Prime Bank

Procurement Division

Ref:PBPBL/PD/FAD/2026/676 **Date: November 03, 2026**

Subject: Request for Proposal (RFP) for Procurement, Implementation and Maintenance of Software for Employees' Provident Fund, Gratuity Fund and House Building Loan Safety Scheme

Dear Sir,

Please be informed that Prime Bank PLC. intends to Procurement, Implementation and Maintenance of Software for Employees' Provident Fund, Gratuity Fund and House Building Loan Safety Scheme. 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 View Dispatch (Semi-Basement), Plot-SE(F)7, Bir Uttam Mir Shawkat Sharak, Gulshan-1,
Dhaka-1212

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 22th November 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.

03.11.26

Tanveer Ahamed
Head of Procurement

Attachment: Detailed RFP for Procurement, Implementation and Maintenance of Software for Employees' Provident Fund, Gratuity Fund and House Building Loan Safety Scheme, functional & technical Requirement Specification

Request for Proposal (RFP) for Procurement, Implementation and Maintenance of Software for Employees' Provident Fund, Gratuity Fund and House Building Loan Safety Scheme

Prime Bank PLC.
Head Office Prime View, Plot-SE(F)7, Bir Uttam Mir Shawkat Sharak,
Gulshan Avenue, Gulshan, Dhaka-1212

Ref: PBPBL/PD/FAD/2026/676

Date of Submission: November 22, 2026 within 03.00 PM

Prime Bank PLC. Procurement Division

Table of Contents

SL	Particulars	Page #
A	Project Overview and Background	03
B	**Purpose**	
B.1	Provident Fund Management System	03
B.2	Gratuity Fund Management System	03
B.3	Employees' House Building Loan Safety Scheme	03
C	Point of Contact	04
D	Instructions to Vendors	04
E	RFP Disclaimers	05
F	Roll Out Plan & Gantt Chart	06
G	Functional Requirements Specification for PF Management System	07
H	Functional Requirements of Gratuity Fund	09
I	Functional Requirements of EHBLSS	10
J	Information Technology Requirements for PF, GF and EHBLSS	10
K	Information Security Requirements PF, GF and EHBLSS	15
L	Additional Requirements	18
M	Financial Offer	19
N	RFP Preparation	20
O	General Terms and Condition	20
P	RFP Submission	22
Q	Annexure A: RFP FORM	23
R	ANNEXURE B: NON DISCLOSURE AGREEMENT	24
S	ANNEXURE C: Supplier's Relationship Declaration Form	27
T	Investment Related Data and Calculation	28
U	Financial Statements Presentation of PF, GF and EHBLSS	36

A. Project Overview and Background

Prime Bank PLC. Is a top-tier second generation local commercial bank in Bangladesh established in 1995. Headquartered in the heart of Dhaka's bustling financial hub Gulshan Avenue, the Bank's operational footprint is spread all over the country with 149 branches and 158 ATMs at 149 locations of Bangladesh. It was incorporated under the Companies Act of 1994.

Prime Bank PLC. Intends to procure and implement a comprehensive Provident fund management system (PFMS), Gratuity fund management system and EHBLSS module. This strategic initiative is designed to fully automate and streamline the administration, accounting, investment management, member services, regulatory reporting, and overall corporate governance of the Bank's employee benefit trusts and welfare schemes.

To future-proof our employee welfare ecosystem, Prime Bank PLC. is seeking a robust, enterprise-grade Fund Management Solution (FMS) designed to centralize, automate, and optimize the end-to-end administration of the Bank's Provident Fund (PF) and associated portfolios.

B. Purpose:

B.1 Provident Fund Management System

The primary purpose of the Provident Fund (PF) Management System for Prime Bank PLC is to transition from desktop based to a centralized, automated digital platform. This system ensures efficient administration, absolute financial accuracy, and complete transparency for both the bank management (Trustees) and its employees.

B.2 Gratuity Fund Management System

The gratuity fund management project at Prime Bank PLC focuses on the systematic administration, accounting, and investment of employee terminal benefits in compliance with labor laws and Bangladesh Bank regulations. The project typically involves evaluating or automating the calculation of employee provisions based on length of service and last drawn basic salary, ensuring strict adherence. Furthermore, it oversees the governance of the fund through a dedicated Board of Trustees that safely manages asset allocations—such as government securities—to guarantee sufficient liquidity for timely payouts while generating compounding returns to mitigate future actuarial liabilities.

B.3 Employees' House Building Loan Safety Scheme

To future-proof its employee welfare ecosystems, Prime Bank PLC is seeking a robust, enterprise-grade Fund Management Solution (FMS) to centralize, automate, and optimize the end-to-end administration of the Employees' House Building Loan Safety Scheme (EHBLSS). Under the schemes core policy, if a member successfully survives and completes the full and final adjustment of their housing loan, they are entitled to receive back 80% of their total accumulated contribution to the fund, while the remaining 20% is transferred to fund income. The proposed FMS will seamlessly operationalize these distinct policy rules by accurately

Prime Bank PLC. Procurement Division

tracking individual contributions, managing ledger splits upon loan maturity, and automating payout calculations. By modernizing this workflow, the bank will eliminate manual processing errors, ensure transparent financial reporting, and sustainably safeguard employee welfare benefits.

C. Point of Contact

Any query related to this RFP should be directed to the following persons only, who are authorized to provide clarifications to vendor about application, technical, functional, and other related areas of this RFP:

Area of Work	Point of Contact
Related to RFP submission	**Mr. Partha Sarathi Bairagi** Designation: FAVP Division: Procurement Email: pb061605@primebank.com.bd Cell: +880173-0781194
Operational and Functional	**Mohammad Reaz Ahmad** Designation: EVP Division: Financial Administration Division Email:ahmad.reaz@primebank.com.bd Cell: 01713-994455
Technical	**Mohammad Mijanur Rahman** Designation: SAVP Division: Information Technology Email: m.mijan@primebank.com.bd Cell:01711-074410

D. 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 Feedback" in the Requirement tables is to be filled by the vendor for the required solution.
c) Both Soft and hard copy of the vendor proposal 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) Prime Bank reserves the right to cancel and modify the RFP.
f) Vendors should enclose following documents with their response

- Company Profile along with Board of Directors
- Up to date Trade License
- Up to date TIN certificate
- Certificate of Incorporation
- Business Identification Number (BIN)
- Letter of VAT registration certificate;
- Company local address and contact numbers;
- Company Annual report (if any)
- Company Organogram

Prime Bank PLC. Procurement Division

- List of deliverables with detailed timeline;
- Name, designation, qualifications and experience of the technical and management personnel to be engaged with this project;
- Proof of experience as desired in the earlier section of this schedule.

E. RFP Disclaimers

This RFP does not create a binding agreement for provision of services between Prime Bank 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 issued this RFP to solicit bids from potential vendors for a comprehensive PF Management system to the requirement outlined in this document. Only the execution of a written contract will obligate the bank 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 the bank and it reserves the right to accept or reject any or all response(s) to this RFP even if all the stated requirements are met.
The bank reserves the right to amend or cancel this RFP in any manner prior to awarding the contract. The bank will notify all responsive vendors in this event. The bid submitted and the price quoted therein shall remain valid for 365 days from the bid submission date mentioned by the bank. The 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. The bank also reserves the right to share the RFP and any proposals with any person of its choice, in order to secure expert opinion.
For purpose of the evaluation process, the bank reserves the right to make copies of a vendor's proposal. The bank reserves the right to verify all information provided by vendor via business references from a vendor's client.
Vendors are hereby advised that the bank 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 the bank 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

The information contained in this Request for Proposal (RFP) document or information provided subsequently to bidder(s) whether verbally or in documentary form by or on behalf of the bank, is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and is only an invitation by the bank to the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary obtain independent advice.

Prime Bank PLC. Procurement Division

Subject to any law to the contrary, and to the maximum extent permitted by law, the bank and its directors, officers, employees, representatives, agents, and advisers disclaim all liability from any loss, claim, expense (including, without limitation, any legal fees, costs, charges, demands, actions, liabilities expenses or disbursements incurred therein or incidental thereto) or damage (whether foreseeable or not) ("Losses") suffered by any person acting on or refraining from acting because of any presumptions or information (whether oral or written and whether express or implied), including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the losses arises in connection with any ignorance, negligence, inattention, casualness, disregard, omission, default, lack of care, immature information, falsification or misrepresentation on the part of the bank or any of its directors, officers, employees, representatives, agents, or advisers.

F. 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.	Procurement, Implementation and Maintenance of Software for Employees' Provident Fund, Gratuity Fund and House Building Loan Safety Scheme	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.

i. The bidder needs to provide Gantt chart for this product/solution.

Note:

1. Bidder has to mention detailed hardware and associated software specifications such as application server(s), database server(s), security application and OS along with any intermediate hardware and/or software in order 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. The bidder shall arrange inspection for functional testing as per technical specification and system performance demonstration to the Bank's representatives.

Prime Bank PLC. Procurement Division

5. The bidder shall provide licenses for all the supplied software in the name of the Bank.
6. 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.
7. Bidder has to provide two-month 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.
8. 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.
9. Proper UAT documents have to be shared with the Bank and all the observations and recommendations made by the bank have to be addressed before doing the final UAT.
10. Hand over documents must be prepared in such a way that detailed installation procedure and configuration parameters used during and after installation is there.

G. FUNCTIONAL REQUIREMENTS SPECIFICATION FOR PF MANAGEMENT SYSTEM

FUNCTIONAL REQUIREMENTS SPECIFICATION FOR PF MANAGEMENT SYSTEM

Vendor's feedback on the requirements will be as following in the Feedback column bellow for each requirement:

FC – Fully Comply with the requirement mentioned here in this document. The standard version of your proposed solution is fully capable of giving the required functionality without any customization.

PC – Partially Comply with the requirement mentioned here in this document. The standard version of your proposed solution needs some modification which will be done with no additional Cost. The complete and fully comply module will be the end result.

NC – Not Comply with the requirement mentioned here in this document. The standard version of your proposed solution does not have this functionality and is not a standard. This functionality is not supported by the vendor and will not be part of any future version or release.

NA – Not Available. The standard version of your proposed solution does not have this feature or function. A customization is needed on some current modules functionality which will be available with additional cost and time to deliver. This will be considered as customization. This will also be part of standard support (SLA) once implemented and will be part of new release.

In your feedback to each functionality, if necessary, please add comments. You can also share additional value adding features which is not detailed here in the main list of functionality/features required for the proposed solution.

Prime Bank PLC. Procurement Division

The following sections document the various business requirements of the system

SL #	Particulars	Vendor's Feedback	
		Status	Comments
01	Enrollment of employees from HR software		
02	Web base – user can operate from anywhere.		
03	Maker and Checker for every financial transaction.		
04	Monthly contribution tracking (Employer/Employee)		
05	Fund investment tracking		
06	Amortization schedule (Prepaid/Discount) for investment.		
07	Final settlements.		
08	Accounting and financial reporting requirements for retirement benefit plans as per **IAS 26**		
09	Report to management for investment.		
10	Reporting and Analytics		
11	Data security through auto back up		
12	Individual ledger for all journal with manual option for creation new journal.		
13	Loan module		
14	Individual report and annual certificate		
15	Certificate by applying other currency **(Dollar, GBP, Euro)**		
16	Prior period transaction management.		
17	Ability to import monthly contribution data from the payroll system.		
18	Bulk upload of reverse contribution.		
19	Data migration from 2014.		
20	Automatically calculate and credit annual interest to individual member accounts.		
21	Interim / Broken period interest calculation by pre-determined rate		
22	Interest reverse/refund option against over payment		
23	Investment configuration		
24	Investment Schedule		
25	Instrument type wise report		
26	Coupon received/accrued report		
27	Prepaid/discount/holding period interest report. **(Investment certificate is attached)**		
28	Amortization schedule for prepaid		
29	Amortization schedule for discount by applying discount factor.		
30	Monthly accrual of investment product and amortization of premium and discount.		
31	Statement of Net Asset Available for Benefits		
32	Statement of Changes in Net Assets Available for Benefits		
33	Statement of Income and Expenditure		
34	Statement of Receipts and Payments		
35	Notes to the Financial Statements with sundry debtors and creditors.		

Prime Bank PLC. Procurement Division

36	Automatically calculate and withhold tax on withdrawals where applicable.		

H. Functional Requirements of Gratuity Fund

SL #	Particulars	Vendor's Feedback	
		Status	Comments
01	Enrollment of employees from HR software		
02	Eligible report of GF (As per HR Policy- PBL GF rules 2001 and Revised rules)		
03	Individual/ Group payable report.		
04	Web base – user can operate from anywhere.		
05	Maker and Checker for every financial transaction.		
06	Fund investment tracking		
07	Amortization schedule (Prepaid/Discount) for investment.		
08	Final settlements.		
09	Accounting and financial reporting requirements for retirement benefit plans as per **IAS 26**		
10	Report to management for investment.		
11	Reporting and Analytics		
12	Data security through auto back up		
13	Individual ledger for all journal with manual option for creation new journal.		
14	Investment configuration		
15	Investment Schedule		
16	Instrument type wise report		
17	Coupon received/accrued report		
18	Prepaid/discount/holding period interest report.		
19	Amortization schedule for prepaid		
20	Amortization schedule for discount by applying discount factor.		
21	Monthly accrual of investment product and amortization of premium and discount.		
22	Statement of Net Asset Available for Benefits		
23	Statement of Changes in Net Assets Available for Benefits		
24	Statement of Income and Expenditure		
25	Statement of Receipts and Payments		
26	Notes to the Financial Statements with sundry debtors and creditors.		
27	Automatically calculate and withhold tax on withdrawals where applicable.		

Prime Bank PLC. Procurement Division

I. Functional Requirements of EHBLSS

SL #	Particulars	Vendor's Feedback	
		Status	Comments
01	Enrollment of employees from HR software		
02	Members report.		
03	**Individual/ Group** members report		
04	Web base – user can operate from anywhere.		
05	Maker and Checker for every financial transaction.		
06	Fund investment tracking.		
07	Amortization schedule (Prepaid/Discount) for investment.		
08	Final settlement of fund as per policy		
09	Accounting and financial reporting requirements for EHBLSS		
10	Report to management for investment.		
11	Reporting and Analytics		
12	Data security through auto back up		
13	Individual ledger for all journal with manual option for creation new journal.		
14	Investment configuration		
15	Investment Schedule		
16	Instrument type wise report		
17	Coupon received/accrued report		
18	Prepaid/discount/holding period interest report.		
19	Amortization schedule for prepaid		
20	Amortization schedule for discount by applying discount factor.		
21	Monthly accrual of investment product and amortization of premium and discount.		
22	Report of active and inactive members		
23	Statement of Financial Position		
24	Statement of Income and Expenditure		
25	Statement of Receipts and Payments		
26	Notes to the Financial Statements with sundry debtors and creditors.		
27	Automatically calculate and withhold tax on withdrawals where applicable.		

J. Information Technology Requirements for PF, GF and EHBLSS

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

Prime Bank PLC. Procurement Division

SL#	Requirement Description	Vendor's Feedback				
		FC	NC	WA	CC	Comments
	Integration					
1	Solution should have capability to login by AD authentication and regular authentication.					
2	Vendor has to provide a micro-service-based Middleware service if required					
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					
	User Interface					
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	UI for Parameter configuration to keep into DB as encrypted					
9	Vendor has to ensure the centrally monitoring all the audit logs and activities.					
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					
	User Administration					
13	User Creation/modification/lock/unlock from a panel					
14	User Management (Role Based access control) as per bank policy					
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					
	Customization					
18	System should support to do the customization and add new business process/logic/ data entry screen and change existing process by trained bank users.					
	Architecture					
19	Vendor has to configure the load balance of service as per PBL requirement. It can be both software or Hardware load balancer.					
20	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.					
21	Stress Testing & Load Testing report must need to submitted by vendor during product implementation for both Application and middleware service.					

Prime Bank PLC. Procurement Division

SL#	Requirement Description	Vendor's Feedback				
		FC	NC	WA	CC	Comments
22	Identified VAPT must be mitigate by vendor at any time without any cost.					
23	Minimum security baseline (msb) should be comply by vendor					
24	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.					
25	Solution should have ability to grow horizontally during load.					
26	Solution should have capabilities to access through Internet and intranet.					
27	Vendor has to provide Database Server requirement of Core, RAM (GB) and HDD storage or others which are needed.					
28	Vendor must need to give a detail technical architecture diagram for Live, HA, UAT and DR environment					
29	The system should support a smooth transition from primary site (DC) to backup site (DR) for disruptive events such as fire, flood, earthquake, etc.					
30	Vendor must need to support database retention and purging as per Prime Bank policy.					
31	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.					
32	Vendor must need to give us web server, database and other related tools/ component lists.					
33	Does your product support SaaS, customer-managed, and hybrid deployments?					
34	How does your platform support continuous integration and deployment practices?					
35	Does the solution support zero downtime patching and updates?					
36	Vendor solution must need to Ability to deploy in VM environment					
37	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.					
38	Vendor must need do prepare Live,HA, test,HA and DR environment setup, configuration related work					
39	Vendor solution must need to ensure details log so that any transaction can be easily identified.					
40	The unique identifier must be introduced for every log so that the log can be trace easily for every request.					
41	The log must be compressed on a daily basis and automatically shifted to other locations.					
42	Vendor must provide full hardware sizing.					
43	Vendor solution must be hardware platform independent i.e. should be run on any hardware platform.					
44	System should be capable to handle latest Database.					
	Installation, Configurations and Post deployment support					
45	Vendor must have to provide step by step detail installation guideline					

Prime Bank PLC. Procurement Division

SL#	Requirement Description	Vendor's Feedback				
		FC	NC	WA	CC	Comments
46	Vendor must install all the pre requisite of solutions in Live, DR and UAT environment.					
47	Vendor must install and configure the full solutions in Live, DR and UAT environment.					
48	Vendor has to implement Software or Hardware (If bank provides) load balancer with clustering features in live environment					
49	Vendor has to configure solutions with SSL certificate which will support only latest TLS.					
50	Vendor must apply security policy in each server. Primarily we will refer PBL Security Base-line like PCI-DSS.					
51	Vendor has to ensure a process which should periodically patch update of Operating System and database all patches					
52	Vendor must need to provide a detail plan for post deployment support.					
	Guides					
53	Installation / Implementation guide: Vendor has to provide an installation guide mentioning details of installation & parameter value setup at OS during product implementation.					
54	Vendor has to provide detail data dictionary as per prime bank requirement					
55	Vendor must need to provide setup and configuration related detail document					
56	Service Development guide: Vendor has to provide a guideline for integration with new service provider with business logic implementation and validations.					
57	**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.					
	Training					
58	Vendor should have provide training for different module.					
59	Vendor should have provide detail technical, administrative, operational and others related training so that PBL can manage by themselves.					
60	Vendor should have provide training materials for all module.					
61	Must need to give third party library list with information details					
62	Application deployment architecture diagram with HA and DR consideration					
63	Application deployment environment set up document step by step					
64	Live server readiness document step by step					
65	Application architecture detail diagram					
66	Following documents need to provide : 1. SRS 2. Code oriented technical document 3. Deployment document 4. Release document					

Prime Bank PLC. Procurement Division

SL#	Requirement Description	Vendor's Feedback				
		FC	NC	WA	CC	Comments
	5. Code review 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					
67	All Framework, libraries and tools must be updated					

Prime Bank PLC. Procurement Division

K. Information Security Requirements for PF, GF and EHBLSS

FC= Fully Complied

NC= Need Customization

WA= Workaround Available

CC= Cannot Customize

SL#	Requirement Description	Vendor's Feedback				
		FC	NC	WA	CC	Comments
1	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 (if MFA is not used), 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 (e.g. 0-9, !~@#$%^&*()_=+-[{]}'";:,<.>/?|,);					
	d.Password history mechanism shall be implemented in systems/applications and users shall not be allowed to reuse their last three (3) passwords;					
	e.The system shall be configured to force changing of temporary/default password upon first login to the system.					
	f. The temporary/default password shall be delivered to the users through SMS or in separate Email.					
	g. All new accounts that have not changed their temporary/default passwords within a period of maximum three (3) days of its creation shall be disabled.					
	h. All existing user accounts that are inactive for a maximum of 90 days must be disabled.					
	i. Inactive sessions shall shut down after a defined period (15 minutes) of inactivity.					
	j. Repeated access attempts shall be restricted by locking out the user ID after three invalid attempts. ID will only be unlocked by administrator.					
	k. Bank may use CAPTCHA or a similar method to prevent repeated login attempts by an intruder. Application shall support/have that capability.					
	l. Software shall not allow the same user to be both maker and checker of the same transaction					
	m. Users shall be enforced to change their password after thirty (30) days;					
	n. Password being entered on the screen shall be masked.					
	o. All temporary/default passwords generated by application, shall be unique for each instance of its generation.					
3	Separate User Management (Role Based access control) portal					
4	Disable the multiple session options for the site.					

Prime Bank PLC. Procurement Division

SL#	Requirement Description	Vendor's Feedback				
		FC	NC	WA	CC	Comments
5	Session time out period should be set					
6	SQL Injection prevention					
7	Password should not be hard coded in any application					
8	Application should support inputter-authorizer concept as where applicable.					
9	Authentication should be performed for each privileged request					
10	Default, test or temporary user accounts / ID should not exist					
11	Password brute forcing must be prevented					
12	Username enumeration must be prevented					
13	A denial of service using automatically locked accounts must be prevented					
14	Session-ids must be generated with sufficient entropy					
15	User generated session-ids must be rejected					
16	Session-cookies must be transmitted via HTTPS					
17	The secure flag must be set on the session cookies					
18	The http only flag must be set on the session cookies					
19	Sessions must be revoked if the session-id is not received via HTTPS					
20	A session-bound token must be validated for each POST request					
21	Application must be able to protect itself from various application vulnerability issues.					
22	Application must be able to protect itself from Cross Site Scripting Attack					
23	Click jacking should be handled					
24	CSRF should be handled.					
25	Denial of Service Prevention should be handled					
26	System should have file sanitization mechanism for handing file upload features					
27	Source Code should be Hardcoded					
28	Stored data, logic programming problems, displayed contents that reveals sensitive information etc. must be protected.					
29	Session Hijack (Compromise user's session by editing and injecting session cookie) shall be handled.					
30	SSRF: User-submitted URLs fetched from remote sources must be validated.					
31	Ability to encrypt passwords and other sensitive data based on industry-standard encryption mechanisms.					
32	Ability to configure the system using parameter-or table-driven approach. This includes data structures, screens, functions, key fields and reports.					
33	What is the Application Framework? Latest Framework & version shall be preferable.					
	Supported Browser (should be independent)					
34	Browser Version Compatibility issue (if any)					
35	How access control is managed, whether it can be customized?					
	How Bank will approach if any BUG is detected during Post Live operation? How the Change request will be attended by vendor?					
36	Click jacking should be handled					
37	CSRF should be handled.					
38	Application should be responsive from any device (desktop/laptop/mobile/tablet/or any other devices).					

Prime Bank PLC. Procurement Division

SL#	Requirement Description	Vendor's Feedback				
		FC	NC	WA	CC	Comments
39	Is this application support container based platform /Micro service?					
40	(Docker/Kubernetes)					
41	How you will provide required Patches for new change request?					
42	What will be the Deployment Model (On-premise or cloud)? If cloud then where the data will be stored.					
43	Please provide Detail system architecture. Mentioned the tier of your architecture.					
44	Is this system support virtualization- VMWare?					
45	Mentioned Supported OS? (Red Hat, Windows or any other else)					
46	What type of load balancer will be used?					
47	Mentioned supported Database Platforms?					
48	Please mention your licensing model (user basis/perpetual/or any other model).					
49	Application Shall be complied with latest OWASP top 10 "web application security guideline" , "API security guideline", BB ICT security guideline , V 4.0					
50	API (if any) shall comply with the OWASP API security guidelines & bank's API security checklist.					
50	For container-based approach, "**Application Container Security Guideline**" by NIST shall be ensured					
52	Please share the details of version control management of the application.					
53	The application technology stack and development framework must remain independent. The solution should not be restricted to a single front-end or back-end framework. It must ensure flexibility so that development can be carried out, or is already available, in other languages and frameworks as well.					

Prime Bank PLC. Procurement Division

L. Additional Requirements

SL#	Functional/Non-Functional Requirements with Description		Vendor Feedback				
			Fully Complied	Need Customization	Workaround Available	Cannot Customize	Comments
1	Please mention any additional features and functionality here which are not included in RFP provided by PBL						

Please provide the details of the below mentioned items:

- Proposed Technology Architecture
- Security and Scalability of the proposed solution
- TPS (including round time)
- Integrations with Different internal systems
- Test/UAT plan along with template
- Training plan (Functional and Technical)
- Customized dashboard for different users should represent real time data in a visual format (graph and charts)
- All hardware and environmental software requirements should be listed along with specification for the proposed software architecture.
- Disaster Recovery & Business Continuity plan
- AMC, Support mechanism and warranty

Prime Bank PLC. Procurement Division

M. Financial Offer

SL No	Description	Price (BDT) **including VAT**	Remarks
1	One Time License and implementation Cost for **PF**		
2	**Considering below point for PF migration:** Executing a seamless transition of active workforce data from 2014 to present into the new environment to ensure uninterrupted operations, enhanced data integrity, and strict compliance.		
3	One Time License and implementation Cost for **GF**		
4	One Time License and implementation Cost **EHBLSS**		
Grand Total license and implementation cost including VAT			
5	Annual Maintenance Cost including VAT (must be from 2nd year onward post implementation)		
6	Per man day cost including VAT		
7	Any Other Cost		

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
- 20% of final quoted cost will be given upon finalization of scope (FSD) subject to the submission of an Advance Payment Guarantee (APG) from a reputed scheduled bank
- 50% upon completion of UAT with signing
- And 30% will be within 60 (sixty) days from the go-live date

"Please note that preference during the evaluation process will be given to software providers who are fully equipped to present a live, customized demonstration addressing all specifications detailed in the attached requirements Investment and components of financial statements."

Prime Bank PLC. Procurement Division

N. RFP Preparation:

(i) RFP 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/Pen Drive in MS-Excel/Word format.

Financial Proposal: one (1) original hard copy and one (1) electronic copy on a CD/DVD/Pen Drive in MS-Excel/Word format.

(ii) 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.

(iii) 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.

(iv) The Offer shall be marked as **"Request for Proposal (RFP) for Procurement, Implementation and Maintenance of Software for Employees' Provident Fund, Gratuity Fund and House Building Loan Safety Scheme"**

(v) 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.

(vi) Proposal information is restricted and will not be publicly available until after the award of the Contract by the Procurement Division.

O. 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.

Prime Bank PLC. Procurement Division

(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) Bank will not provide any auxiliary / ancillary materials to complete the works as the Tender will be a Turnkey basis.

(ix) The selected contractor must complete the work within the time stipulated in the work-order. Fine @Tk. 1000 (Taka One thousand) per day may be imposed for delay in completion of work.

(x) Import documents should be issued in favour of bidder itself if applicable.

(xi) 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.

h) Any discrepancy, overwriting, erasing, ambiguity or omission in quoting rate and in furnishing the tender document.

h) No price escalation will be entertained.

i) Any attempt of persuasion will result in immediate disqualification of the bidder from this tender process

(xii) Bank has the right to execute full or part of the work.

(xiii) The Contractor should consider that the firm can be requested to do some extra work those are not specifically mentioned in the schedule but might be necessary for the completion of the work.

(xiv) Delivery:

(a) Delivery period: To be mentioned by the bidders.

(b) Delivery of the items to be made at IT Division, Head Office or designated place

as desired by the Bank.

(xv) The bidder should have its office at Dhaka, Bangladesh for local onsite support.

(xvi) All the prices should be mentioned in BDT. The payment will be made in BDT as well.

(xvii) A Non-Disclosure Agreement (NDA) will be signed between bidder and the bank for implementation of the project.

(xviii) The successful bidder shall complete the project within the timeline mentioned in the work order.

Prime Bank PLC. Procurement Division

P. RFP Submission

(i) The RFP shall be submitted to the following address:

Procurement Division, Head Office, Prime Bank PLC.
Prime View Dispatch (Semi-Basement), Plot-SE(F)7, Bir Uttam Mir Shawkat Sharak,
Gulshan-1, Dhaka-1212

(ii) The RFP documents shall be dropped in the tender box **on 22th November 2026 before 3:00 PM**. No RFP shall be entertained after the specified time and date. RFP 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.

Prime Bank PLC. Procurement Division

Q. Annexure A: RFP FORM

RFP FORM:

Having examined the terms, conditions, instructions and specifications included in the RFP documents, 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 RFP 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.

Prime Bank PLC. Procurement Division

R. 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 PLC.; 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 PLC. 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.

Prime Bank PLC
Procurement Division

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.
Company Representative:

_____

_____

Name:
Name:

Designation:
Designation:

Date:
Date:

Official Seal:

Prime Bank PLC
Procurement Division

ANNEXURE S: Supplier's Relationship Declaration Form

[TO BE PRINTED IN BIDDER'S LETTERHEAD PAD]

SUPPLIER'S RELATIONSHIP DECLARATION FORM

Date:

Prime Bank PLC.
Prime View
Plot No. SE (F) 7, Bir Uttom Mir Showkat Sharak,
Gulshan Avenue, Gulshan - 1
Dhaka-1212, Bangladesh

Attention :

RFQ Title :

RFQ Ref. No. :

1. Please state if (Vendor Company name.....) has any relationship with Prime Bank PLC. employees. The list must, as a minimum, include the following persons in your company:
   - Major shareholder(s) or owner(s) of the company.
   - Member(s) of the management team.
   - Other person(s) involved in answering this RFQ.
   - Other key person(s).

   □ **YES** □ **NO** (In such case skip section 2)

2. Relationships that must be described should, as a Minimum, cover the following:
   - Family and relatives.
   - Friends.
   - Business partners outside the company.
   - PBP employees who have ownership in your company.

Name of Supplier's Employee(s)	Position in Supplier's Company	Name of PBP Employee	Position in PBP	Type of Relationship

The undersigned is authorized to certify on behalf of the entity that all stated information in the above form are true and correct and no important and relevant information has been suppressed. The undersigned acknowledges that the Company at any time may verify the validity the above information.

Signature :_____

Name of the Signatory :
Title of the Signatory :
Name of the Company :
Date :
E-mail Address :
Phone No. :

Note: Any company that fails to comply with this requirement, or on purpose withhold any information, may at any time and without further notice be excluded from the ongoing PO/ Contract process and will also risk not having future business with Prime Bank PLC

Prime Bank PLC. Procurement Division

[Note: Below are few snapshots. The vendor must demonstrate these snapshots and reports within their proposed system during the software demonstration]

Investment Related Data and Calculation

Journal for Investment:

Basic Data

Bangladesh Bank

Auction Allotment Report

RP4018e20260310141446940

Business Date: 10/03/2026

Print Date: 10/03/2026

Securities Section, Motijheel Office, Bangladesh Bank, Dhaka

Auction of 20Y BGTB 24/08/2031

Auction No:	2026100012	Auction Date:	10/03/2026
Auction Amount:	25,000,000,000.00	Re-Issue Date:	11/03/2026
Type of Auction:	Price Based Multiple Rate Auction	Payment Date on Maturity:	24/08/2031
Cut-off Price/Cut-off Yield:	Tk. 100.1218 / 10.2180%	Last Relevant Auction	10.44% / Tk. 114.7728
Coupon Rate:	10.25	Last Relevant Auction Date:	25/02/2026
Name of the Instrument:	BD0931081204	Last Coupon Payment Date:	24/02/2026
Original Issue Date:	24/08/2011	Next Coupon Payment Date:	24/08/2026
Accrued Days:	15	Remaining Maturity:	5.4548

SL	BP Name	Client BPID	Linked PD	Offered Amount(Tk)	Offered Price	Offered Yield	Cumulative Offered Amount (Tk)	Allotment Amount (Tk)	Cumulative Allotment Amount (Tk)	Accepted Price	Accepted Yield	Premium	Discount	Principal Amount	Accrued Interest	Dirty Price	Settlement Amount
1	PRIME BANK PLC	PF137PEPFPRIME		30,000,000	100.4879	10.1291	30,000,000	30,000,000	30,000,000	100.4879	10.1291	146,370.00	0.00	30,146,370.00	127,417.13	100.9126	30,273,787.13
Total Alloted Amount				30,000,000.00				30,000,000.00				146,370.00	0.00	30,146,370.00	127,417.13		30,273,787.13

Total Days (15+20+30+31+30+31+24) = 181 Days

Coupon int. of 181 days is Tk. (30,000,000*10.25%) / 362*181=**1,537, 500**

Coupon int. of 15 Days / Holding Period Int. is Tk. **127,417.13**

Coupon int. Breakup (127,417.13 +169,889.50+254,834.25+263,328.72+254,834.25+263,328.72+203,867.40) = **1,537,500**

Initial Stage (Premium and Holding Period Interest), Date: 11-03-2026

Particulars	Debit	Credit	Remarks
Principal (Bond)	30,000,000	-	
Premium Prepaid	146,370	-	Amortization
Holding Period Interest (Prepaid)	127,417.13	-	
Bank	-	**30,273,787.13**	
Total	**302,273,787.13**	**302,273,787.13**	

Month closing journal (Date: 31-03-2026), 20 Days

Particulars	Debit	Credit	Remarks
Coupon int. Receivable	169,889.50	-	(30,000,000*10.25%)/362*20
Income from Coupon	-	169,889.50	
Premium (Expense)	1,469.57	-	(146,370/1992 days)*20
Premium Prepaid	-	1,469.57	Amortization
TDS	16,988.95	-	(169,889.50*10%)

Prime Bank PLC Procurement Division

TDS Payable	-	16,988.95	
Total	**188,348.02**	**188,348.02**	

Date: 30-04-2026, 30 Days

Particulars	Debit	Credit	Remarks
Coupon int. Receivable	254,834.25	-	(30,000,000*10.25%)/362*30
Income from Coupon	-	254,834.25	
Premium (Expense)	2,204.36	-	(146,370/1992 days)*30
Premium Prepaid	-	2,204.36	Amortization
TDS	25,483.42	-	(254,834.25*10%)
TDS Payable	-	25,483.42	
Total	**285,822.03**	**285,822.03**	

Date: 31-05-2026, 31 Days

Particulars	Debit	Credit	Remarks
Coupon int. Receivable	263,328.72	-	(30,000,000*10.25%)/362*31
Income from Coupon	-	263,328.72	
Premium (Expense)	2,277.84	-	(146,370/1992 days)*31
Premium Prepaid	-	2,277.84	Amortization
TDS	26,332.87	-	(263,328.72*10%)
TDS Payable	-	26,332.87	
Total	**291,939.43**	**291,939.43**	

Date: 30-06-2026, 30 Days

Particulars	Debit	Credit	Remarks
Coupon int. Receivable	254,834.25	-	(30,000,000*10.25%)/362*30
Income from Coupon	-	254,834.25	
Premium (Expense)	2,204.36	-	(146,370/1992 days)*30
Premium Prepaid	-	2,204.36	Amortization
TDS	25,483.42	-	(254,834.25*10%)
TDS Payable	-	25,483.42	
Total	**285,822.03**	**285,822.03**	

Date: 31-07-2026, 31 Days

Particulars	Debit	Credit	Remarks
Coupon int. Receivable	263,328.72	-	(30,000,000*10.25%)/362*31
Income from Coupon	-	263,328.72	
Premium (Expense)	2,277.84	-	(146,370/1992 days)*31
Premium Prepaid	-	2,277.84	Amortization
TDS	26,332.87	-	(263,328.72*10%)
TDS Payable	-	26,332.87	
Total	**291,939.43**	**291,939.43**	

Date: 24-08-2026, 24 Days

Particulars	Debit	Credit	Remarks
Coupon int. Receivable	203,867.40	-	(30,000,000*10.25%)/362*24

Prime Bank PLC. Procurement Division

Income from Coupon	-	203,867.40	
Premium (Expense)	1,763.49	-	(146,370/1992 days)*24
Premium Prepaid	-	1,763.49	Amortization
TDS	20,386.74	-	(203,867.40*10%)
TDS Payable	-	20,386.74	
Total	**226,017.63**	**226,017.63**	

After Received Coupon Interest (Date: 24-08.2026)

Particulars	Debit	Credit	Remarks
Coupon Received (Bank)	1,537,500		
TDS Paid though BB	-	153,750	
Coupon Int. Receivable	-	1,410,082.87	
Holding Period interest (Prepaid)	-	127,417.13	
TDS Payable	141,008.28	-	
TDS for holding period int.	12,741.72		
Total	**1691,250**	**1,691,250**	

After Maturity (Date: 24-08-2031)

Particulars	Debit	Credit	Remarks
Bank	30,000,000		
Principal (Bond)		30,000,000	
Total	**30,000,000**	**30,000,000**	

Investment with discount.

Bangladesh Bank

Auction Allotment Report

RPb519d20260512151511692

Business Date: 12/05/2026

Print Date: 12/05/2026

Securities Section, Motijheel Office, Bangladesh Bank, Dhaka

Auction of 20Y BGTB 27/04/2031

Auction No:	2026100022	Auction Date:	12/05/2026
Auction Amount:	50,000,000,000.00	Re-Issue Date:	13/05/2026
Type of Auction:	Price Based Multiple Rate Auction	Payment Date on Maturity:	27/04/2031
Cut-off Price/Cut-off Yield:	Tk. 95.7372 / 10.7000%	Last Relevant Auction	11.23% / Tk. 92.6891
Coupon Rate:	9.65	Last Relevant Auction Date:	29/04/2026
Name of the Instrument:	BD0931401204	Last Coupon Payment Date:	27/04/2026
Original Issue Date:	27/04/2011	Next Coupon Payment Date:	27/10/2026
Accrued Days:	16	Remaining Maturity:	4.9562

SL	BP Name	Client BPID	Linked PD	Offered Amount(Tk)	Offered Price	Offered Yield	Cumulative Offered Amount (Tk)	Allotment Amount (Tk)	Cumulative Allotment Amount (Tk)	Accepted Price	Accepted Yield	Premium	Discount	Principal Amount	Accrued Interest	Dirty Price	Settlement Amount
1	PRIME BANK PLC	PF137PEPFPRIME		40,000,000	95.8612	10.7462	40,000,000	40,000,000	40,000,000	95.8612	10.7462	0.00	1,655,520.00	38,344,480.00	168,743.17	98.2831	38,513,223.17
Total Alloted Amount				40,000,000.00				40,000,000.00				0.00	1,655,520.00	38,344,480.00	168,743.17		38,513,223.17

Prime Bank PLC. Procurement Division

Initial Journal (Date: 13-05-2026)

Particulars	Debit	Credit	Remarks
Principal (Bond)	38,344,480.00	-	
Holding Period Interest (Prepaid)	168,743.17	-	
Bank	-	**38,513,223.17**	
Total	**38,513,223.17**	**38,513,223.17**	

Journal for discount (Date: 31-05-2026)

Days (31-05-2026 – 13-05-2025), Days 18

((38,344,480*10.7462%)/364*18) - ((40,000,000*9.65%)/364*18) =13,601

Journal for discount (Date: 30-06-2026)

((38,344,480+13601)*10.7462%)/364*30 – ((40,000,000*9.65%)/364*30) = 21,596

Date: 31-05-2026

Particulars	Debit	Credit	Remarks
Principal (Bond)	13,601	-	
Income from discount		13,601	
Total	**13,601**	**13,601**	

Date: 30-06-2026

Particulars	Debit	Credit	Remarks
Principal (Bond)	21,596	-	
Income from discount		21,596	
Total	**21,596**	**21,596**	

Encashment (27-04-2031)

Particulars	Debit	Credit	Remarks
Bank	40,000,000	-	
Principal (Bond)		40,000,000	
Total	**40,000,000**	**40,000,000**	

Prime Bank PLC. Procurement Division

Treasury bill (91 Days)

Bangladesh Bank
Auction Allotment Report

RP54efb20251229115333980

Business Date: 29/12/2025

Print Date: 29/12/2025

Securities Section, Motijheel Office, Bangladesh Bank, Dhaka
Auction of 91D T-BILL 30/03/2026

Auction No:	2025200149	Auction Date:	28/12/2025
Auction Amount:	30,000,000,000.00	Issue Date:	29/12/2025
Type of Auction:	Price Based Multiple Rate Auction	Payment Date on Maturity:	30/03/2026
Cut-Off Price/Cut-Off Yield:	Tk. 97.4442 / 10.5202%	Last Relevant Auction	10.53% / Tk. 97.4419
Name of the Instrument:	BD0909167264	Last Relevant Auction Date:	22/12/2025

SL	BP Name	Client BPID	Linked PD	Offered Amount (Tk)	Offered Price	Offered Yield	Cumulative Offered Amount (Tk)	Allotment Amount (Tk)	Cumulative Allotment Amount (Tk)	Settlement Yield/Price	Implicit Yield/Price	Premium/Discount	Settlement Amount
1	PRIME BANK PLC	PF137PEPFPRIME		160,000,000	97.4499	10.4961	160,000,000	160,000,000	160,000,000	97.4499	10.4961	4,080,160.00	155,919,840.00
Total Alloted Amount				160,000,000.00				160,000,000.00				4,080,160.00	155,919,840.00

Total Days: (3+31+28+29) 91 Days

Initial Stage (Date: 29-12-2025)

Particulars	Debit	Credit	Remarks
Principal (Bill)	155,919,840		
Bank		155,919,840	
Total	**155,919,840**	**155,919,840**	

Month Closing Journal Journal (Date: 31-12-2025), 03 Days

Particulars	Debit	Credit	Remarks
Coupon int. Receivable	134,510.76		(4,080,160/91)*3
Income from Coupon		134,510.76	
TDS	13,451.07		(134,510.76*10%)=13,451.07
TDS Payable		13,451.07	
Total	**147,961**	**147,961**	

(Date: 31-01-2026), 31 Days

Particulars	Debit	Credit	Remarks

Prime Bank PLC
Procurement Division

Coupon int. Receivable	1,389,944.61		(4,080,160/91)*31
Income from Coupon		1,389,944.61	
TDS	138,994.46		(13,89,944.61*10%)=138,994.46
TDS Payable		138,994.46	
Total	**1,528,939.07**	**1,528,939.07**	

(Date: 28-02-2026), 28 Days

Particulars	Debit	Credit	Remarks
Coupon int. Receivable	1,255,433.84		(4,080,160/91)*28
Income from Coupon		1,255,433.84	
TDS	125,543.38		(1,255,433.84*10%)=125,543.38
TDS Payable		125,543.38	
Total	**1,380,977.22**	**1,380,977.22**	

(Date: 28-02-2026), 29 Days

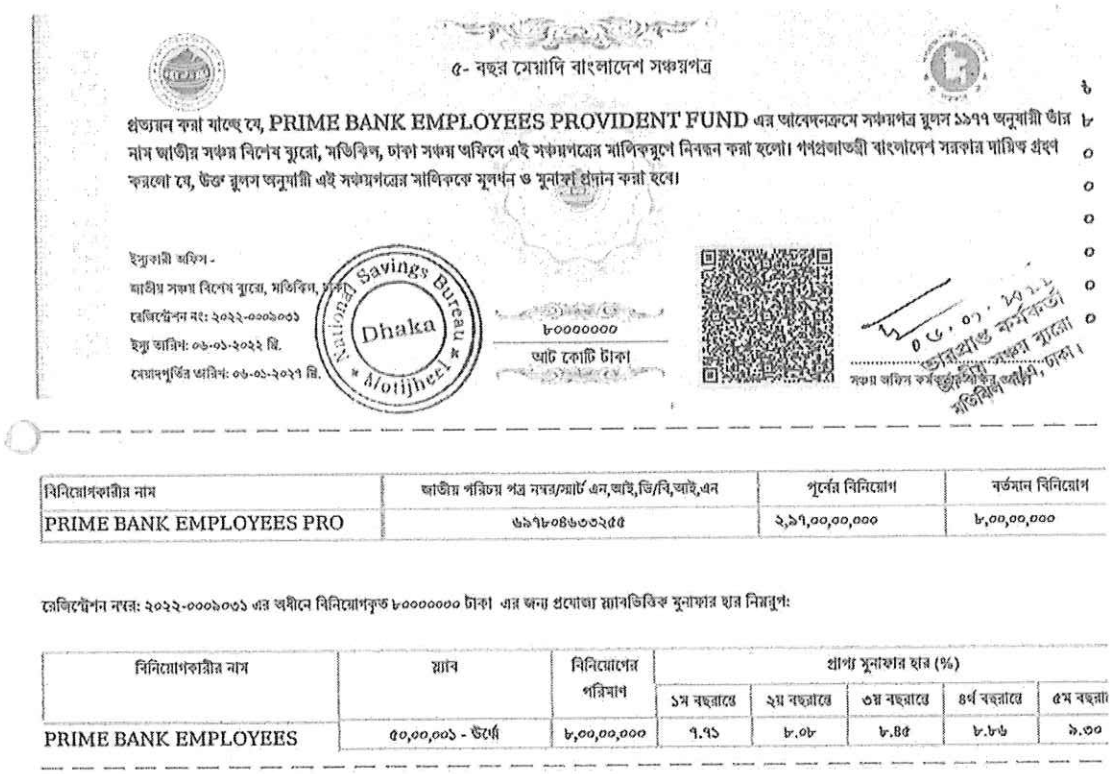
Particulars	Debit	Credit	Remarks
Coupon int. Receivable	13,002,70.79		(4,080,160/91)*29
Income from Coupon		13,002,7270.79	
TDS	130,027.07		(13, 002, 70.79*10%) =130,027.07
TDS Payable		130,027.07	
Total	**1,430,297.83**	**1,430,297.83**	

Encashment (Date: 28-02-2026)

Particulars	Debit	Credit	Remarks
Bank	155,919,840		
Principal Bill		155,919,840	
Bank (Coupon Int)	4,080,160		
Coupon int. Receivable		4,080,160	
TDS payable	408,016		
Bank (TDS)		408,016	
Total	**160,408,016**	**160,408,016**	

Prime Bank PLC. Procurement Division

Schanpatra



৫- বছর মেয়াদি বাংলাদেশ সঞ্চয়পত্র

প্রত্যয়ন করা যাচ্ছে যে, PRIME BANK EMPLOYEES PROVIDENT FUND এর আবেদনক্রমে সঞ্চয়পত্র রুলস ১৯৭৭ অনুযায়ী তাঁর নাম জাতীয় সঞ্চয় বিশেষ ব্যুরো, মতিঝিল, ঢাকা সঞ্চয় অফিসে এই সঞ্চয়পত্রের মালিকরূপে নিবন্ধন করা হলো। গণপ্রজাতন্ত্রী বাংলাদেশ সরকার দায়িত্ব গ্রহণ করছে যে, উক্ত রুলস অনুযায়ী এই সঞ্চয়পত্রের মালিককে মুলধন ও মুনাফা প্রদান করা হবে।

ইস্যুকারী অফিস -
জাতীয় সঞ্চয় বিশেষ ব্যুরো, মতিঝিল, ঢাকা
রেজিস্ট্রেশন নং: ২০২২-০০০৯০৩১
ইস্যু তারিখ: ০৬-০১-২০২২ খ্রি.
মেয়াদপূর্তির তারিখ: ০৬-০১-২০২৭ খ্রি.

National Savings Bureau Dhaka Motijheel

৮০০০০০০০
আট কোটি টাকা

সঞ্চয় অফিস কর্তৃপক্ষের স্বাক্ষর

বিনিয়োগকারীর নাম	জাতীয় পরিচয় পত্র নম্বর/স্মার্ট এন,আই,ডি/বি,আই,এন	পূর্বের বিনিয়োগ	বর্তমান বিনিয়োগ
PRIME BANK EMPLOYEES PRO	৬৯৭৮০৪৬৩৩২৫৫	২,৯৭,০০,০০,০০০	৮,০০,০০,০০০

রেজিস্ট্রেশন নম্বর: ২০২২-০০০৯০৩১ এর অধীনে বিনিয়োগকৃত ৮০০০০০০০ টাকা এর জন্য প্রযোজ্য স্ল্যাবভিত্তিক মুনাফার হার নিম্নরূপ:

বিনিয়োগকারীর নাম	স্ল্যাব	বিনিয়োগের পরিমাণ	প্রাপ্য মুনাফার হার (%)				
			১ম বছরান্তে	২য় বছরান্তে	৩য় বছরান্তে	৪র্থ বছরান্তে	৫ম বছরান্ত
PRIME BANK EMPLOYEES	৫০,০০,০০১ - উর্ধ্বে	৮,০০,০০,০০০	৭.৭১	৮.০৮	৮.৪৫	৮.৮৬	৯.৩০

1st year (80,000,000*7.71%)

2nd Year (80,000,000*8.08%)*2

3rd Year (80,000,000*8.45%)*3

4th Year (80,000,000* 8.86%)*4

5th Year (80,000,000*9.30%)*5

Initial Journal (Date: 06-01-2022)

Particulars	Debit	Credit	Remarks
Principal	80,000,000		
Bank		80,000,000	
Total	**80,000,000**	**80,000,000**	

Month Closing Journal (Date: 31-01-2022), 26 Days

Particulars	Debit	Credit	Remarks
Accrued Int. Receivable	439,364.38		=(80,000,000*7.71%)/365*26

Prime Bank PLC Procurement Division

Interest Income		439,364.38	
TDS	43,936.43		(439,364.38*10%)=43,936.43
TDS Payable		43,936.43	
Total	**483,300.81**	**483,300.81**	

Maturity Stage (Date: 06-01-2027)

Particulars	Debit	Credit	Remarks
Bank	80,000,000		
Principal		80,000,000	
Bank (Int.)	37,200,000		(80,000,000*9.30%)*5
Accrued Int. Receivable		37,200,000	
TDS Payable	3,720,000		37,200,000*10%
Bank (TDS)		3,720,000	
Total	**120,920,000**	**120,920,000**	

Investment in FDR

Prime Bank PLC. Procurement Division

Financial Statements Presentation of PF

PRIME BANK LIMITED EMPLOYEES' PROVIDENT FUND
(Defined Contribution Plan)
Statement of Net Assets Available for Benefits
As at 30 June 2025

Particulars	Notes	30-Jun-25 Taka	30-Jun-24 Taka
ASSETS			
Non Current Asset			
Investment	3.00		
Current Asset			
Receivables	4.00		
Advance Income Tax	5.00		
Accrued Interest	6.01		
Cash and Cash Equivalents	7.00		
Premium on Investment	8.00		
Total Assets			
LIABILITIES			
Unsettled Accounts	9.00		
Forfeiture Account	10.00		
Undistributed Profit	11.00		
Other Liability			
Provision for Tax	12.00		
Net Asset Available for Benefits	13.00		

The accompanying notes form an integral part of these financial statements

Member Secretary

President

Signed in terms of our separate report of even date annexed.

Prime Bank PLC. Procurement Division

PRIME BANK LIMITED EMPLOYEES' PROVIDENT FUND
(Defined Contribution Plan)
Statement of Changes in Net Assets Available for Benefits
For the year ended 30 June 2025

Particulars	Notes	30-Jun-25 Taka	30-Jun-24 Taka
ADDITIONS			
Contribution during the year			
Employer Contribution			
Employees Contribution			
Investment Income			
Interest Received from Savings Account			
Interest from Investment			
Undistributed Profit Brought Forward from Prior Year	11		
Total Additions (A)			
DEDUCTIONS			
Excise Duty & Others			
Holding Period Interest			
Premium			
Provision for Income Tax	12		
TDS on Interest from savings account			
Settlemet/Forfeiture/ Refund during the year			
Total Deduction (B)			
Net increase/(decrease) in net assets during the year (A-B)			
Net assets available for benefits at begaining of the year			
Add: Prior Year Adjustment			
Less:Undistributed Profit Carry Forward to Next Year			
Net assets available for benefits at end of the year			

The accompanying notes form an integral part of these financial statements

Member Secretary

President

Signed in terms of our separate report of even date annexed.



PRIME BANK LIMITED EMPLOYEES' PROVIDENT FUND
(Defined Contribution Plan)
Statement of Income & Expenditures
For the year ended 30 June 2025

Particulars	Notes	2024-25 Taka	2023-24 Taka
INCOME			
Interest Income	14.00		
EXPENDITURE			
Excise Duty & Others Holding Period Interest Premium			
Excess of Income over expenditure before tax			
Income Tax Expenses			
Excess of Income over expenditure after tax			
Add: Undistributed Profit Brought Forward from Prior Year			
Add: Profit Realization from Prior Year			
Profit available for distribution			
Apportionment:			
Members' Contribution Bank Contribution			
Undistributed Profit Carried Forward			

The accompanying notes form an integral part of these financial statements

Member Secretary

President

Signed in terms of our separate report of even date annexed.

Prime Bank PLC. Procurement Division

PRIME BANK LIMITED EMPLOYEES' PROVIDENT FUND
(Defined Contribution Plan)
Statement of Receipts and Payments
For the year ended 30 June 2025

Particulars	Notes	2024-25 Taka	2023-24 Taka
RECEIPTS			
Opening Balance			
Cash at Bank			
Receipts during the year			
Contribution			
Encashment-BSP-Principle			
Interest on BSP			
Encashment- Treasury Bill- Principal			
Interest- Treasury Bill			
Interest- BGTB			
Interest on Savings Account			
Other Receipts			
Total Receipts			
PAYMENTS			
Investment-BGTB			
Investment- Treasury Bill			
Premium on Investment			
Holding Period Interest			
Advance Income Tax			
Contribution Refund			
Excise duty/ Bank Charges			
Contribution Receivable from Employees			
Other Payment			
Transferred to PBL from (Forfeiture Account)			
Final settlement:			
Both Contribution			
Own Contribution			
Total Payments			
Closing Balance			
Cash at Bank			
Total			

The accompanying notes form an integral part of these financial statements

Member Secretary

President

Signed in terms of our separate report of even date annexed.

Financial Statements Presentation of GF

PRIME BANK LIMITED EMPLOYEES' GRATUITY FUND
Statement of Net Assets and Fund
As at 30 June 2025

Particulars	Notes	Amount in Taka 30-06-2025	Amount in Taka 30-06-2024
ASSETS			
Non-current Assets			
Investments	4.00		
Current Assets			
Premium on Investment	5.00		
Accrued Interest	6.00		
Advance Income Tax	7.00		
Cash at Bank	8.00		
Total Assets			
FUND AND LIABILITIES			
Fund			
Bank Contribution	11.00		
Accumulated Surplus	10.00		
Non-current Liabilities			
Current Liabilities			
Provision for Income Tax	9.00		
Total Fund & Liabilities			

The annexed notes from an integral part of the Statement of Financial Position.

Member-Secretary

President

Prime Bank PLC. Procurement Division

PRIME BANK LIMITED EMPLOYEES' GRATUITY FUND
Statement of Comprehensive Income
For the Period from 01 July 2024 to 30 June 2025

Particulars	Notes	Amount in Taka 30-06-2025	Amount in Taka 30-06-2024
INCOME			
Interest Income	12.00		
Income from Investment	12.00		
Total Income			
EXPENDITURE			
Excise Duty and Others	13.00		
Holding Period Interest	13.00		
Premium			
Tax Deducted at Source	13.00		
Total Expenditure			
Profit Before Tax			
Provision for Income Tax	9.00		
Net Profit for the year transferred to accumulated surplus			

Member-Secretary

President

Prime Bank PLC. Procurement Division

PRIME BANK LIMITED EMPLOYEES' GRATUITY FUND
Statement of Receipts and Payments
For the Period from 01 July 2024 to 30 June 2025

Particulars	Notes	Amount in Taka 30-06-2025	Amount in Taka 30-06-2024
RECEIPTS			
Opening Balance			
Cash at Bank	8.00		
Contribution Received from Prime Bank PLC.	11.00		
Received from Others.	11.00		
Encashment-BGTB	4.00		
Encashment-T. Bill	4.00		
Interest on Savings Account			
Interest on BGTB			
Interest on T.Bill			
Total Receipts			
PAYMENTS			
Final settlement (Annexure-B, 24-25)	11.00		
Investment in BGTB	4.00		
Premium	5.00		
Holding Period Interest			
Tax Deducted at Source			
Excise duty			
Advance Income Tax	7.00		
Other Payments			
Bank Charge			
Contribution refund			
Total Payments			
Closing Balance			
Cash at Bank			

Member-Secretary

President

Prime Bank PLC. Procurement Division

PRIME BANK LIMITED

Employee House Building Loan Safety Scheme

Statement of Financial Position

As on 31 December 2025

	Notes	2025 Taka	2024 Taka
ASSETS			
Investments	5		
Accrued Interest	6		
Cash and Bank Balance	7		
FUND AND LIABILITIES			
Members' Contribution	8		
Cumulative Surplus/(Deficits)	9		
Other Payables	10		
		-	

The annexed notes form an integral part of these financial statements.

Chairman	Treasurer and Fund Manager	Member Secretary

Signed in terms of our separate report of even date annexed.

Prime Bank PLC
Procurement Division

PRIME BANK LIMITED

Employee House Building Loan Safety Scheme

Statement of Comprehensive Income

For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
INCOME			
Interest Income	11		
Income from Settled Members (20%) (Annexure-B)			
EXPENDITURE			
Repayment of Unadjusted loan of Deceased Employees			
Tax Deducted at Source (TDS)			
Bank Charges and Excise duty			
Audit Fee			
Holding Period Interest			
Premium			
Other Expenditure			
Excess of Income over Expenditure during the year			

The annexed notes form an integral part of these financial statements.

Chairman	**Treasurer and Fund Manager**	**Member Secretary**

Signed in terms of our separate report of even date annexed.

Prime Bank PLC. Procurement Division

PRIME BANK LIMITED
Employee House Building Loan Safety Scheme
Statement of Receipts and Payments
For the year ended 31 December 2025

	2025 Taka	2024 Taka
RECEIPTS		
Opening Balance		
Members' Contribution (Annexure-C)		
Interest Income on Savings/Bond		
Encashment- FDR		
Encashment- FDR Int.		
Total Receipts		
PAYMENTS		
Settlement to Members (Annexure-B)		
Repayment of Unadjusted loan of Deceased Employees (Annexure-D)		
Settlemet of Deceased Employees Contribution		
Tax Deducted at Source (TDS) & Excise Duty		
Bank Charges		
Investment		
Holding Period Interest		
Premium		
Audit Fee		
Contribution Refund		
Other Payment		
Other Liability		
Total Payments		
Closing Balance		

Prime Bank PLC. Procurement Division