

Request for Technical Proposal for Employee Reimbursement Management Portal

Date: June 03, 2026

Introduction & Background:

As a part of the organization's continuous improvement initiatives, this project aims to streamline the employee expense reimbursement process through the implementation of a single, automated reimbursement management system.

Under the proposed process, all employees will be required to submit their reimbursement claims exclusively through a centralized digital portal. The process will be completely paperless, with employees uploading the necessary supporting documents at the time of claim submission. Physical submission of hard-copy documents to the Central Payment Team will no longer be required, ensuring improved efficiency, better record management, and enhanced compliance with organizational policies.

Objectives:

The primary objective is to simplify and standardize the existing process, thereby making expense claim submission faster and more efficiently for employees while reducing manual intervention and processing time.

This process is to establish a standardized, automated, and efficient employee expense reimbursement framework that enhances employee experience while strengthening control, transparency, and compliance across the organization.

The key objectives are as follows:

- To simplify and standardize the employee expense reimbursement process through a single, centralized digital portal
- To reduce manual intervention, paperwork, and processing time by implementing a completely paperless workflow
- To improve employee experience by enabling faster, easier, and more transparent submission and tracking of reimbursement claims
- To ensure consistent enforcement of organizational reimbursement policies, eligibility limits, and approval hierarchies

- To enhance accuracy and reduce errors through automated validations and workflow-based approvals
- To provide real-time visibility to employees, managers, and finance teams on claim status and pending actions
- To improve operational efficiency for the Central Payment / Finance Team by minimizing manual handling and follow-ups
- To strengthen audit readiness, record management, and regulatory compliance through secure digital documentation and reporting
- Integration with HRMS (Workline) and Oracle for seamless data exchange.

Scope of Work

The selected vendor will design and implement the portal, configure workflows, migrate data, integrate systems, and provide training & support. They will be responsible for end-to-end design, development, implementation, and support of the Employee Reimbursement Management Portal. The scope of work will include, but is not limited to, the following activities.

a. Solution Design & Configuration

- Design and configure a centralized, automated, and paperless employee reimbursement portal
- Define reimbursement categories, eligibility limits, timelines, and documentation requirements
- Configure role-based access for employees, approvers, and Payment Hub team of F&A department

b. Workflow & Approval Management

- Configure multi-level approval workflows aligned with Delegation of Power (DOP) and HR policies
- Enable grade-wise, policy-wise, and exception-based approval matrix
- Implement SLA-based escalations and reminders

c. Claim Submission & Validation

- Enable employees to submit expense claims digitally with supporting document uploads
- Provide mobile-friendly claim submission, including receipt capture and OCR capabilities
- Implement automated validations to ensure compliance with reimbursement policies

d. Finance Review & Payment Processing

- Enable finance team validation and verification workflows
- Facilitate posting of approved claims to Oracle for accounting and payment processing
- Support reconciliation and audit requirements

e. System Integration

- Integrate the reimbursement portal with HRMS (Workline) for employee master data, grades, and reporting structures
- Integrate with Oracle for financial postings, GL mapping, and payment processing
- Ensure secure and seamless data exchange between systems

f. Data Migration & Master Data Setup

- Migrate relevant historical data, employee master data, policies, expense categories, and GL mappings
- Validate migrated data for accuracy and completeness

g. Reporting & Dashboards

- Provide standard and configurable reports, including employee-wise claims, pending approvals, aging, and policy violations
- Enable dashboards for employees, managers, and finance teams for real-time status tracking

h. Notifications & Communication

- Configure automated notifications and alerts at different stages of the claim lifecycle
- Enable reminders for pending approvals, rejections, and escalations

i. Testing, Training & Deployment

- Conduct User Acceptance Testing (UAT)
- Provide user training, support documentation, and standard operating procedures
- Support go-live and post-implementation stabilization

j. Support & Maintenance

- Provide post-implementation support, issue resolution, and system maintenance
- Support future enhancements and policy changes as required

Reimbursement Areas to be Incorporated

- Travelling Expenses
- Telephone Expenses
- Broadband Expenses
- Reimbursement of ED
- Transfer-related Expenses
- Reimbursement of Director
- Lodging & Boarding Expenses
- Entertainment Expenses for Staff
- BBL Car Scheme related Expenses
- Entertainment Expenses for Guest
- Mileage Expenses (Two/Four-Wheeler)
- Training expenses reimbursement
- Halting Allowance
- Perdiem Claims
- Advance to employee for Travel

Functional Requirements

- The Employee Reimbursement Management Portal should provide the following functional capabilities to ensure a seamless, compliant, and efficient reimbursement process across the organization.

a. User Access & Role Management

- Role-based access control for employees, approvers, Finance / Central Payment Team, and administrators
- User authentication integrated with organizational standards
- Visibility and access based on employee grade, role, and reporting hierarchy

b. Employee Claim Submission

- Ability for employees to create, modify, and submit reimbursement claims through a single portal
- Support for multiple reimbursement categories as defined by policy
- Mandatory upload of supporting documents at the time of claim submission
- Mobile-friendly interface with receipt capture and OCR capability
- Draft saving and resubmission functionality for incomplete or rejected claims

c. Policy & Eligibility Validation

- Automated validation of claims against defined reimbursement policies

- Checks for eligibility limits, frequency, amount caps, and timelines
- Warning or blocking mechanisms for policy violations
- Exception handling with appropriate justification and approval routing
- Whenever policy will undergo changes, tool/application should accommodate such changes with ease & facility to be available at the front end.

d. Workflow & Approval Management

- Configurable, multi-level approval workflows aligned with Delegation of Power (DOP)
- Grade-wise, category-wise, and policy-based approval matrix
- Parallel and sequential approvals are required
- SLA-based escalation and reminder mechanisms

e. Claim Tracking & Status Visibility

- Real-time claim status visibility for employees and approvers
- Standard claim lifecycle stages (e.g., Draft → Submitted → Under Review → Approved → Paid / Rejected / Hold)
- History and audit trail of actions taken on each claim

f. Finance Review & Processing

- Finance team review and verification functionality
- Ability to approve, reject, hold, or send claims back for clarification
- Support for batch processing of approved claims
- Reconciliation support and finance controls

g. System Integration

- Integration with HRMS (Workline) to fetch employee master data, grade, cost center, and reporting hierarchy
- Integration with Oracle for GL mapping, accounting entries, and payment processing
- Secure and automated data exchange between systems

h. Reporting & Dashboards

- Standard reports required including employee-wise and department-wise claims, Pending approvals and aging analysis, policy violation and exception reports
- Configurable dashboards for employees, managers, and finance teams
- Export of reports in standard formats (Excel, PDF)
- Availability of AI enabled reports.

i. Notifications & Communication

- Automated notifications at key stages of the claim lifecycle
- Email and/or portal alerts for submissions, approvals, rejections, and escalations
- Reminder notifications for pending approvals and overdue actions

j. Audit, Compliance & Data Security

- Complete audit trail for all transactions and approvals
- Secure storage of digital documents with retention controls
- Compliance with internal audit, statutory, and regulatory requirements
- Employee records (invoices, approval notes, etc.) have to be maintained, preserved as per company policy norms.

k. Administration & Configuration

- Admin configuration for reimbursement categories, limits, workflows, and SLAs
- Ability to update policies without system code changes
- User management and access provisioning

Workflow, Approvals & Tracking

The Employee Reimbursement Management Portal shall support a structured, configurable, and transparent workflow to ensure timely processing of claims while maintaining policy compliance and approval controls.

a. Administration & Configuration

- Support for multiple workflow paths based on employee grade and role, reimbursement category and amount, and policy rules and exception scenarios
- Standard claim lifecycle statuses: Draft → Submitted → Under Review → Approved → Paid / Rejected / Hold

b. Approval Mechanism

- Multi-level approval workflows aligned with Delegation of Power (DOP) and organizational policies
- Grade-wise, category-wise, and amount-based approval matrix
- Exception-based approval routing for policy deviations, requiring additional justification and approvals

c. SLA & Escalation Management

- Configurable Service Level Agreements (SLAs) for each stage of the approval workflow
- Automated reminders to approvers' level for pending actions
- Escalation mechanism to higher authority in case of SLA breaches
- Visibility of SLA status to employees and finance teams

d. Claim Tracking & Visibility

- Real-time tracking of claim status by employees, approvers, and finance teams
- Dashboard view showing the status of submitted, approved, rejected, hold, paid claims etc. and pending approvals with aging analysis
- Detailed history of all actions taken on a claim, including comments and timestamps

e. Audit Trail & Control

- Complete audit trail capturing:
 - Claim submission details
 - Approvals, rejections, and escalations
 - Finance validation and payment status
- System-generated logs to support internal and external audit requirements

f. Finance Processing & Closure

- Finance team review and final validation post approvals
- Ability to put claims on hold, return for clarification, or reject with remarks
- Integration with Oracle for accounting entries and payment processing
- Automatic update of claim status upon payment completion

Data Migration & Master Data

The implementation of the Employee Reimbursement Management Portal shall include comprehensive data migration and master data setup to ensure continuity, accuracy, and compliance of the reimbursement process. It includes employee master, HR policies, DOP, categories, GL mapping etc.

Implementation Approach

The implementation of the Employee Reimbursement Management Portal shall follow a structured and phased approach to ensure timely delivery, system quality, and successful adoption across the

organization. The selected vendor shall be responsible for executing the implementation in close coordination with Business, HR, and Finance stakeholders. Process would be

- Project Initiation & Planning
- Requirement Finalization & Solution Design
- System Configuration & Development
- Data Migration & Integration Testing
- User Acceptance Testing (UAT)
- Training & Change Management
- Go-Live & Deployment
- Post-Implementation Support & Stabilization

Criteria for shortlisting:

- Implementation of similar tool with the employee strength of minimum 10,000.
- Showcasing all capability mentioned in above document which is SoW section, Functional requirements, Work flow approval & Tracking, Data migration & Master data & Implementation Approach etc.

Please note that the Bank reserves the right to reject any technical proposal submitted by vendors/partners who do not meet the above-mentioned selection criteria.

This document invites submission of **Technical Proposals** only for the Employee Reimbursement Management Portal, as per the Scope of Work (SoW) detailed above. Post completion of the technical evaluation, the Bank will invite only the technically qualified vendors to submit their commercial proposals through a sealed bid process.

Requirement numbers:

- Number of License: 74,500
- Approx. number of Claims in a year: 360,000

Technical Proposal Should Include:

- 1) Project Timelines
- 2) Detailed terms & conditions
- 3) Detail document (presentation/profile) for technical capability mentioned in scope of work.

Techno Functional Weightage for evaluation:

Evaluation Category	Coverage	Weightage (%)
Functionality & Business Fit	Features, Usability, Business Alignment	30%
Technical Architecture, Integration & Product Strategy	Technical Architecture, AI enabled Tool, Product Roadmap, HRMS/SSO/ERP Integration (API)	25%
Support, Scalability, Maintenance	Performance, Front end parameterization Scalability, Support Model	15%
Security, Compliance & Risk	Security Architecture, Compliance, Policy Control, Audit logs	15%
Vendor Capability & Experience	Vendor Expertise, Track Record, References	15%

Note: Techno functional & commercial weightage ratio for overall rating will be 70:30.

Timelines:

- Submission of technical queries to this RFP: 05th June'26
- Submission of technical proposal RFP: 08th June'26 ; 4 PM.

Technical Proposals should be submitted ONLY to:

- **Name:** Mr. Mrinmoy Mahapatra
- **Contact No:** +91- 9937458547
- **Email ID:** mrinmoy.mahapatra@bandhanbank.com

Terms & Conditions

- The bank reserves the right to reject any or all proposals without assigning any reason.
- The bank may request additional information or clarifications during the evaluation process.
- The selected firm will be required to sign an NDA before commencing work.

Disclaimer

The information contained in this RFP document or information provided subsequently to Bidder(s) or applicants whether verbally or in documentary form/email by or on behalf of Bandhan Bank Limited, ("Bandhan Bank"/ "the Bank") is provided to the Bidder subject to 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 it 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 advices/clarifications. The Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Such change will be intimated or made accessible to all Bidders on the official website of Bandhan Bank. Any information contained in this document will be superseded by any later written information on the same subject made available / accessible to all recipients by Bandhan Bank. No contractual obligation whatsoever shall arise from the RFP process until a formal contract is signed and executed by duly authorized officers of the Bank with the selected Bidder. The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Applicant or Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form part of this RFP or arising in any way for participation in this bid stage. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP. The issue of this RFP does not imply that the Bank is bound to select a Bidder or to appoint the selected Bidder or concessionaire, as the case may be, for the project and the Bank reserves the right to reject all or any of the Bidders or Bids without assigning any reason whatsoever. The Bidder shall bear all its costs associated with or relating to the preparation and submission of its Bid including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by the Bank or any other costs incurred in connection with or relating to its Bid. All such costs and expenses will remain with the Bidder and the Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder in preparation for submission of the Bid, regardless of the conduct or outcome of the Bidding Process. Bandhan Bank reserves the right to reject any or all the responses to RFPs / Bids received in response to this RFP at any stage without assigning any reason whatsoever and without being liable for any loss/injury that Bidder might suffer due to such reason. The decision of Bandhan Bank shall be final, conclusive and binding on all the parties directly or indirectly connected with the bidding process. Bids not satisfying the procedure prescribed in the RFP document will be treated as

invalid and rejected summarily. It may be noted that notice regarding corrigenda, addendums, amendments, time-extensions, clarifications, response to bidders' queries etc., if any to RFP, will not be published through any advertisement in newspapers or any other media.

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