

Date: February 24, 2026

**Request for Quotation (RFQ) for supply, installation and commissioning of Automated Teller Machines (Through the Wall & Lobby Type) & Cash Recycler Machines (Through the Wall & Lobby Type) for Bengal Commercial Bank PLC.**

**Scope of Bid**

Bengal Commercial Bank Pl.C. (Hereinafter referred to as “Bank”) wishes to receive bids from bona fide firms for supply, installation and commissioning of Automated Teller Machines (Through the Wall & Lobby Type) & Cash Recycler Machines (Through the Wall & Lobby Type), which will be installed at different locations (prescribed by the bank) across the country for the period of 01 (One) year.

The following terms and conditions and specifications for the required items are given hereunder for the bidders/vendors:

**Technical Specification:**

Technical specification must be submitted by the vendors as per **Annexure A**.

**Format of Financial Offer**

Bidders must submit the financial offer as per enclosed financial offer format of **Annexure-B**.

**Terms and Conditions:**

**1.1 Bidder's qualification**

- Bidder should have the capacity to deliver the ATM/CRM at different places (as prescribed by the bank) across the country for the period of 01 (One) year.
- Bidder shall possess his own office and adequately trained and experienced manpower to install, configure the supplied ATM/CRM.
- Bidder shall be assessed under Income Tax Department.
- Bidder shall be an authorized dealer for the supplied brand of ATM/CRM.
- Bidder should have the capacity to repair or replace any hardware unit or the whole machine itself without any cost within the warranty period without any system interruption at the time of operation.
- Bidder should have the capacity for repairing or replacing any hardware unit or the ATM/CRM itself.
- Bidder must have their own storage capacity for ATMs and CRMs.
- Bidder should have the capacity to solve any support related issue occurred between the client and the mother company of the within the warranty and AMC period.
- At least three (03) years of experience of selling and installation of mentioned products in Bangladesh.
- 24x7 support needs to be ensured.

**1.2 Documents comprising the bid**

- a. Technical Description of the deliverables to demonstrate the specified technical requirement
- b. Schedule for financial proposal.
- c. Seal and signed copy of this RFQ as a proof of declaration to have read and understand the whole "Terms & Conditions" and abiding by it fully with no objections.
- d. Photocopy of following documents should be submitted with the offer:
  - i. Valid Trade License
  - ii. Company Profile (Establishment date, no of tech engineers, no of employees, no of bank clients, no of support center in Dhaka, hardware replacement period etc.)
  - iii. E-TIN, VAT & BIN Certificate
  - iv. Highest amount of Work/Purchase order of the product (amount & Institution name)
  - v. Proof of Experience such as experience certificate of at least 3 (three) existing corporate customers (Banks should be preferable) at a date within last one year, if any.
  - vi. List of corporate clients with Certificates

- vii. Name, contact number and e-mail address of the Contact person(s).
- viii. Original Catalogue of all quoted items must be supplied and the offered model must be marked and signed.
- ix. Copies of the Quality Certification obtained by the Vendors on the products they quoted and quality Certification on their process, if any.
- x. Certificates of Reseller/Authorized Dealer/Supplier from the manufacturer to be submitted.
- xi. Bank solvency certificate.

### 1.3 Bid prices

Bidders shall quote the price in Bangladeshi Taka (BDT) excluding VAT and including Tax for the items. The product price will include delivery, storage, supply, installation and any charges thereof. Vendor's must declare 03(Three) year warranty of the items. Bidders must submit the financial offer as per enclosed financial offer format (**Annexure-B**).

### 1.4 Bid validity

Bid shall remain valid for a period of **minimum 90 days** from the date of opening of technical proposals. In exceptional circumstances, prior to expiry of the original bid validity period, the Bank may request the bidder to extend the period of validity for a specified additional period. The request and the responses thereto shall be made in writing. A bidder agreeing to the request will not be permitted to modify its bid.

### 1.5 Sealing and marking of bid

The envelope shall:

1. Be addressed to the Bank at the following address: **Head of General Services Division, Bengal Commercial Bank PLC., Head Office, Khandker Tower, 94, Gulshan Avenue, Gulshan, Dhaka-1212.**
2. Bidder(s) should submit the financial and technical offer in separate envelope mentioning the name of the offer and both envelopes must be submitted together in a single envelope.
3. In addition to the above requirements, the envelope shall indicate the name and address of the bidder to enable the bid to be returned unopened in case may be declared "late" pursuant to clause 1.7.
4. If the envelope is not sealed and marked as above, the Bank will assume no responsibility for the misplacement or premature opening of the bid.

### 1.6 Deadline of bid

The bidder must submit the bids in original (sealed), duly marking the envelope as addressed at the following no later than **3:00 PM, March 05, 2026.**

### 1.7 Late Bids

Any bid received by the Bank after the deadline for submission of bid prescribed in clause 1.6 may be rejected and returned unopened to the bidder.

### 1.8 Evaluation of proposals

The Bank will carry out technical as well as financial evaluation according to the criteria of the bank. In evaluation, bank may give emphasis on quality and the richness of the product as well as experience of the vendor. The Bank is not liable to purchaser from the lowest bidder.

### 1.9 Award of Contract

Subject to Clause 1.8 the Bank will award the Contract to the successful bidder.

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

Notwithstanding Clause 1.9, the Bank reserves the right to accept or reject any bid, and to annul the bidding process and reject all bids at any time prior to award of Contract, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the grounds for the Bank's action.

**1.11 Notification of Award/Work Order**

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

**1.12 Price Validity**

The prices quoted by the Supplier shall remain valid and binding for a period of one (1) year from the date of issuance of the Work Order (WO) or Notification of Award (NOA), whichever occurs first, during which time all unit prices and any other commercial terms shall stay fixed and shall not be subject to any revision or adjustment whatsoever due to changes in market conditions, exchange rates or any other reason, unless mutually agreed upon in writing through a formal contract amendment. The vendor shall supply the products in the agreed upon prices through the whole 01 (One) year period as per the instruction of the Bank.

**1.13 Signing of Contract/ Issuing Work Order**

Bank will notify the successful bidder that its bid has been accepted mentioned in clause 1.11, the Bank may send the bidder the Form of Contract Agreement incorporating all agreements between the parties (the Bank & the Vendor) or will issue Work Orders.

**1.14 Product Delivery**

ATMs and CRMs may be delivered in phases, as per the Bank's requirement. Vendor have to maintain sufficient stock to maintain uninterrupted supply chain and service to the bank for the period of 01 (One) year.

**1.15 Warranty**

Bidders are requested to submit the prices with 03(three) years replacement warranty of the products. Bidders are also requested to submit the price of Annual Maintenance Cost (AMC) after the warranty period of 3(three) years. Bidder must have the capacity for repairing or replacing any hardware unit of the product without any cost within the warranty period without any system interruption at the time of operation. Warranty period of the products starts from the date of successfully installation as well as live operation.

**1.16 Payment**

Partial Payment may be made on case-to-case basis after successful installation, testing and live operation of ATM/CRM. The stipulated Security money will be deducted from each bill. Security Money will be returned after the warranty period of the product.

**1.17 Penalty**

In case of failure or any kind of delay regarding delivery of the product within due time, vendor will be liable to pay 1% of the total work order value, as penalty, to the bank for delaying each month after the due date. Upon reaching the penalty to 5% of total Work Order/Contract value, the Work Order will be forfeited on sending a letter to the vendor.

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

**1.18 Security Money**

5 % of the total work order value (product price) as Security Money would be deducted from each bill and kept by the bank which will be returned after the warranty period of the product. Moreover, security money may be forfeited in case of violation of warranty support issues within the products warranty period.

**1.19 Withholding Sales Tax & VAT**

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

**1.20 Contact Person(s)**

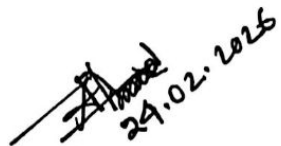

The bidder may contract with below mentioned officials for any queries on **technical specification (Annexure-A) and financial offer (Annexure-B)**, if any:

For financial issues

**Mr. Golam Mostafizur Rahman**  
General Services Division  
e-mail: mostafizur.rahman@bgcb.com.bd  
Cell: 01717768454

For technical issues

**Mr. Md. Shahriar Islam Sarkar**  
Card Operations  
e-mail: shahriar.islam@bgcb.com.bd  
Cell: 01716137952

  
**Tanvir Ahammed**  
AVP & In-Charge, GSD  


  
**Dr. Md Rafiqul Islam**  
DMD & CTO  


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General Services Division  
Head Office, Dhaka

Annexure-A

**Technical Specification of Automated Teller Machine (ATM):**

S/L	Particulars	Bank Required Specifications	Vendor's Response
1	Brand	Please Specify	
2	Model	Through The Wall (TTW). Please Specify	
3	Model Year & Performance	Please Specify	
4	Country of Origin	Please Specify	
5	Country of Manufacture	Please Specify	
6	Country of Assemble	Please Specify	
7	Country of Shipment	Please Specify	
8	ATM Type	Lobby Type Suitable to Place in any Indoor Location	
9	Loader	Front Loading	
10	Required Functionalities	Fast Cash	
		Cash Withdrawal	
		Balance Inquiry	
		PIN Change	
		Fund Transfer	
		Utility Bill Payment	
		Cheque Book Request	
		Mini Statement	
		Statement Request	
		Credit Card Bill Payment	
		Card less Transaction	
11	Features	Support iSwitch & Other Switching Software	
		Rear access Operator Interface	
		Optical Indicators at All Input / Output Modules (MEEI)	
		Digitized Multilingual Transaction Guidance (at least English and Bangla)	
		Multimedia Advertisement	
		High quality audio with volume control.	
		Biometric User Authentication Slot (Ready)	
		Intelligent operator authentication	
		Contactless (Ready)	
12	System (Minimum System Requirement)	Processor: Corei5 or updated version	
		RAM: Minimum 8 GB by default. Upgradable to 16 GB	
		HDD: 1 TB SSD or Higher. Optional upgradable to 2 TB	
		Combo Drive DVD-R/CD-RW (Optional)	
		ATM Controlling Software	
		User-friendly Maintenance Manager	
		Privileged Management with Supervisor Menu	
13	Display	15" or higher LCD / LED with High Resolution for Sunlight Display Option	
		Privacy Display Filter	
		Sunlight Protected	
		Rear display needs to be offered.	
		Sunlight Readable Display	
		FDK Buttons with Touch Screen including Braille for Visually Impaired Persons	
14	Key Pad	Fully Recessed, EPP Privacy Keyboard (PCI Compliant)	
		8 Function Display Keys	
		PIN Shield (VISA & MasterCard- compliant)	
		Stainless Steel.	
		BEEP Responding on Key Press	
		Vandal Resistant & Dust Proof	
		RKL (Remote Key Load) Supported	
Temper Resistant Security Module (ISO 9564-1 Complaint)			

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15	Card Reader	Motorized Hybrid Card Reader required by default.	
		Supports Magnetic & Chip Cards	
		EMV Certified	
		HI-Co	
		NFC Technology Supported (optional)	
		Have Card Retract Compartments	
		Card Retracted if Not Removed	
		Card Return on Power Failure	
16	Receipt Printer	Graphic Printer	
		Thermal Printer	
		Printer Can Print Both Sides of Paper (Optional)	
		Receipt paper dimension size	
17	Journal Printer	Dot-matrix / Thermal Printer (Optional)	
		Dual Journal Role supported (Optional)	
		Electronic Journal (Stored in HDD)	
		Journal paper dimension size	
18	Dispenser	Minimum 4 (Four) Cassettes with Built in Lock Seal (Dispenser)	
		1 (One) Reject Cassette Built in	
		Cash Retract Bin: 1 (One) Built in	
		Dispensing Speed: Up to 10 (Ten) Notes per Second	
		Dispensing Capacity: Minimum 60 (Forty) Notes per Bundle	
		Cassette Capacity: Minimum 2,500 (Two Thousand Three Hundred) New Notes per Cassette	
		Dispense Type	
		Cassette Quality	
		Individual Smart Built in Lock for Each Cassettes (Other than dispenser)	
		Multiple checking layer of currency	
		Single Reject Option	
19	Security	Vault Security Rating: Minimum CEN L (CEN EL), CEL1 (CEN One) or higher.	
		Electronic Combination Lock Mechanism + 1 Vault key lock.	
		Unique key set for individual ATM	
		2 Lock for Vault Security	
		3DES Chip with Encryption/ Verification/Validation Software Support MAC (Message Authentication Code) to Minimize Chances of Message Tempering	
		EMV: Level 1 & 2	
		Tamper-proof Card Slot	
		Anti Lebanese Loop Card Reader	
		Anti Cash trapping	
		Power Fail Recovery	
		Communication Fail Recovery	
		Bank Note in Staining Technology (Optional)	
		Intruder Alarm (Optional)	
		USB Protection and Hardware Validation	
		Intelligent Fraud Detection	
		Fraudulent Device Inheritor	
		Built in Awareness Mirrors	
20	Advance ANTI-SKIMMING Device	Highest system reliability due to ongoing protection	
		Optimized functionality with possible online updates	
		Multiple Jammers	
		Always in service	
		Skimming device detection	
		Protection from card trapping	
		Real-Time information	
		Integrated state of health	
		Scalable, USB architecture	
		Multi-vendor supported	
		Non-recalibration (Auto Calibration)	
		Sensitivity that is configurable on a per system basis	
Filtering against external interfaces			

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		Protection against Deep insert Skimming	
21	Camera	Dual Built in Camera with Journal Entry Integration	
		Built in Camera for transaction Portrait	
22	Network Communication	Built in Cash Slot including Cash Exit	
		Supports Leased Line, Dial-up Communication, GPRS, CDMA	
23	Operating Systems	Communication Protocol: Supports TCP/IP	
		Windows 10 or Updated Version. Should be valid for next 5 years or above.	
24	ATM Application Software	Multi-protocol: NDC+ (Default) or DDC or XFX at NO Extra Cost	
		All Related Registered Software including O/S (Latest Version) with EMV Capability	
		EMV Application (Latest Version)	
		ISO Standard (Please specify)	
		Standard CEN /XFS Multivendor and Multi-channel Environments Supported (Latest Version)	
		Terminal Logical Security	
		Can be Customized to Comply with Switching System	
25	Environmental	Camera Controlling Software	
		Centralized Image and Journal Storing Solution	
		Temperature – 50° F to 104° F (10° C to 40° C)	
		Humidity – 20% to 80 %	
26	Anti-Virus	Acoustics – Sound Power 65 db (A) idlc, 68 db(A), Operating	
		Weather Proofing: Level of Protection from Dust, Rain etc.	
27	QR Code Based Transaction	Vendor to provide hardened operating system blocking all unwanted ports and applications. No malware, external virus attack, worms, Trojans on the ATMs	
28	Mobile Banking	Ready for QR Code Based Transaction	
		Ready for Card less transaction.	

**Technical Specifications of CRM:**

S/N	Required Features and Specifications	Vendor's response
1	Brand	
2	Model	
3	Country of origin	
4	Country of Assembly	
	Country of shipment (with shipping documents)	
5	PC Specification	
5.1	Processor (Minimum Intel Core i5, 3.0 GHz or higher)	
5.2	RAM (Minimum 8 GB). Upgradable to 16 GB	
5.3	HDD (Minimum 1 TB SSD HDD). Upgradable to 2 TB	
5.4	Operating System (With latest Windows version with the validity at least for next 5 years)	
5.5	Display (LCD, full color Graphics display with Touch Screen)	
5.6	Optical Drive (Optional)	
5.7	Audio	
6	Card Reader Features	
6.1	Motorized Card Reader / Writer	
6.2	EMV Level-1& 2 Certified with expire date	
6.3	Read/Write Magnetic Stripe HICO/LOCO Card in Track 1,2,3 and Read/Write IC CARD	
6.4	Card Return on Power Failure (CROPF) Support	
6.5	Advanced Anti-Skimming Solution Enabled.	
7	Intelligent Anti-Skimming Solution Features	
7.1	Specially Designed Card Entry Slot to protect against Skimming attack	
7.2	Anti-skimming solution	
7.3	Fraudulent Device Inhibitor (FDI)	
7.4	Fraudulent Device Detector (FDD)	

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7.5	Card Entry Slot Anti-destroy sensor mask.	
7.6	Electromagnetic Jamming solution	
7.8	Anti-Lebanese Loop Protection	
7.9	Anti-trapping Kit (ATK)	
7.10	Recycler-ATM must go to OUT-OF-SERVICE Mode automatically, if Skimming Device Detected	
7.11	Anti-Vandal Design slot with Fireproof capability	
7.12	Electromagnetic signal protection	
8	Consumer Operating Interface Features	
8.1	Size of LCD display (Minimum 15 inch)	
8.2	Display Privacy Filter	
8.3	Touch Screen enabled.	
8.4	(2x4) Function Display keys (FDK)	
8.5	Biometric Reader need to be supported as optional.	
8.6	QR code Scanner need to be supported as optional.	
8.7	NFC/Contactless card reader need by default along with hardware and software.	
8.7	Indicators for all input output module (i.e. Indicator for Card Reader, Receipt Printer, Cash Shutter, EPP) (Pls. Add)	
9	Encrypted PIN PAD (EPP) Features	
9.1	Encrypted PIN PAD (Min PCI V4.0 Certified)	
9.2	PCI/DSS Complaint (PCI PTS Certified EPP) (Provide certificate)	
9.3	Triple DES Compliant	
9.4	(4x4) Metal Tactile Keypad (PIN PAD)	
9.5	Temper Pads Installed	
9.6	Vandal Resistant	
9.7	Built-in Self-Destruction Mechanism	
9.8	PCI compliant EPP Shield is required.	
10	Cash Dispenser and Currency Cassette Features	
10.1	Recycling, Deposit & Dispense Function	
10.2	Dispense/Deposit Method	
10.3	Retract mechanism for deposit and dispense.	
10.4	Maximum notes per transaction: 200 notes or higher.	
10.5	Dispensing Speed: 10 notes/second or higher	
10.6	Depositing Speed: 10 notes/second or higher	
10.7	Total No. of Cassettes.	
10.8	Separate Reject and Retract Compartment required for deposit and withdrawal.	
10.9	Recycler Cassette Capacity: 2,500 regular BDT currency or higher.	
10.10	Reject/retract Cassette Capacity: 2,000 regular BDT currency or higher.	
10.11	Note Serial Number Recognition and Tracking both for Deposit & Dispense	
10.12	Cassette with Key-Lock	
10.13	Ready note version for recycling facility. Supported notes: At least recycling capacity of BDT 1000, BDT 500, BDT 200, BDT 100. Need to support BDT 50, BDT 20 & BDT 10. Incorporation of new notes should be complementary.	
10.14	Full phase image needs to be captured for all the transactions (deposit & dispense) and stored in HDD.	
11	Receipt Printer Features	
11.1	Thermal Receipt printer	
11.2	Receipt paper bin (Support Retract of Receipt left by the customer)	
11.3	Receipt paper Roll details [Support Min 200mm Diameter Thermal Paper Roll (Preferable)]	
11.4	Support Graphic Printing	
12	Journal Printer Features	
12.1	Dot-Matrix Journal Printer (optional)	
12.2	Journal Paper Roll (Support Min 80mm Diameter)	
13	Electronic Journal Log Features	

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13.1	Electronic Journal (EJ) Log Enabled	
13.2	Support EJ Pulling to Remote Server	
13.3	Support File Transfer Protocol (with secured SFTP/SSL/SSH)	
14	Network Communication Features	
14.1	Ethernet Adapter	
14.2	Support TCP/IP Protocol	
14.3	Support Wireless (Optional)	
15	Safe Lock Features	
15.1	Mechanical Dial Combination Lock	
15.2	Mechanical Key Lock	
16	Security Features	
16.1	Physical security features for lower chambers (minimum CEN certified safe is required)	
16.2	Individual key Lock for each recycler.	
16.3	Built-in Security Camera: Must have Min 2 Cameras, One for Face Capture and one for Cash Delivery Slot (at least one video camera is required with Camera Control Software from ATM manufacturer)	
16.4	Consumer Awareness Mirror	
16.5	Advanced Anti-malware solution/Application-level security (Application white-listing) with USB protection.	
16.6	Advanced Anti-malware Security Solution required in compliance with the latest circular of Bangladesh Bank regarding protection of ATM booth from Malware attack.	
17	Software Features	
17.1	Support protocols (the Recycler-ATM should be preloaded with either DDC/NDC/NDC+ protocols)	
17.2	ATMC Software (i.e. Application Software)	
17.3	Application Software version	
17.4	Conformable to CEN/XFS Standards	
17.5	EMV Level-2 Certified (Attached the certificate with Expire date) After expiry it needs to be updated free of cost till continuation of AMC.	
17.6	PA-DSS Certified (with version)	
17.7	Customization requirement with Switching System, Card less transaction support.	
18	Operator Maintenance Features	
18.1	Maintenance with keyboard and mouse	
18.2	Graphical and User-Friendly Maintenance Interface	
18.3	Standard diagnostic tools	
18.4	Provision for using diagnostic tools and diagnosis problem(s) remotely	
19	Environmental Features	
19.1	Operating Temperature (i.e. 0°C to 40°C)	
19.2	Power requirement (i.e. AC (220 ±20) V, 50 Hz)	
19.3	Humidity (20% to 90%).	
20	Physical Dimension and Color	
20.1	Physical Dimensions (Height, Width, Depth and Weight)	
20.2	Color	
21	Other Features (Please specify)	
21.1	Experience in Bangladesh market. (at least in 3 banks with satisfactory certification)	

Annexure-B

Format for financial offer:

**A. Product Price including 03 years comprehensive warranty:**

S/L	Brief Descriptions	Unit Price in BDT excluding VAT and including Tax
1.	Automated Teller Machines (Through the Wall)	
2.	Automated Teller Machines (Lobby Type)	
3.	Cash Recycler Machine (Through the Wall)	
4.	Cash Recycler Machine (Lobby Type)	

**B. Annual Maintenance Charge (AMC) after three years of warranty period.**

S/L	Brief Descriptions	AMC excluding VAT and including Tax
1.	Automated Teller Machines (Through the Wall)	
2.	Automated Teller Machines (Lobby Type)	
3.	Cash Recycler Machine (Through the Wall)	
4.	Cash Recycler Machine (Lobby Type)	

**Note:** The prices quoted by the Supplier shall remain valid and binding for a period of one (1) year from the date of issuance of the Work Order (WO) or Notification of Award (NOA), whichever occurs first, during which time all unit prices and any other commercial terms shall stay fixed and shall not be subject to any revision or adjustment whatsoever due to changes in market conditions, exchange rates or any other reason, unless mutually agreed upon in writing through a formal contract amendment. The vendor shall supply the products in the agreed upon prices through the whole 01 (One) year period as per the instruction of the Bank.

