable upload of documents in multiple formats (PDF, JPEG, PNG), including bulk processing
- Extract and convert document data into structured, editable web-based forms
- Provide field-level validation with split-screen view for verification and traceability
- Ensure configurable and adaptive OCR/ICR for handling changing document formats
- Capture and store signature and photograph separately and link with extracted data
- Allow export of structured data in Excel, Word, and PDF formats
- Integrate seamlessly with internal systems (CBS, Middleware, PI, Cheque Clearing System etc.)
- Ensure secure data storage, role-based access control, and compliance with regulatory requirements
- Provide high accuracy OCR with confidence scoring and highlighting of low-confidence fields
- Support scalable, high-performance processing with near real-time response
- The system should recognize and process documents in **Bangla, English, and other regional languages** as required by the Bank.

The scope of work includes, but is not limited to, the following:

## 2. Functional Requirements

Types of Bidder's Responses:

A = Available

PA = Partially Available

NA = Not Available

If the response is NA against any of the requirements, then please mention at the remarks column whether the option will be made available in future, or it will never be available.

SL	Detailed Requirements	Bidder Response (A/PA/NA)	Remarks
1	System shall support upload of documents in PDF, JPEG, PNG TIFF formats		
2	System shall support bulk document upload and batch processing		
3	System shall use AI/ML-based OCR/ICR engine for data extraction		
4	System shall support Bangla language OCR/ICR		
5	System shall support English language OCR/ICR		
6	System shall support mixed language (Bangla & English) documents		
7	System shall support printed text recognition		
8	System shall support handwritten text recognition		
9	System shall extract all relevant data fields from documents		

10	Extracted data shall be mapped into structured web-based forms		
11	System shall allow user to edit/verify extracted data before submission		
12	System shall support dynamic/adaptive learning for new document formats		
13	OCR/ICR accuracy shall be minimum 85% for Bangla		
14	OCR/ICR accuracy shall be minimum 95% for English		
15	System shall provide field-level confidence score		
16	System shall highlight low-confidence fields for manual review		
17	System shall detect and extract signature separately		
18	System shall detect and extract photograph separately		
19	System shall securely store extracted data in structured database		
20	System shall archive uploaded documents securely		
21	System shall allow data export in Excel (.xlsx) format		
22	System shall allow data export in Word (.docx) format		
23	System shall allow data export in PDF (.pdf) format		
24	System shall integrate with Core Banking System (CBS)		
25	System shall integrate with Middleware systems		
26	System shall integrate with Prime Intellect (PI) or other systems		
27	System shall provide web-based user interface		
28	System shall support role-based access (Maker/Checker/Admin)		
29	System shall provide split-screen view for data verification		
30	System shall show source snippet/image of extracted field (OCR traceability)		
31	System shall support concurrent processing of multiple documents		
32	System shall provide audit trail/logging for all activities		
33	System shall comply with Bangladesh Bank security and data regulations		
34	System shall provide RESTful APIs for integration with external systems.		
35	System shall support deployment on-premises		
36	System shall support ingestion from scanners, email, and mobile apps.		
37	System shall provide configurable data validation rules.		
38	System shall include monitoring dashboard and alerts for failures/accuracy issues.		
39	Vendor shall provide training, documentation, and user manuals.		
40	Vendor shall provide benchmark results demonstrating OCR/ICR accuracy for Bangla and English.		

### 3. POINT OF CONTACT

Any query related to this RFP should be directed to the following persons only, who the authorized to provide clarifications to vendor response about application, technical, functional, business projection and other related peripherals to this RFP.

Area of Work	Point of Contact
Operational and Functional	Sumaiya Tahasin Ali, FAVP Digital Channels- Consumer Banking Division Contact: 0195 0679 199 email: sumaiya.tahasin@primebank.com.bd
Technical	Name: Mohammad Mijanur Rahman, SAVP, Information Technology Division Cell: 01711074410 email: m.mijan@primebank.com.bd
Related to RFP submission	Name: Partha Sarathi Bairagi Procurement Division Email: pb061605@primebank.com.bd Cell: 01730781194

#### 4. GENERAL PROVISION

##### Independent Bidder

The bidder shall function as an independent bidder for the purposes of the Contract, and shall not be considered an employee of the Bank for any purpose. The bidder shall assume sole responsibility for any debts or liabilities that may be incurred by the bidder in fulfilling the terms of the Contract, and shall be solely responsible for the payment of all local taxes which may accrue because of this Contract. Nothing in the Contract shall be interpreted as authorizing the bidder or its agents and/or employees to act as an agent or representative for or on behalf of the Bank, or to incur any obligation of any kind on behalf of the Bank. The bidder agrees that no health/hospitalization benefits, workers' compensation and/or similar benefits available to the Bank employees will inure to the benefit of the bidder or the bidder's agents and/or employees as a result of this Contract.

##### Bidder's Eligibility Criteria

- a. Bidder must be a company having National presence engaged in manufacture and/or their authorized partner for supply, integration and maintenance of software etc.
- b. The bidder must have the ability to demonstrate knowledge of IT and the bidder must have a team of qualified IT professional having good hands-on experience.
- c. The bidder should have experience of providing such solutions in banking industry. Detailed information regarding similar task with satisfactory report obtained from the clients must be submitted along with the bid.
- d. The bidder must be able to provide on-site support.

##### Liquidated Damage (LD)

If the selected bidder fails to complete the due performance of the contract in accordance with the specifications and conditions agreed during the agreement, the bank reserves the right to recover penalty/liquidated damages @2% of the contract value per week or part thereof as liquidated damages for non-performance/delayed performance.

LD is not applicable for reasons attributable to the bank and Force Majeure. However, it is the responsibility of the bidder to prove that the delay is attributed to the bank or Force Majeure. The bidder shall submit the proof authenticated by the bidder and bank's official that the delay is attributed to the bank or Force Majeure along with the bills requesting payment.

If the delay is attributable to the bank, or Force Majeure, or any other circumstances beyond the control then the bank may extend the period of contract to the extent of delay without charging any liquidated damage.

### **Insurance**

The bidder shall indemnify and save harmless the Bank, its officers, and employees from all suits, actions, or claims of any character brought because of injuries or damage received or sustained by any person, persons, or property; on account of the operations of the said bidder or on account of or in consequence of any negligence in safeguarding the work; or because of any act or omission, negligence, or misconduct of said bidder or from any claims or amounts arising or recovered under any law, ordinance, order or decree.

### **Force Majeure**

Any failure or delay by selected bidder or bank in the performance of its obligations, to the extent due to any failure or delay caused by fire, flood, earthquake or similar elements of nature, or acts of God, war, terrorism, riots, civil disorders, rebellions or revolutions, acts of governmental authorities or other events beyond the reasonable control of non-performing party, is not a default or a ground for termination. The affected party shall notify the other party of the occurrence of a Force Majeure Event forthwith. If any such circumstances continue for a period of three months, PBL may by written notice to the selected bidder terminate this Agreement or cancel the work order.

### **Rules to Follow**

The bidder shall keep fully informed on all local laws, bylaws, regulations and all orders and decrees of bodies or tribunals having any jurisdiction or authority which in any manner affect those engaged or employed on the work or which in any way affect the conduct of the work. The bidder shall at all times observe and comply with all such laws, bylaws, ordinances, regulations, orders and decrees in force at the time of award. The bidder shall protect and indemnify the Bank and its representatives against any claim or liability arising from or based on the violation of any such law, bylaw, ordinance, regulation, order, or decree whether by himself or his/their employees. No extension of time or additional payment will be made for loss of time or disruption of work caused by any actions against the provider for any of the above reasons.

### **Assignment/Bidder**

The Contract shall not be assigned by the bidder. Third party participation is authorized only as a joint venture which shall be clearly stated with details on the original proposal, signed by all parties participating. Any alterations, variations, modifications, or waivers of the provisions of this Contract shall be valid only if they have been reduced to writing, duly signed by the parties hereto and attached to the original Contract agreement. The bidder shall not enter any subcontracts for any of the work contemplated under this Contract without prior written authorization of the Bank.

The bidder shall not use the Contract, or any portion thereof, for collateral for any financial obligation without the prior written permission of the Bank.

### **Accountant Representative**

The successful bidder(s) shall appoint, by name, a company representative who shall be responsible for servicing this account. The appointed representative shall be responsible to provide the product/solution required to ensure that the account will be administered in an organized systematic manner.

## Ownership of Documents

It is agreed that all finished or unfinished documents, data, or reports, prepared by bidder under the Contract shall be considered the property of the Bank, and upon completion of the product/solution to be performed, or upon termination of the Contract for cause, or for the convenience of the Bank, will be turned over to the Bank.

## Confidentiality of Information

All documents, data compilations, reports, computer programs, photographs, and any other work provided to or produced by the bidder in the performance of the Contract shall be kept confidential by the bidder unless written permission is granted by the Bank for its release.

## 5. GENERAL TERMS & CONDITIONS

1. The participant company must submit the offer in two envelope system. One envelope will contain the technical offer and the other envelope will contain the financial offer. The two envelopes must be covered in a large envelope. All the envelopes will contain the full name and address of the participant company. The envelopes should be sealed & signed properly. All the pages of the tender schedule must be signed by the authorized representative of the bidder and filled in where applicable. The name, address and telephone number of the contact person should be mentioned in the forwarding letter submitted with the technical offer.
2. The participating vendors must offer all the items mentioned in the RFP. Partial offer of the RFP will not be accepted.
3. Sealed proposals have to be submitted to the Head of Procurement Division of the bank on or before **19 April 2026 at 3.00 p.m.** The offers will be opened at 3:30 p.m. on the same day in presence of bidders, if any. The financial offer may be opened later on. The evaluation of the technical offers will also be made later on.
4. All the pages of the tender schedule as well as all the offered documents should be duly signed by the authority of the bidder.
5. Proper documents and data sheet have to be provided for indicating all the specification is present in the offered product/solution which is stated in the required technical specifications.
6. All quoted price should include delivery, installation, testing and training cost and VAT etc. if any.
7. Post live support and maintenance should be provided for a period of one year after commissioning. No additional cost will be provided in this period.
8. Should provide unrestricted license for PBL DC and DR.
9. In case of any deployment issue, the Bidder should attend the problem within 2 hours and the problem should be resolved by 6-12 hours max.
10. The successful company must submit original technical and user manuals of the solution at the time of delivery of the solution to the Bank.

11. Photocopy of all the relevant documents should be submitted with the offer including:

- Valid Registration/ownership document, VAT & TIN certificate
- Up to date Trade License
- Up to date TIN certificate
- Up to date Bank Solvency Certificate
- Proof of experience as desired in the earlier section of this schedule

12. The bidder should have its office at Dhaka, Bangladesh for local onsite support.

13. All the prices should be mentioned in BDT. The payment will be made in BDT as well.

14. The authority reserves the right to relax, change or drop any of the terms and conditions of the schedule without any further notice.

15. The Bank shall not be under any obligation to accept the lowest quotation.

16. The Bank authority reserves the right to accept or reject any or all, in part or full offers without assigning any reason.

17. The total payment will be made upon the successful deployment of the licenses.

## 6. DISQUALIFICATION OF BIDS

The bid is liable to be disqualified if set forth in this RFP:

- a. Any attempt of persuasion will result in immediate disqualification of the bidder from this tender process.
- b. Non-compliance with the eligibility criteria;
- c. The bid is not submitted with the documents as desired through RFP;
- d. Non-acceptance of complete Terms and Conditions of RFP;
- e. During validity of the bid or its extended period, if any, the bidder increases its quoted price;
- f. The bidder qualifies the bids with his own conditions;
- g. The bid is received after last date or time for submission of the bid;
- h. Information submitted in the technical bid is found to be misrepresented, incorrect or false, accidentally, unwittingly or otherwise, at any time during the processing of the contract (no matter at what phase) or during the tenure or the contract including the extension period, if any;
- i. The financial bid is enclosed in the same envelope as the technical bid or vice versa;
- j. If it comes to the Bank's knowledge, expressly or impliedly, that some bidders have compounded in any manner whatsoever or otherwise joined to form a cartel resulting in delay/holding up the processing of the bid, then the bidders so involved are liable to be disqualified for this contract as well as for a further period of two years from participation in any of the RFPs or tenders floated by the Bank;
  - k. In case any one party submits multiple bids or if common interests are found in two or more bidders, the bidders are likely to be disqualified, unless additional bidders are withdrawn upon notice immediately; and

- I. Any attempt to contact any employee of the Bank, other than those named below, or their named designee, regarding this procurement may cause disqualification of any proposal submitted by that party.

The Bank reserves the right to reject in whole or in part; any or all proposals; to waive any technical deficiencies in the proposals; to request one or more re-submissions or clarifications from one or more bidder; to cancel the process in part or whole: to accept the proposal in part or whole and award the final contract to the responsible bidder determined to be the most advantageous to the Bank. Additionally, the Bank reserves the right to alter the mentioned functional and technical requirements, in part or whole, during the tender evaluation process, and without re-issuing the RFP. All claims for functional/technical delivery made by the bidders in their response to the RFP shall be assumed as deliverable within the quoted price.

#### 7. CONFORMITY TO BIDDER'S QUALIFICATION CRITERIA (SHOULD ANNEX ALL DOCUMENTARY EVIDENCE)

No	Bidder's qualification criteria	Compliance (Yes/No)	Details of proof
7.1	The bidder should have a minimum of 2 years' experience in handling similar capacity projects in renowned organizations preferably financial institution and should submit documentary evidence for same.  Also, the bidder must have agreement with at least 1 renowned organizations preferably financial institutions (locally or globally) in terms of OCR/ICR solution		
7.2.	The bidder should provide the certificate of incorporation; articles of association and the last annual returns filed with ROC		
7.3	The Bidder should have adequate specialization in the proposed engagement / solution and should submit documentary evidence for same.		
7.4	Implementation of the proposed solution and obtaining necessary licenses, permission and any other statutory or regulatory requirements for unhindered performance of the agreement is bidder's responsibility.		
7.5	Bidder shall propose any other hardware / software components which may be required to implement the solution.		
7.6	Bidder shall analyze the existing IT infrastructure, applications of the Bank and make proposals to optimize the solution.		
7.7	Integration of proposed solution with the existing infrastructure of the Bank is bidder's responsibility.		
7.8	Bidder should provide three (03) years audited financial information.		

7.9	Bidder should declare all legal actions taken by customer/s against the Bidder (if any) and provide details of any arbitration proceedings the bidder has been/is involved in.		
7.10	Bidder should declare if any agreements were terminated by a client on a violation or non/under performance by the Bidder		
7.11	Bidder should enter into a main Agreement and in addition to a Non-Disclosure Agreement		
7.12	Bidder should obtain an insurance to cover any loss, damage, fines, penalties, losses, damages the Bank incurs in the hands of the Bidder.		
7.13	Bidder should provide performance guarantee / advanced payment guarantees where applicable		
7.14	Bidder should declare any close relationship to Shareholders, Directors or Employee of the Bank		
7.15	Bidder should submit a comprehensive test plan, disaster recovery plan, and transition plan from the existing platform.		
7.16	Bidder should provide support during the transition period from the existing system (if any) to the new system and post-implementation support.		
7.17	Bidder should provide a roadmap of the proposed solution for the next 3 years.		
7.18	Bidder should be able to conduct regular vulnerability assessments and penetration testing.		
7.19	Bidders should provide written certified confirmation for having a BCP plan in place.		

### SERVICE LEVELS EXPECTED

The successful bidder should respond to service-related incidents and/or requests submitted by the Bank within the following time frames:

### INCIDENT PRIORITIES

Bidder should have four levels of priority assigned to Incidents as mentioned below. These priority levels define the service operation window and escalation levels and are based on the true impact on the entire System.

### PRIORITY DEFINITION

**P1** - Entire System down, business critical

**P2** - 50% loss of entire System, business impaired

**P3** - Few or < 10% loss of entire System, non-business critical

**P4**-Configuration requests/changes, suggestion for product enhancement, customization requests, documentation request or non-service.

### EXPECTED SERVICE HOURS



Alerting and escalation shall persist on a 24 x 7 basis for P1 and P2 cases. Bidder shall continue to work on such cases around the clock until service is restored. P3 and P4 are of lesser impact and will be actionable during the office hours of the Bank. Bidder should action Incidents according to defined priority and working windows and continue to do so until priorities are re-graded.

### PRIORITY DEFINITION

P1 - 24 x 7 clock

P2 - 24 x 7 clock

P3 - Monday to Friday 08:30 to 17:00

P4 - Monday to Friday 08:30 to 17:00

### PERFORMANCE MEASURES

Bidder shall use its Incident management system to record all events and actions and investigations. Accordingly, bidder will have to measure performance of its services according to the following events and definitions.

Requirement	Definition
Response time	Time from logging of Incident to first activity
Fix or Restoration	<ul style="list-style-type: none"> <li>Time from logging of Incident to first "re-establishment of affected service"</li> <li>This is the point where a Client's system/service has been restored either with a replacement/functional backup or a work-around.</li> </ul>
Resolution	<ul style="list-style-type: none"> <li>Time from logging of Incident to "Resolved"</li> <li>This is the point where the root cause of a Client's system/service failure has been identified and eliminated.</li> </ul>
Closed	This occurs after the Incident has been resolved and only once the Client has confirmed that the Incident has been resolved.

### SERVICE STANDARDS

Bidder shall action Incidents according to defined priority and working windows and continue to do so until priorities are regraded.

Severity	Response Time	Fix Time
P1	Within 30 minutes	Response may either be workaround solution or permanent fix within 2 hours.
P2	Within 1hour	Response may either be a workaround solution or permanent fix within 4 hours.
P3	Within 1 hour	Permanent fix should be delivered within 8 Hours, unless both parties mutually agree to defer the fix.
P4 (For CRs)	Within 2 hours	2 days

All OS/firmware upgrades and security fixes should be covered under support as per the patch and firmware management policy.

## 8. TRAINING

Formal training should be provided by the bidder for staff members at the time of solution deployment enabling continual use of the proposed solution/s.

The vendor should provide a detailed training plan, including:

- **Training Sessions:** Number of training sessions, duration, and number of staff to be trained.
- **Training Materials:** Comprehensive training materials, including user manuals and online resources.
- **Post-Deployment Support:** Ongoing training and support post-deployment.

## 9. Instructions to Vendors

- a) Vendors are requested to read the RFP carefully to respond to it as per Bank's requirement.
- b) The column titled "Vendor Response" in the Functional Requirement table is to be filled by the Vendor for the required solution description.
- c) Soft copy of the response through email and hard copies should be identical otherwise Bank shall reserve the right to reject any response.
- d) RFP response should be submitted by the given timeline mentioned in RFP. However, Bank shall reserve the right to extend or reduce timeline with giving prior notification.
- e) Each vendor those who qualified primarily, will be called for a session to pitch and show proof of concept/demo in front of RFP evaluation committee of the bank and within 3 days of that session, final financial offer to be submitted in sealed envelope.
- f) Proposed solution must be hosted in Prime Bank premises
- g) Prime Bank PLC. reserves the right to cancel, renew and modify the RFP.
- h) Vendors should enclose following documents with their response-
  - Company Profile along with Board of Directors
  - Trade License
  - Certificate of Incorporation
  - TIN certificate
  - Company Annual report (if any)
  - Company Organogram
  - Similar Implementation Experience (if any)

## 10. RFP Disclaimers

This RFP does not create a binding agreement for provision of services between Prime Bank PLC. (PBPLC) and vendor, except to the extent that vendors will be bound by the representations, warranties and conditions contained in their response to this RFP. Prime Bank PLC. issued this RFP to solicit bids from potential vendors for a comprehensive AI Based OCR solution to the requirement outlined in this document. Only the execution of a written contract will obligate PBL in accordance with the terms and conditions contained in such contract.

All cost associated with the preparation of response to this RFP or contract in response to this RFP will be borne solely by the vendor. All responses shall become the property of Prime Bank and Prime Bank reserves the right to accept or reject any or all response(s) to this RFP even if all of the stated requirements are met.

Prime Bank PLC. reserves the right to amend or cancel this RFP in any manner prior to awarding the contract. Prime bank will notify all responsive vendors in this event. The bid submitted and the price quoted therein shall remain valid for six months (180 days) from the bid submission date mentioned by

Prime Bank. Prime Bank reserves the right to extend the period of validity of their bids in exceptional circumstances, prior to expiry of the bid validity period. The request and the responses shall be made in writing. Prime bank also reserves the right to share with, any person of its choice, the RFP and any proposals in order to secure expert opinion.

For purpose of the evaluation process, Prime Bank reserves the right to make copies of a vendor's proposal. PBL reserves the right to verify all information provided by vendor via business references from a vendor's client.

Vendors are hereby advised that Prime Bank PLC. is not committed to any course of action as a result of its issuance of this RFP and/or its receipt of a proposal from any vendor in response to it. In particular, vendors should note that PBL may-

- Reject any proposal which does not conform to instructions and specifications which are mentioned herein
- Not accept proposal after the stated submission deadline
- Not necessarily award the lowest price proposal
- Reject all proposals, if it so decides
- Award a contract in connection with this RFP outside of the timelines as it may deem fit
- Make no award of a contract

### Roll Out Plan & Gantt Chart

The bidder will have to provide a roll out plan for each of his working procedures which strictly follow the requirements of the RFP. For instance, a sample format of roll out plan is given below:

Sample format:

Sl. No.	Product/ Solution Name	Description	Time frame
1.	AI-Based Document OCR/ICR Solution	Please specify in details with working procedure covering the scope.	Please specify the number of days needed from the date of issuance of the work-order.

2. The bidder needs to provide distinct Gantt chart for this product/solution s/he wants to bid.

Note:

1. Bidder has to mention detailed hardware and associated software specifications such as application servers, database servers, security application and OS along with any intermediate hardware and/or software to implement the solution successfully.
2. All required software for implementing the solution will be the responsibility of the bidder which includes providing license, delivery and installation.
3. The scope of work includes but not limited to design, engineering, installation, commissioning, testing, integration, training etc. of all the products offered in the solution infrastructure.
4. Solutions offered may be stand-alone product suites of integrated applications and services.
5. The bidder shall arrange inspection for functional testing as per technical specification and system performance demonstration to the Bank's representative.
6. The bidder shall provide licenses for all the supplied software in the name of the Bank.

7. Installation, commissioning, configuration and integration of all components of the bidding product should be the turnkey responsibility of the respective bidder as per bidding document.
8. Bidder has to provide two-months onsite support after the date of completion of the project. The completion certificate shall be issued by the Bank on successful completion of the project.
9. Any other items (software, licenses, tools etc.) not indicated in this document required to make the system fully operational will also be in the responsibility of the bidder.
10. Proper UAT documents has to be shared with the Bank and all these observations and recommendations have to be added in it before doing the final UAT.
11. Hand over documents must be prepared in such a way so that detailed installation procedure and configuration parameters used during and after installation is there. The document should include full screen capture for further reference and operation.

## 11. Technical Requirements (IT)

Status	
FC	Fully Complied
NC	Need Customization
WA	Workaround Available
CC	Cannot Customize

SI #	Description	Vendor's Feedback				
		FC	NC	WA	CC	Comments
	<b>Integration</b>					
1	Vendor has to provide a micro-service-based Middleware service if required					
2	Solution should have capability to login by <b>AD authentication</b> and regular authentication.					
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. PBL will decide the integration approach.					
4	API request & response must be encrypted & required to follow Prime Bank API Check List					
	<b>User Interface</b>					
5	Scheduler should have ability to configure dynamically and also be configured by front-end.					
6	Vendor must need to provide a solution which should have different role-based dashboard.					
7	Any type of approval (transaction/reversal/creation/modification /delete) must have multiple control like maker, checker.					
8	Vendor has to ensure the centrally monitoring all the audit logs and activities.					
9	Vendor has to give us a solution which should allow multiple teams/users to deploy, monitoring and administering related works.					

10	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.					
11	UI for Parameter configuration to keep into DB as encrypted					
12	System Should have standard Audit Trail Report/Module					
	<b>User Administration</b>					
13	User Creation/modification/lock/unlock/activation/deactivation from a panel					
14	User Management (Role Based access control)					
15	Granting multiple Roles and Branches to a single user					
16	Must have multiple control like maker checker for user creation/Authorization/Update/Inactive etc.					
17	Two Factor Authentication for Login if Bank Decide					
18	The system must comply with Bank IS, IT, and BB ICT guidelines					
	<b>Customization</b>					
19	System should support to do the customization and add new business process/logic/ data entry screen and change existing process by trained bank users.					
	<b>Architecture</b>					
20	Vendor has to configure the load balance of service as per PBL requirement. It can be both software and Hardware load balancer.					
21	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 PBL Information security division.					
22	Stress Testing & Load Testing need to be done and report must be submitted by vendor during product implementation for both Application and middleware service.					
23	Identified VAPT must be mitigate by vendor at any time without any cost.					
24	Minimum security baseline (MSB) should be complied by vendor					
25	Prime Bank audit risk assessment, BB audit observations and any external audit observations must need to mitigate by vendor at any time without any cost.					
26	Solution should have ability to grow horizontally during load.					
27	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					

28	Vendor has to provide Database Server requirement of Core, RAM (GB) and HDD storage or others which are needed.					
29	Vendor must need to give a detail technical architecture diagram for Live, HA, UAT and DR environment					
30	The system should support a smooth transition from primary site (DC) to backup site (DR) for disruptive events such as fire, flood, earthquake, etc.					
31	DB platforms (i.e., Oracle, MSSQL, MySQL, PostgreSQL etc.). we preferred license free DB					
32	Is there any encryption mechanism with application?					
33	Is there any auditing policy with application?					
34	Vendor must need to support database retention and purging as per Prime Bank policy.					
35	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.					
36	Vendor must need to give us web server, database and other related tools/ component lists.					
37	Does your product support SaaS, customer-managed and hybrid deployments?					
38	How does your platform support continuous integration and deployment practices? Is it containerize application?					
39	Does the solution support zero downtime patching and updates?					
40	Vendor solution must need to Ability to deploy in VM environment					
41	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.					
42	Vendor must need do prepare Live, HA, test, HA and DR environment setup, configuration related work. Activities need be done on premises.					
43	Vendor solution must need to ensure details log so that any transaction can be easily identified.					
44	The unique identifier must be introduced for every log so that the log can be trace easily for every request.					
45	The log must be compressed on a daily basis and automatically shifted to other locations.					
46	Vendor must provide full hardware sizing.					
47	Vendor solution must be hardware platform independent i.e., should be run on any hardware platform.					
48	System should be capable to handle latest Database.					

	<b>Installation, Configurations and Post deployment support</b>					
49	Vendor must have to provide step by step detail installation guideline					
50	Vendor must install all the prerequisite of solutions in Live, DR and UAT environment. Activities need be done on premises.					
51	Vendor must install and configure the full solutions in Live, DR and UAT environment. Activities need be done on premises.					
52	Vendor has to implement Software or Hardware (If bank provides) load balancer with clustering features in live environment					
53	Vendor has to configure solutions with SSL certificate which will support only latest TLS.					
54	Vendor must apply security policy in each server. Primarily we will refer PBL Security Baseline like PCI-DSS.					
55	Vendor has to ensure a process which should periodically patch update of Operating System and database all patches					
56	Vendor must need to provide a detail plan for post deployment support.					
	<b>Documentation/Guides</b>					
57	Installation / Implementation guide: Vendor has to provide an installation guide mentioning details of installation & parameter value setup at OS during product implementation.					
58	Vendor has to provide detail data dictionary as per prime bank requirement					
59	Vendor must need to provide setup and configuration related detail document					
60	Service Development guide: Vendor has to provide a guideline for integration with new service provider with business logic implementation and validations.					
61	<b>Administration guide:</b> 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.					
	<b>Training</b>					
62	Vendor has to provide training for different module.					
63	Vendor should provide detail technical, administrative, operational and others related training, so that PBL can manage by themselves.					
64	Vendor should provide training materials for all modules.					
65	Must need to give third party library list with information details					

66	Application deployment architecture diagram with HA and DR consideration					
67	Application development environment set up document step by step					
68	Live server readiness document step by step					
69	Application architecture detail diagram					
70	Following documents need to provide during Implementation: Following documents need to provide : 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 development related					
71	All modules should have the capabilities to work from source code repository					
72	Application code build or publish process must need to be easy					
73	All Framework, libraries and tools must be updated					

## 12. Technical Requirements(ISD):

SL	Description	Vendor's Feedback				Comments
		Fully Complied	Need Customization	Workaround Available	Cannot Customize	
1	Ensure Audit Trail & details User Activity Report with Timestamp, Date, IP address, Mac Address etc.					
2	Password Guideline					
	a. Passwords for user-level shall be at least eleven (11) characters long, whereas					
	for admin-level passwords shall be at least twelve (12) characters long					
	b. Passwords must contain both upper- and lower-case characters (i.e., a-z, A-Z);					
	c. Passwords must contain digits and/or special characters/punctuation					
	d. Password should be changed on first time login					
	e. System should have capable to send password through email/SMS etc.					
3	The application must have fine-grained RBAC for Access control					
4	The application must have Multi-factor authentication (MFA) for admin/users accessing sensitive					

	modules in the Application, and related systems.					
5	The application should encrypt data at rest to protect it from unauthorized access.					
6	The application should encrypt data during transmission to protect it from interception or tampering. Use protocols like TLS (Transport Layer Security) [version 1.2 and higher] for secure communication.					
7	The Application should have the capability to mask or obfuscate sensitive information (e.g., credit card numbers, personal identification details) to prevent unauthorized users from viewing sensitive data, while still allowing analytical queries.					
8	The Application should Anonymize or pseudonymize personally identifiable information (PII) to protect privacy and ensure compliance with data privacy regulations of ICT ministry of Bangladesh.					
9	The Application should apply data redaction techniques to hide or remove sensitive information before it is processed, accessed, or shared.					
10	The Application should apply Tokenization techniques to protect privacy and ensure compliance					
11	Application should support inputter-authorizer concept as where applicable.					
12	Session time out period should be set					
13	Ability to encrypt passwords and other sensitive data based on industry-standard encryption mechanisms.					
14	The application should ensure mitigation of OWASP Top 10 Web vulnerabilities.					
15	The application should implement AI poisoning protection and model validation to prevent adversarial attacks (in case of using any AI model).					
16	The application should ensure Input Validation and Sanitization - To prevent injection attacks (e.g., SQL injection, cross-site scripting).					
17	The application should ensure that all activities are logged securely with access controls.					
18	Application shall comply with the Latest OWASP "Application security guideline"					
19	API (if any) shall comply with the OWASP API security guidelines & bank's API security checklist.					



20	The Application should protect API access with rate limiting, authentication, and authorization to prevent data from being accessed inappropriately via APIs.					
21	The API calls should follow secure coding practices and minimize exposure of sensitive data.					
22	Latest Framework (Application & Database) will be preferable.					
23	Supported Browser (should be independent)					
24	How will the bank approach if any BUG is detected during Post Live operation? How the Change request will be attended by vendor?					
25	Application should be responsive from any device (desktop/laptop/mobile/tablet/or any other devices).					
26	What will be the Deployment Model (On-premises or cloud)? If cloud, then where the data will be stored.					
27	In case of platforms container-based approach, "Application Container Security Guideline" by NIST shall be ensured					
28	The Application should adhere "ICT Security Guideline version 4.0", "Cyber Security Compliance framework" & "Cloud Security Guideline" by Bangladesh Bank, "Data protection regulations" by ICT Ministry of Bangladesh and implement security controls that align with these requirements.					
29	Compliance with Bangladesh Bank ICT security guidelines V 4.0 OWASP web/mobile/API security guideline, OWASP AI testing guide, ISO 27001 Standard etc.					
30	On-premises based solution is preferred. Under local regulations, any cloud-based OCR service must ensure data is stored within the territory of Bangladesh; offshore data hosting for sensitive banking info is generally restricted.					
31	For sensitive data like PII, Card data etc. masking should be ensured.					
32	Encryption & Tokenization need to be ensured for sensitive data in store and in transit.					
33	Ensure Immutable Audit Logs					
34	Ensure Anti-Spoofing/Deepfake Detection mechanism					

### 13. Miscellaneous

SL#	Functional Requirements with Description	Vendor Feedback			
		Fully Complied	Solution Ready	Need Development/ Customization	Comments
1	Please mention any additional features and functionality here which are not included in RFP provided by PBL				

### 14. Financial Offer

SL No	Description	Price (BDT) including VAT & AIT	Remarks
1	One Time Development/License Cost		
2	Annual Maintenance Cost		
3	Per man day cost for Change Request (CR)		

Note:

- Vendor must quote all cost in Bangladeshi Taka (BDT)
- All kinds of Taxes, VAT and levy should be included and will not be revised thereafter
- The warranty period offered must be clearly specified (minimum warranty requirement - 1 year).
- 50% upon completion of UAT with signing.
- And 50% will be within 60 (sixty) days from the go-live date.
- The vendor at the time of invoice submission of last 50% payment of the work order shall submit a performance guarantee issued by a local schedule commercial bank amounting to 10% of the work order valued in favor of the Bank. The Performance Guarantee will be valid for a period of 06 (six) months from the date of submission and returned after expiry.

### 15. Tender Preparation:

- Tenders must be submitted in two-envelope system i.e., one Technical Proposal & one Financial Proposal mentioning Technical/Financial Proposal on the top of each envelope. These two proposals will be submitted together in a third envelope. All the envelopes should be sealed & signed.  
**Technical Proposal:** one (1) original hard copy and one (1) electronic copy on a CD/DVD/Flash Drive in MS-Excel/Word format.  
**Financial Proposal:** one (1) original hard copy and one (1) electronic copy on a CD/DVD/Flash Drive in MS-Excel/Word format.
- Technical proposal will be opened on the specified date in the Tender Notice. Date of opening the financial proposal will be communicated later on.
- Proposal will not be considered if it is not accompanied by the attached Proposal Price Sheet and signed by the proper official of the bidder. Proposals will not be accepted by FAX or email.
- The bid forms must be filled in through computer printer or in typing without overwriting and without any erasing and modifications and when completed shall contain all the required information.

- The Offer shall be marked as “Request for proposal (RFP) for AI-Based Document OCR/ICR Solution”
- Offers in the bid should be free from any condition and any conditional offer will disqualify the bidder. Each page of the offer must be signed and sealed properly by the authorized representative of the bidder and filled in where applicable.

## 16. General Terms and Conditions

- (i) Award Finalization and subsequent actions: The Bank will award the Contract to the Bidder whose offer is found to be substantially responsive and who has offered technically suitable proposal & whose quoted price is within the acceptable limit of the Bank. After selection of the contractor, the contractor will maintain close contact with the client to sort out details of works to be undertaken.
- (ii) Prime Bank reserves the right to accept or reject any or all the tenders without assigning any reason whatsoever.
- (iii) In case of any error detected in the Bill of Quantities or in other documents at any time, Prime Bank reserves the right to rectify such error.
- (iv) The detailed specifications, terms and conditions are incorporated in this tender schedule.
- (v) The Bank shall not be under any obligation to accept the lowest quotation.
- (vi) For the purpose of warranty period, work completion time will be counted from the date of installation, testing, commissioning.
- (vii) After commencement, work may be delayed due to unforeseen reasons; in such cases, no compensation will be entertained.
- (viii) Tender offer may be rejected for any one of the reasons listed herein under. Decision of the Bank will be final in this regard:
  - a) Failure to submit Tender before the specified closing time.
  - b) All or any pages of the Tender document are not signed and sealed by the bidder.
  - c) Failure to comply with Specifications annexed herewith.
  - d) Any false statement or evidence of fraud.
  - e) Failure to comply with all the instructions of the Tender.
  - f) Any alteration in the tender schedule.
  - g) Any discrepancy, overwriting, erasing, ambiguity or omission in quoting rate and in furnishing the tender document.
  - h) No price escalation will be entertained.
- i) Bank has the right to execute full or part of the work.
- j) The bidder should have its office at Dhaka, Bangladesh for local onsite support.
- k) All the prices should be mentioned in BDT. The payment will be made in BDT as well.
- l) A Non-Disclosure Agreement (NDA) will be signed between bidder and the bank for implementation of the project.
- m) The successful bidder shall complete the project within the timeline mentioned in the work order.

## 17. Tender Submission

- (i) The Tender shall be submitted to the following address:  
 Head of Procurement Division  
 Prime Bank, Head Office,  
 Prime Tower (Ground Floor, Central Dispatch),



Plot # 8 & 35, Nikunjo-2,  
Khilkhet, Airport Road, Dhaka-1219

- (ii) The Tender documents shall be dropped in the tender box on **or 19 April, 2026 before 3:00 PM**. No tender shall be entertained after the specified time and date. Tender papers must be properly filled in, sealed, and signed by authorized official with bidder's name, address, etc. The technical offers may be opened on the same day or on a convenient day. The financial offer will be opened later on upon completion of Technical Evaluation.



# Annexure A: BID FORM

## BID FORM:

Having examined the terms, conditions, instructions and specifications included in the tender schedule, we the undersigned offer to supply, deliver and commission the items in conformity with the said conditions and specifications.

We undertake to complete the job within the period as specified in tender schedule. We agree to abide by this bid for the period of 365 (Three Hundred and Sixty-Five) days from the bid submission date mentioned by the bank.

Until a formal contract is prepared and executed, this bid together with your written acceptance thereof in your notification of award shall constitute a binding contract between us.

Dated:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Seal of the authorized official  
and round seal of the company

-----  
(In the capacity of)

Duly authorized to sign bid for and on behalf of -----

Witnesses with address:           1.

2.



## ANNEXURE B: NON DISCLOSURE AGREEMENT

This AGREEMENT is made and entered into by and between the Prime Bank PLC ("Bank") and \_\_\_\_\_ ("Company"), and is effective upon execution by both parties.

WHEREAS, the Company requires access to many forms of information and materials considered proprietary and confidential to the Prime Bank Limited; and

WHEREAS, the Company requires access to this information to propose, plan, develop, implement and maintain Bank systems and/or for successful completion of the Scope of Work; and

WHEREAS, information and materials includes, but is not limited to, [revise to fit] access to secure facilities, systems, technologies, information infrastructure, including network architecture; server environment, services and hardware standards. The Company must comply with the Bank, and government regulations in accessing and using Information.

### **THEREFORE, IT IS AGREED AS FOLLOWS:**

The Bank will allow the Company access to all files and records required to perform Company's duties ("Duties") concerning the System.

The Company agrees to limit the use of this Information for the purposes ("Purposes") of developing, implementing and warranty of other Solutions.

The Company agrees that access to Information will be limited to approved employees and subcontracted employees ("Authorized Personnel"). The Company agrees that it will provide the Prime Bank Limited with a list of employees to be authorized for each agreed upon work order. Company agrees that all Authorized Personnel shall be informed of the provisions of this Agreement and shall first agree to comply with the revisions of this Agreement before Company permits such Authorized Personnel to have access to any Information.

The Company shall obtain written authorization from the Bank prior to permitting any Consultant or sub-consultant employees to have access to Information. The Bank and Company will screen all contracted or subcontracted employees whom the Company requests to have access to Information. Screening may include a criminal record background investigation and others. At the Bank's sole discretion, the Bank may deny authorization to an individual because of criminal record or other pertinent reason. Authorization can be revoked immediately for anyone reasonably believed to be violating access/disclosure regulations.

The Bank agrees to further limit access to Information to Authorized Personnel. No copies of Information shall be made except as clearly necessary to accomplish purposes of this agreement.

Company agrees to destroy copies of such Information when copies of such Information are no longer needed for Purposes of this Agreement. The Company will not disclose any Information in a form which can identify an individual in any report or documentation, except for purposes of this Agreement when working with Department Name, Department personnel, or authorized personnel on the list.

The Company agrees to take all necessary reasonable precautions to protect Information from unauthorized access, alteration, or destruction. Information and programs to access it must be stored in secure, locked containers. Company programs shall employ all current safeguards to prevent unauthorized access to disk and tape files. Company Personnel shall not bypass or override security provisions in existing systems and networks in the course of their work and the programs they develop shall conform to existing security provisions.

In the event that Company deems it necessary, for the purposes of this agreement, to disclose Information to any sub-contractor, the Company shall notify the Bank and secure the written agreement of the sub-contractor to comply with all terms of this Non-Disclosure Agreement as if it were the Company named herein. The Bank shall have the right, at any time, to monitor, audit, and review the activities, policies, records, and documents of the Company and its sub-contractor in implementing this Agreement in order to assure compliance therewith.

Since this Agreement provides access to Information on an ongoing basis, the Bank reserves the right to immediately suspend furnishing Information under this Agreement when it is determined by the Bank that any rule, policy, procedure, or regulation described or referenced herein is violated or appears to be violated. The Company shall



not be liable for any deficiencies in the performance of its duties caused by the suspension provided it is later determined by investigation of the Bank that the Company did not violate this agreement. Notice of any such suspension shall be provided to Company in writing by the Bank.

It is hereby understood and acknowledged by the parties that any breach of their obligations detailed in this Agreement may cause the other damage and that monetary relief will not be in every case an adequate remedy for any such breach. Accordingly, in the event of any such breach the damaged party may seek injunctive relief from such breach or threatened breach of this Agreement.

The Company shall immediately return and redeliver to Bank all tangible material embodying any confidential information provided hereunder and all notes, summaries, memoranda, drawings, manuals, records, excerpts or derivative information deriving therefrom, and all other documents or materials ("Notes") (and all copies of any of the foregoing, including "copies" that have been converted to computerized media in the form of image, data, word processing, or other types of files either manually or by image capture) based on or including any confidential information, in whatever form of storage or retrieval, upon the earlier of (i) the completion or termination of the dealings between the parties contemplated hereunder; (ii) the termination of this Agreement; or (iii) at such time as the Bank may so request; provided however that the Company may retain such of its documents as is necessary to enable it to comply with its reasonable document retention policies. Alternatively, the Company, with the written consent of the Bank may (or in the case of Notes, at the Company's option) immediately destroy any of the foregoing embodying confidential information (or the reasonably non-recoverable data erasure of computerized data) and, upon request, certify in writing such destruction by an authorized officer of the Receiving Party supervising the destruction).

**IN WITNESS HEREOF**, the Parties hereto have executed this Agreement as of the Effective Date and agree to be legally bound by all terms and conditions contained herein.

Prime Bank PLC. Representative:

Company Representative:

\_\_\_\_\_

Name:  
Designation:  
Date:

Name:  
Designation:  
Date:

Official Seal:

Official Seal:

