



Ref No: - EOI /BFSI/RP/2026

8<sup>th</sup> January, 2026

**EXPRESSION OF INTEREST FOR PREPARATION OF HANDBOOK ON EXPECTED CREDIT LOSS  
(ECL) FRAMEWORK FOR INDIAN BANKS**

The Institute of Cost Accountants of India is a statutory body set up under an Act of Parliament in the year 1959. The Institute as a part of its obligation, regulates the profession of Cost and Management Accountancy, enrolls students for its courses, provides coaching facilities to the students, organizes professional development programmes for the members and undertakes research programmes in the field of Cost and Management Accountancy.

As a step towards strengthening and guiding the professionals in practice and other stakeholders in Industry, Expression of Interest (EOI) is invited from the experienced and knowledgeable professionals for the preparation of Handbook on Expected Credit Loss (ECL) Framework for Indian Banks.

The drafting work is expected to be completed within a given time frame of one month from the award of the assignment for Preparation of Handbook on Expected Credit Loss (ECL) Framework for Indian Banks.

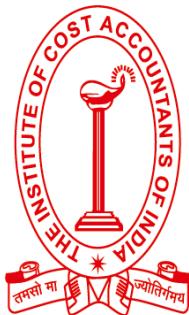
Expression of Interest are invited from highly qualified and experienced Resource Person/s for Preparation of Handbook on Expected Credit Loss (ECL) Framework for Indian Banks.

**Eligibility Criteria for the Resource Person: -**

Education Qualification	Qualified Cost Accountant / PhD in Economics / Banking / Finance
Professional Experience	The candidate should have more than 15 years of experience in service in Banking
Proficiency	Must have proficiency in writing Technical materials, Articles and Research papers and has done such similar drafting

The list of the existing BFSI Publications is available under the BFSI Portal of the website of the Institute.

[https://icmai.in/Banking\\_Insurance/Publication/index.php](https://icmai.in/Banking_Insurance/Publication/index.php)



# ICMAI

## THE INSTITUTE OF COST ACCOUNTANTS OF INDIA

### भारतीय लागत लेखाकार संस्थान

Statutory Body under an Act of Parliament  
(Under the jurisdiction of Ministry of Corporate Affairs)

Telephones : +91-33- 2252-1031/1034/1035  
+ 91-33-2252-1602/1492/1619  
+ 91-33- 2252-7143/7373/2204

Website : [www.icmai.in](http://www.icmai.in)

Based on the given criteria the suitable applicants would be considered for awarding the assignment. The entire honorarium for the work would be Rs. 5 lakh plus GST. Further, the Institute reserves the right to finalize the process of awarding the work to the resource person and the decision will be final and binding.

The Institute may discontinue the work at any time without any notice assigning any reason.

The intending Resource Person/s may send a formal letter with the following details, to CMA Dibbendu Roy, Addl. Director & HoD – Banking, Financial Services & Insurance Board, at [bfsi@icmai.in](mailto:bfsi@icmai.in) with a copy to [bfsi.hod@icmai.in](mailto:bfsi.hod@icmai.in) :

1. Brief profile of intending Resource Person/s with documentary evidences of their experience and qualification.
2. Time frame within which they can submit the background material.
3. The content should be original in nature.
4. The similarity check may be done by the Institute for Plagiarism.
5. The last date for sending applications is **29<sup>th</sup> January, 2026 till 5 p.m.**

#### Pointwise 'Weightage' allotted for Selection:

Sl. No.	Particulars	Points
1.	Experience in Banking of more than 20 years in Public Sector Banks in Managerial Level	20
2.	Doctorate Degree Holder in Banking	25
3.	Experience in Writing Handbook for professional Institute	20
4.	Additional Professional Qualification like ICSI/ICAI	10
5.	Meritorious Achievement in Professional Qualification	10
6.	Master Degree Holder in Finance	10
7.	Other Qualification in Insurance or Financial Services	5
<b>Total</b>		<b>100</b>

**CMA Chittaranjan Chattopadhyay**  
Chairman, BFSI Board, ICMAI

\*\*\*\*\*