CORPORATE OFFICE, THRISSUR
DEPARTMENT: INFORMATION TECHNOLOGY

Tender No: Tender/19/2026-27 Dated: 12/10/2026

Tender Notice

For Implementation, and Support of ECL Computation Software Solution and Appointment of Implementation Consultant

Classification: Internal

1. Introduction

Dhanlaxmi Bank Ltd. invites proposals from eligible, experienced and technically qualified firms, companies or limited liability partnerships for (i) supply, configuration, implementation, maintenance and support of an ECL computation software solution, and (ii) appointment of an implementation consultant to support the Bank in establishing and operationalizing ECL framework in accordance with applicable RBI directions (Final guidelines issued vide RBI Directions, 2026 on Commercial Banks-Asset Classification, Provisioning and Income Recognition dated 27-04-2026)..

The engagement is intended to deliver a compliant, scalable and auditable ECL framework, including the required models, calculations, controls, disclosures, documentation and integration with the Bank's existing systems.

2. Scope of Work

2.1 ECL Software and Automation

- Provide a software solution covering Expected Credit Loss (ECL), Effective Interest Rate (EIR) and related regulatory disclosures.
- Support current requirements and future regulatory or business changes, including incorporation of regulatory updates without additional cost.
- Integrate with the Bank's existing systems and coordinate with the Bank, OEMs and system integrators to resolve data or interface issues.
- Validate input data through system checks and support dry runs, testing, migration, User Acceptance Testing (UAT) and go-live.
- Provide training for Bank users, administrators and technical teams.
- Deliver functional, technical and operational documentation, including model management documents, SOPs and technical design documents.
- Provide qualified onsite technical support during implementation and one dedicated onsite resource for two years after implementation.
- Provide maintenance and support to sustain the solution and address defects, changes and operational issues.
- regulator-ready framework aligned with the guidelines issued by RBI (Scheduled Commercial Banks-Asset Classification, Provisioning and Income Recognition Directions, 2026) and from time to time.

2.2 ECL Implementation Consultancy

- Develop and support implementation of ECL and EIR frameworks in line with applicable regulatory requirements.
- Support the design, implementation and validation of models relating to provisioning, staging and interest recognition.
- Define end-to-end processes for data sourcing, model execution, reporting, controls and governance.

- Document methodologies, assumptions, validation approach, regulatory compliance and user procedures.
- Advise on automation, system integration, scalability and sustainable operation of the framework.
- Provide ongoing advisory support for regulatory compliance and framework sustainability.

3. Eligibility Criteria

Bidders must meet the following eligibility criteria to participate in the RFP process. The Bank reserves the right to verify the information submitted by bidders and to seek additional supporting documents where necessary.

No.	Eligibility Criterion	Minimum Requirement / Evidence
1	Legal status and track record	Company or LLP incorporated in India and operating for at least five years as of the proposal submission date.
2	ECL experience	Demonstrable experience in implementing ECL frameworks and models in line with regulatory requirements.
3	Banking-sector expertise	Understanding of the Indian banking and financial-services regulatory and operational environment.
4	Qualified team	Proposed team with relevant expertise in ECL models, regulatory compliance, data governance and technology implementation.
5	Technical capability	Ability to deliver, integrate, implement and support the proposed ECL solution across relevant systems and processes.
6	Financial standing	Financially stable and not declared insolvent or bankrupt; not blacklisted or debarred by a government authority, regulator or financial institution in India.
7	Conflict of interest	Disclosure of any actual or potential conflict of interest relating to the engagement.
8	Legal and regulatory compliance	Compliance with applicable Indian laws and disclosure of any material legal proceedings that may affect delivery.

4. Proposal and Evaluation

The proposal should include the technical bid, proposed solution and architecture, integration approach, implementation plan and timeline, resource deployment, support model, relevant experience and commercial bid.

The Bank will evaluate proposals with reference to the following:

- Technical capability and fit with the Bank’s requirements.
- Relevant experience and implementation track record.
- Compliance with applicable regulatory, information-security and operational requirements.
- Implementation methodology, resource capability and proposed timeline.
- Cost-effectiveness and overall value offered.

The Bank is not bound to accept the lowest-priced bid and reserves the right to accept or reject any or all proposals, or cancel the procurement process, in accordance with this tender notice.

5. Commercial and Payment Terms

Milestone	**Payment Percentage**
Contract signing and project kickoff	10%
Successful completion of UAT	30%
Go-live	40%
After three months of stable operation	20%

All prices shall be quoted in Indian Rupees (INR), exclusive of GST, and shall comprehensively cover licences, hosting (where applicable), configuration, customization, implementation, training, maintenance, support, travel, boarding, lodging and other expenses. Prices shall remain firm for the contract period. The proposal shall remain valid for at least 90 days from the submission deadline. Final payment terms shall be recorded in the purchase order/contract.

6. Submission Guidelines

Submit the proposal by secure email, with the subject line: Tender for Implementation and Support of ECL Computation Software Solution and Appointment of Implementation Consultant – [Bidder Name] – [Tender Reference Number].

Bank's Address for Communication	IT Department, First Floor, Corporate Office Dhanlaxmi Bank, Punkunnam, Thrissur, Kerala – 680002
E-mail for Submission of Tender and Clarifications	hoits@dhanbank.co.in
Date of Issue	12-10-2026
Last Date for Clarifications	17-10-2026
Last Date for Submission	23-10-2026

7. Contact Information

For further clarification or inquiries, please contact:

	Technical	Functional
Contact Details	1. Binesh Kurup B Senior Manager Mob: 9539007448 Email: binesh.kurup@dhanbank.co.in 2. Sidhu M Raju Assistant Manager – IT Email: sidhu.mraju@dhanbank.co.in Ph: 0487 7107373	1. Meera Ramesh Senior Manager Integrated Risk Management Dept. Ph: 0487 7107309 2. Abhilash R Chief Risk Officer Integrated Risk Management Dept. Ph: 0487 7107355

8. Terms & Conditions

- The selected bidder shall submit a letter of intent acknowledging the terms of the tender.
- The Bank may revise the scope or timelines to address regulatory directions or internal requirements within the overall objectives of the engagement. Such changes shall be managed in accordance with the contract.
- No additional amount shall be payable for completion beyond the stated implementation period unless expressly approved in writing by the Bank.
- The assessment process shall commence within one week of acceptance of the purchase order.
- The bidder shall protect the confidentiality of all Bank information and execute the required non-disclosure agreement.
- The contract shall be governed by the laws of India, with exclusive jurisdiction of the courts at Thrissur, Kerala.
- The Bank reserves the right to reject any or all proposals or cancel the tender process at any stage without assigning reasons.
- Incomplete or late submissions shall not be considered.
- The selected vendor shall adhere to the Bank's IT security and compliance policies.
- The Vendor shall comply with the Bank's standard Service Level Agreement (SLA) subject to any mutually agreed modifications.

Annexure 1 – Bidder Eligibility

No.	Eligibility Criterion	Minimum Requirement / Evidence	Compliance (Yes/No)	Supporting Evidence	Remarks
1	Legal status and track record	Company or LLP incorporated in India and operating for at least five years as of the proposal submission date.			
2	ECL experience	Demonstrable experience implementing ECL frameworks and models in line with regulatory requirements.			
3	Banking-sector expertise	Understanding of the Indian banking and financial-services regulatory and operational environment.			
4	Qualified team	Proposed team with relevant expertise in ECL models, regulatory compliance, data governance and technology implementation.			
5	Technical capability	Ability to deliver, integrate, implement and support the proposed ECL solution across relevant systems and processes.			
6	Financial standing	Financially stable and not declared insolvent or bankrupt; not blacklisted or debarred by a government authority, regulator or financial institution in India.			
7	Conflict of interest	Disclosure of any actual or potential conflict of interest relating to the engagement.			
8	Legal and regulatory compliance	Compliance with applicable Indian laws and disclosure of any material legal proceedings that may affect delivery.			

Annexure 2 – Bidder Particulars

Sl No	Particulars	To be furnished by the bidder
1.	Name of the firm	
2.	Address of the firm	
3.	GST number of the firm PAN number of the firm	
4.	Particulars of the Primary contact Official Name: Designation: Address: Mobile: Landline: Email:	
5.	Details of other assignments by the firm or its associates with Dhanlaxmi Bank	
6.	Experience of the firm in handling a similar assignment of gap assessment against ECL Implementation	
7.	Cost for end-to-end implementation of ECL Implementation as detailed in the RFP.	

With reference to the above tender notice, having examined and understood the instructions, terms, and conditions forming part of the tender notice, we hereby enclose our offer for providing the said solution as detailed in your above-referred tender notice.

We confirm that the offer complies with the terms and conditions set out in the above-cited tender notice and agree to all the terms and conditions of the tender notice and any subsequent amendments. We further confirm our acceptance of all the terms and conditions set out in this tender notice.

Authorized Signatory:
Name and Designation:
Office Seal:

Place :
Date :

Annexure 3 – Technical Bid Format

The Technical Bid shall include detailed information on the proposed solution, architecture, integration approach, implementation plan, resource deployment and support methodology.

Annexure 4 – Commercial Bid Format

Bidders shall quote prices in INR only, exclusive of GST. The quoted pricing shall be comprehensive and include cloud hosting, licences, customisation, training, and support.

Component / Service Description	Quantity / Unit	Total Cost (INR)

Annexure 5 – SLA Penalty Schedule

This Annexure sets out the penalties applicable to the vendor in the event of non-compliance with the defined Service Level Agreements (SLAs).

l. No.	SLA Parameter	Required SLA	Penalty
1	Application Availability	≥ 99.5% per month	2% of monthly charges for each 0.5% shortfall
2	Critical Incident Response	≤ 30 minutes	1% of monthly charges per instance
3	Critical Incident Resolution	≤ 4 hours	2% of monthly charges per instance
4	High Priority Incident Resolution	≤ 8 hours	1% of monthly charges per instance
5	Document Processing / Digitisation Accuracy	≥ 99%	1% of applicable charges for each 1% shortfall
6	Data / Document Loss	Zero tolerance	5% of annual contract value per incident, subject to actual loss recovery
7	Scheduled Report / MIS Delivery	100% within agreed timeline	0.5% of monthly charges per delay
8	Support / Service Request Compliance	≥ 95% within agreed SLA	1% of monthly charges for each 5% shortfall
9	Security Incident attributable to Vendor	Immediate notification and corrective action	Up to 5% of annual contract value, depending on severity
10	Repeated SLA Breach	More than 3 breaches in a quarter	Additional 2% of quarterly charges

General Conditions:

- The total penalty may be capped at 10% of the annual contract value, unless otherwise specified by the Bank.
- Penalties may be deducted from invoices/payments due to the vendor.
- SLA measurement shall be based on records maintained by the Bank/system.
- Penalties shall not limit the Bank's right to seek compensation for actual losses arising from negligence, data loss or security breaches.
- Consistent non-compliance for three consecutive quarters shall constitute a material breach of contract, entitling the Bank to terminate the contract.
