L&T Employee Trust Portal

Request for Proposal (RFP)

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1. Executive Summary

Larsen & Toubro (L&T), a global leader in engineering, construction, and technology, administers a comprehensive portfolio of 14 major employee welfare schemes that span across all Independent Companies (ICs) of L&T through the L&T Employee Trust (LTET). These schemes are structured into three key categories — Medical, Education and Skill building (Sports and Vocational) — aimed at holistically supporting employees, retirees, and their families. Eligibility for these schemes includes permanent employees, retired personnel, and eligible dependents, as defined by the LTET's policy guidelines.

Currently, the administration of these schemes is managed through legacy systems and disparate approval mechanisms, leading to operational inefficiencies, processing delays, and limited data visibility. With a potential user base of approximately 600,000 beneficiaries across the L&T ecosystem, it's time to rethink and modernize this landscape.

To address this, LTET is launching a strategic transformation initiative to build a centralized, digital LTET platform. This unified system will deliver transparent, role-based access for all stakeholders — including employees, retirees, approvers, finance, and administrators — while ensuring seamless application, processing, tracking, and disbursement workflows. This Request for Proposal (RFP) invites qualified vendors to deliver a secure, scalable, and intelligent platform that supports rule-based automation, AI-driven eligibility recommendations, real-time dashboards, and robust governance controls.

This transformation also lays the foundation for a future roadmap that includes predictive analytics, self-service insights, periodic scheme reviews based on usage data, and potential expansion of scheme offerings as employee needs evolve.

2. Project Objectives & Business Goals

2.1 Key Objectives

The current LTET scheme management process is supported by an existing legacy system used by employees and approvers. However, this system lacks modern capabilities and does not fully align with current industry standards in terms of user experience, automation, and operational efficiency. Limitations such as fragmented workflows, restricted configurability, minimal self-service, and insufficient tracking features result in delayed responses, increased manual effort, and a subpar experience for users across roles.

To overcome these challenges, the LTET Digital Platform aims to deliver a seamless, intuitive, and modern experience for all categories of users — employees, retirees, approvers, administrators, finance teams, and leadership. It will simplify access, enhance transparency, automate repetitive processes, and empower stakeholders with tools for smart decision-making and real-time visibility.

The key objectives include:

- Develop a centralized digital portal for all LTET-related services and schemes.
- Enable role-based profile for Employees/Retirees, Approvers, and Administrators.
- Simplify scheme discovery and submission process using guided workflows and smart filtering.
- Ensure transparency by allowing applicants to track their claim status in real-time.
- Improve processing time and accuracy through rule-based automation and document validation.
- Provide LTET admins with the ability to configure schemes, manage rules, and generate reports.
- Ensure platform scalability, security, and accessibility to meet L&T's digital transformation standards.

2.2 Strategic Outcomes

The digital transformation of the LTET platform will drive the following business outcomes:

- Enhance current employee and retiree satisfaction through simplified access and improved claim submission & tracking process.
- Improve operational efficiency by reducing manual work, paper-based dependencies, and approval delays.
- Provide approvers with a streamlined, transparent process and intelligent prompts to aid decision-making.
- Enable the finance teams with automated payment workflows, real-time reconciliation tracking, and comprehensive reports for audits, tax compliance, and disbursement accuracy.
- Enable administrators to monitor scheme utilization, track bottlenecks, and optimize programs based on data.
- Ensure alignment with L&T's broader IT modernization roadmap and reinforce its position as a digitally mature organization.
- Lay the foundation for future AI-based automation, predictive analytics, and digital outreach to beneficiaries.

3. Scope of Work

The scope of this engagement encompasses the end-to-end design, development, implementation, and postproduction support of the new LTET digital ecosystem. The objective is to create an integrated, role-based platform for Current Employees, Retirees, Approvers, Admins, and Finance stakeholders to seamlessly apply, process, approve, and manage schemes under the LTET trust.

This transformation will include replacing legacy systems, digitizing manual workflows, and delivering user-friendly, responsive browser-based web interfaces. Key functional modules will include user onboarding and login, scheme discovery and eligibility checks, document upload and validation, apply for scheme, workflow-based approvals, payment triggers, and real-time status tracking.

The solution will also deliver comprehensive administrative controls, including scheme configuration, user management, audit logs, and centralized reporting.

3.1 Functional Modules to Be Delivered

- Seamless and intuitive login experience ensuring high standards of security.
- User onboarding with auto-fetch from HRMS and editable profile (bank details, dependents, KYC)
- Personalized dashboard showing application status, alerts, and quick scheme access
- Scheme listing with filters by eligibility, category, deadline, and IC
- Multi-step scheme application with auto-filled profile fields and document uploads
- Track application status with SLA timelines, reviewer comments, and resubmission flow
- History of past scheme applications, downloadable copies, and reapply option
- Approval console with full application view, side-by-side documents, and validation flags
- Reviewer tools for approval, rejection, clarifications, and internal comments
- Escalation workflows with routing based on thresholds and IC-level logic
- Finance console to view approved claims, validate bank details, and trigger payments
- Batch payment processing, reconciliation tools, and SAP/payroll integration support
- Document validation tools with format checks, size limits, and OCR readiness
- SLA tracking, performance dashboards, and approval compliance reports
- Centralized reporting with filters by scheme, IC, geography, time, and status
- Notifications and alerts (real-time + digest) for status updates, approvals, escalations
- Role & access management for Admins, Approvers, Finance, and Support teams
- Content publishing tools for policies, scheme updates, and internal announcements
- Ticketing system and helpdesk integration for user complaints and support
- Knowledge base and SOP hub for onboarding, troubleshooting, and scheme FAQs

- System configuration (upload limits, password policy, timeout settings)
- Integration monitoring with HRMS, SAP, payroll, and alert thresholds
- Audit trails and log management with download and search functionality
- Analytics dashboard for leadership with KPIs, budget usage, and scheme effectiveness
- Custom report builder with export and scheduled delivery options
- Platform health monitoring, downtime alerts, and monthly performance reports

3.2 Inclusions & Exclusions

Inclusions:

- Complete UI/UX design and development of all modules
- Integration with L&T HRMS, and other internal systems through API.
- Configuration of approval workflows, form fields, and role mappings
- User Training & Onboarding support
- Data cleansing & migration from legacy systems

Exclusions:

- Content creation — all textual content to be provided by L&T
- Development of Android & iOS mobile apps
- Licensing or purchase of third-party tools/services (e.g., OCR, AI APIs, SMS gateways)
- Integration with external government APIs (e.g., Aadhaar, PAN verification) unless specified.
- Assumed to follow current payment-based disbursement process.

3.3 Success Criteria

The following criteria will define the success of this engagement:

- A seamless and user-friendly experience for employees and retirees while accessing and applying to LTET schemes.
- Timely and efficient approvals through clearly defined and streamlined workflows.
- High adoption of the new platform by all user groups, including approvers and finance stakeholders.
- Accurate and insightful dashboards and reporting for transparency and governance.
- End-to-end digital claims processing with zero need for email or paper-based submissions
- All modules UAT-tested and signed off by business and IT stakeholders

3.4 Platform Access & Compatibility

The platform must be accessible across:

- Modern web browsers: Chrome, Edge, Safari (latest 2 versions)
- Primary Devices: Desktop
- Secondary Device: Tablet, smartphone (based on responsive design)
- Screen readers and accessibility tools, meeting WCAG 2.1 AA standards
- Network environments typically used by L&T offices and field staff

4. User Roles & Personas

The LTET platform must serve a diverse user base, each with distinct expectations, responsibilities, and access privileges. Understanding these roles and their needs is critical to designing an intuitive and effective experience.

- User (Current Employee & Retired Employee): Primary applicants who explore schemes, apply, upload documents, Supports item-wise claim amount edits, including add, delete, and modify and track application status.
- Approver / Reviewer: LTET Panel who validate submissions, add remarks, and approve, send back or reject requests.
- Finance / Account Users: Responsible for payment processing, reconciliation, and generating disbursement and audit reports.
- LTET Head: Senior decision-maker with visibility across schemes and authority to review exceptional cases and monitor overall utilization & generate the reports.
- LTET Administrator / Scheme Manager: Admin users who configure schemes, manage eligibility rules, monitor usage, and handle escalations.
- System Admin / IT Support: Ensure system uptime, manage integrations, user roles, and resolve technical issues.

5. Detailed Functional Requirements

The LTET digital platform must offer comprehensive functionality to support every aspect of the scheme lifecycle—from discovery and application to approval and archival. The platform must be modular, dynamic, and role-aware to ensure consistency, efficiency, and traceability throughout all interactions.

A. Employee & Retiree Employee

This persona represents current employees and retired personnel who access the portal to view eligible schemes, apply for benefits, track their application progress, and manage personal profile information. The portal provides a streamlined, user-friendly experience tailored for both active and retired users of L&T.

1. **Login**

    - Seamless and intuitive login experience
    - Password policy enforcement (less complexity, reset flow, OTP)
    - Self unlock account using OTP if account locked after failed attempt
    - CAPTCHA and account lockout after failed attempts

2. **Onboarding / Update Profile**

    - Auto-fetch basic profile from HRMS (name, employee code, date of joining, department)
    - Add/edit bank account details with IFSC validation
    - Add/edit dependents (relation, DOB, documents)
    - PAN, Aadhar upload if needed
    - View/update contact details (phone, email, address)

3. **Dashboard**

    - Personalized welcome and snapshot of active applications
    - Quick links to eligible schemes
    - Recent activity (e.g., claim approved, comment added)
    - Notification center widget

4. **View Schemes**

    - Filterable list of available schemes (category, status, deadline)
    - Smart filters to show only eligible schemes
    - Scheme cards with highlights (amount, criteria, timeline)
    - Expand for full description, document requirements, FAQs

5. **Apply for Scheme**

    - Multi-step guided application forms
    - Auto-fill known fields from profile (e.g., salary, dependents)

- Application Related Document upload with validation status
- Add bank details with account & IFSC validation*
- Pre-submission checklist
- Automatically save progress after each section or at set intervals, with an option to manually save as a draft and resume later.

6. **Track Applied Schemes**

- Timeline view of status progression: Draft → Submitted → Under Review → Approved → Under Finance → Disbursed
- Comments or clarification requests from reviewers
- Upload additional documents if needed
- SLA indicator with reminder & escalation (days left for action)

7. **Past Scheme Details**

- History of past applications (scheme name, year, outcome)
- Download previous application and uploaded documents
- Reapply/duplicate similar application if allowed

8. **Settings**

- Update password
- Manage notification preferences (email, SMS, in-app)
- Enable/disable dependents for scheme eligibility

9. **Alerts & Notifications**

- Real-time alerts for status changes, comments, approvals
- Upcoming scheme deadline reminders
- Push notification toggle for mobile/responsive view
- Read/unread status and archive option

10. **Help & Support**

- Access to FAQs, scheme guides, and step-by-step walkthroughs
- Submit support tickets to Admin/Helpdesk
- Chatbot or virtual assistant (future enhancement)

11. **Feedback & Ratings**
    - Rate your application experience after submission
    - Comment box for platform feedback

B. Approver / Reviewer

This persona includes designated reviewers. who are responsible for evaluating submitted applications. They verify documents, request clarifications, approve or reject requests, and ensure that applications comply with scheme guidelines and SLAs.

1. **Login**
    - Seamless and intuitive login experience
    - Optional 2FA/MFA for elevated access roles
    - Login activity logs for audit

2. **Dashboard**
    - Snapshot of application queue: Pending, In Review, Clarification, Approved, Rejected
    - SLA aging indicators and flag for overdue claims
    - Filter applications by scheme type, IC, status, date, employee ID
    - Overview widgets: Today's actions, Approvals due, Scheme-wise load

3. **Application Review & Approval**
    - View application with applicant details, documents, and scheme criteria
    - Side-by-side document preview and data fields
    - Validation flags (e.g., expired document, incomplete form)
    - Commenting panel for clarifications or internal notes
    - Approve / Reject / Request Clarification actions
    - Conditional logic support (e.g., approval with cap, partial approvals)

4. **Clarification Handling**
    - Raise clarification with reason tags (e.g., missing bills)
    - Automatic notification to applicant

- View applicant's response in-line with original form
- Option to approve or reject after resubmission

5. **SLA Management**

- View SLAs per scheme and per application
- SLA breach alerts and timeline indicators
- Approver-level metrics to track compliance
- Weekly SLA summary report to senior

6. **Notifications & Alerts**

- Real-time alerts for new assignments, escalations, and applicant responses
- Daily/weekly digest of pending approvals
- Sticky notifications for critical claims
- Optional reminders before deadlines

7. **Reporting & Logs**

- Downloadable reports: approved claims, aging queue, rejected reasons
- View action history per application: who approved, when, comments
- Personal performance dashboard: turnaround time, pending cases
- Integration with audit dashboard (Admin view)

8. **Support Tools**

- Knowledge base for scheme-wise criteria and review guidelines
- Chat option with Admin in case of unclear rules
- Ability to flag anomalies for compliance team

9. **Policy & Announcement Publishing**

- Ability to draft and publish scheme-related updates, policy changes, or important announcements
- WYSIWYG editor for formatting text, uploading attachments (PDFs, images), and linking to external resources
- Option to select visibility (e.g., only for employees of a specific IC or scheme applicants)

C. Finance / Accounts

This user group handles the financial processing of approved claims. They manage payment workflows, validate bank details, reconcile disbursements, and generate financial reports to ensure transparency, accuracy, and compliance with L&T’s internal finance protocols.

1. **Finance Dashboard**
    - Real-time overview of claims at various disbursement stages
    - Budget utilization snapshots per scheme/IC
    - Drill-down by scheme, region, user type, or time period
    - Highlight urgent disbursements or missed SLA cases
2. **View Claim Details & Documents**
    - Access each approved claim with full application and approval trail
    - View uploaded documents (e.g., bank proof, bills) alongside metadata
    - Validate applicant's bank details and flagged exceptions
    - Option to download supporting files and audit logs per claim
3. **Approve & Trigger Payment**
    - Queue claims for disbursement approval based on workflow stage
    - Multi-level approval support before final payment trigger
    - Approve, reject, or return claims for clarification
    - Batch process payments or initiate through SAP/payroll integration
4. **Bank Account & Beneficiary Validation**
    - Preview bank details and attached documents
    - Verify IFSC codes, account numbers, and account type
    - Flag invalid or duplicate accounts for admin review
    - Maintain update history for audit purposes
5. **Payment Workflow Management**
    - Monitor scheduled and processed disbursement batches

- Retry failed disbursements with updated data

6. **Payment Reconciliation**

   - Import bank success/failure reports and map against claims
   - Highlight discrepancies or unmatched entries
   - Auto-update claim statuses post-payment confirmation
   - Download monthly reconciliation summaries

7. **Reports & Analytics**

   - Visual charts of monthly/yearly payouts
   - Scheme-wise, IC-wise, region-wise financial summaries
   - Exportable formats for internal dashboards and board meetings
   - Identify high-claim patterns and regional spikes

8. **Alerts & Notifications**

   - Automated alerts for pending, failed, or unusual transactions
   - Notifications for month-end or financial year-end deadlines
   - Announcements for claim submission cutoffs and blackout periods

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D. Admin & LTET Scheme Manager

Admins and scheme managers oversee the end-to-end setup, publishing, and governance of LTET schemes. They manage user roles, eligibility criteria, content updates, and are responsible for ensuring operational efficiency, adherence to policy, and successful scheme rollout across the organization.

1. **Admin Dashboard**

   - Snapshot of platform usage: active schemes, applications in each status, SLA compliance
   - Quick access to pending escalations or configuration updates
   - Filters by scheme type, region, IC, and timeframe

2. **Scheme Management**

- Create/edit/delete schemes with metadata: name, description, deadline, ICs applicable
- Define eligibility rules using rule builder (e.g., salary range, years of service)
- Specify required documents, scoring/weightage logic, and conditional fields
- Publish/unpublish schemes with validity period
- Duplicate/copy templates for recurring schemes (e.g., yearly academic grants)

3. **Role & User Management**

    - Add, remove, or modify user roles (e.g., add new approver, change Admin rights)
    - View login and usage logs per user
    - Assign/revoke access to scheme-specific modules or regions

4. **Document Validation & Configuration**

    - Define acceptable formats (e.g., PDF, JPG) and size limits
    - Enable/disable OCR for specific schemes
    - Mark fields for auto-validation (e.g., bank account verification, PAN format)
    - Set expiration reminders for time-bound docs (e.g., income proof)

5. **Notifications & Alert Configuration**

    - Configure templates for in-app/email alerts (approval, rejection, escalation)
    - Enable scheme-level announcements with popups or banners
    - Set up digest reports for Admin/Finance/Approver teams

6. **Content Management & Publishing**

    - Upload policy PDFs, scheme guidelines, FAQs, and tutorial videos
    - Manage banners, internal news, and pop-up alerts
    - Version control with preview, draft, publish, and rollback capabilities
    - Publish content targeted to specific schemes or user roles

7. **Reports & Analytics**

    - Generate scheme-wise reports: application count, approval rate, SLA compliance
    - Download disbursement reports (for finance)
    - View audit logs: actions by users, document edits, config changes

- Export custom reports by IC, region, scheme, or status

8. **Escalation & Exception Handling**

    - Manual override for special cases (e.g., out-of-policy disbursement)
    - Assign ad-hoc approvers or add new approval level temporarily
    - Mark and handle flagged or high-risk claims

E. Head / Analytical Viewer

This persona includes LTET leadership, trust heads, and board-level stakeholders who require high-level visibility into scheme utilization, operational performance, and financial summaries. The console equips them with dashboards, reports, and data-driven insights for strategic decision-making.

1. **Strategic Dashboard**

    - High-level summary of scheme utilization, budget spend, and application trends
    - KPI widgets: average processing time, approval rates, satisfaction scores
    - Comparative insights across various segments and KPI such as employee, retiree, IC-wise, department-wise, application volume, approval rates, and turnaround times and more
    - Risk flags: overdue applications, financial anomalies, underutilized schemes

2. **Scheme Effectiveness Analytics**

    - Visualize popularity and impact of each scheme over time
    - Drill down by IC, location, user type, or claim type
    - Identify trends, spikes, and patterns in applications and approvals
    - Correlate scheme success with internal campaigns or external events

3. **Finance & Disbursement Overview**

    - View consolidated disbursement reports across all schemes
    - Track financial performance vs. planned budgets
    - Spot unclaimed allocations or overspent categories
    - Download finance summaries for board reporting

4. **Custom Report Builder**

    - Create ad-hoc reports with filters like date range, scheme type, and approval status
    - Export data in CSV, Excel, or visualization formats
    - Schedule recurring reports (e.g., weekly disbursal summary, monthly audit extract)

5. **Notifications & Insights Digest**

    - Curated daily/weekly digest with KPIs, exceptions, and actions
    - Notifications on outlier trends, such as claim surges or fraud risks
    - Alerts for upcoming policy reviews or audit deadlines

F. System Administration & Support Console

System administrators and technical support teams use this console to ensure platform reliability, manage user access, monitor integrations, handle support tickets, and maintain compliance and uptime. They play a critical role in backend configuration and operational health.

1. **User & Role Management**

    - Create, edit, and deactivate users across all personas
    - Assign and revoke roles based on organizational hierarchy
    - Bulk upload of users via CSV or integration sync
    - Maintain audit trails for role changes and access events

2. **System Configuration**

    - Define global settings: file upload limits, timeout periods, password policies
    - Enable/disable modules or schemes during maintenance or rollout
    - Set up SLA definitions and approval escalation thresholds
    - Configure email templates, notification tokens, and retry logic

3. **Integration Monitoring**

    - Track status of integrations with HRMS, SAP, payroll, etc.
    - View logs of successful, failed, or delayed API calls
    - Set alert thresholds for integration downtime or latency spikes

- Trigger manual sync jobs or pause automated syncs

4. **Security & Compliance Monitoring**

- Review authentication logs and login attempts
- Configure session timeouts, 2FA settings, and IP restrictions
- Monitor encryption status of data in transit and at rest
- Flag anomalies like concurrent logins or excessive password resets

5. **Log Management & Audit Trail**

- Access centralized logs filtered by user ID, module, and timestamp
- Generate downloadable logs for audits or investigations
- Use search queries to isolate events (e.g., document upload failures)
- Maintain 90+ day log history for security compliance

6. **Ticketing & Helpdesk Integration**

- View raised support tickets, assign priorities, and track resolution SLAs
- Respond to user complaints or platform bugs via admin console
- Integrated support flow with escalation matrix for critical incidents
- Auto-tag common issues using keyword intelligence

7. **Health Monitoring & Alerts**

- Real-time dashboards for uptime, API response time, and system health
- SMS/Email alerts for high-severity outages or API failures
- Incident response playbook with first-level checks and SOPs
- Monthly uptime and performance reports

8. **Knowledge Base & SOP Hub**

- Access standard operating procedures and troubleshooting guides
- Upload/update knowledge base articles for common IT issues
- Searchable index for FAQs, known issues, and workaround steps
- Version-controlled documentation for system architecture

6. Tech & Integration Requirements

To ensure scalability, maintainability, and seamless integration with L&T's existing systems, the LTET platform must follow a modular, API-first architecture and align with enterprise security, infrastructure, and development standards.

6.1 Technology Stack

As L&T undertakes the transformation of the LTET ecosystem, it is essential that vendors propose technology solutions that are secure, scalable, and aligned with modern development best practices. The architecture must be modular and maintainable, ensuring smooth integration with existing infrastructure and enterprise systems.

6.2 Integration & Interoperability

- Integration with HRMS system to fetch employee details and validate service status
- Secure API-based communication with internal systems (SAP, payroll, etc.) for cross-verification
- Modular integration points for third-party services such as OCR, notification gateways, or analytics tools
- API versioning, monitoring, and error handling support

6.3 Authentication & Access Control

- Login via unique ID and password credentials with appropriate password policies and user authentication controls
- Role-based access control (RBAC) for all modules
- Session timeout, password policies, and login history tracking
- Audit-ready authentication logs

6.4 DevOps, Environment Management & Monitoring

- All development activities will be carried out on the vendor-suggested cloud infrastructure (such as Azure, AWS, or GCP), ensuring compliance with security and access protocols.
- Dev, UAT, and Production environments must be provisioned with proper isolation and access control
- Infrastructure as Code (IaC) approach preferred for environment provisioning (e.g., Terraform, ARM templates)
- Centralized log management and error tracking (e.g., ELK stack, Azure Monitor) to be implemented

6.5 Performance & Scalability

- Load balancing and autoscaling support for traffic spikes during high-volume periods
- Page load optimization techniques (lazy loading, minification, caching)
- System designed to scale from 10,000 to 100,000+ users across ICs without degradation

6.6 Data Exchange & Formats

- REST APIs returning JSON responses
- All endpoints documented using OpenAPI/Swagger
- Configurable data sync frequency (real-time, scheduled batch)
- Support for webhook-based event notifications (e.g., claim approved, comment added)

6.7 Backup, Recovery & Availability (Nice to have)

- Automated daily backups with retention policy (min. 30 days)
- Geo-redundant storage for attachments and metadata
- 99.5%+ uptime commitment with real-time failover configuration

6.8 Compatibility

- Browser Support: Latest two versions of Chrome, Edge, Safari
- Device Support: Fully responsive experience on desktops, tablets, and smartphones
- Compatible with Chromium-based in-app browsers used within internal L&T tools

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7. AI & Automation Capabilities

The LTET platform must incorporate intelligent automation features and AI capabilities to enhance operational efficiency, reduce manual intervention, and personalize the user experience. These capabilities will serve as the foundation for a future-proof system that continuously improves decision-making and user engagement.

7.1 AI-Powered Scheme Recommendation

- Analyze employee/retiree profiles to suggest relevant schemes based on eligibility rules, past usage, and contextual metadata (e.g., income, service years)
- Use machine learning models to refine recommendations over time based on feedback and behavioral patterns
- Display scheme suggestions with rationale (e.g., "You're eligible because you completed 5 years of service and your child scored above 85%")

7.2 Document Auto-Validation

- OCR (Optical Character Recognition) to extract and validate key fields from uploaded documents such as marksheets, income proofs, or medical bills
- Check for expired or duplicate documents across submissions
- Highlight missing pages or data anomalies for applicant review
- Assign document confidence scores to flag potential errors or fraud

7.3 Smart Approval Routing

- Automate approver assignment based on scheme type, IC, department, and current workload
- Auto-approve claims below risk threshold (e.g., low-value reimbursements with verified documents)
- Notify escalation paths in advance if SLA thresholds are at risk

7.4 SLA Prediction & Risk Scoring

- Predict average time to approval based on claim type and approver history
- Assign risk scores to applications based on document inconsistencies, history of rejections, or known fraud patterns
- Use these scores to prioritize claim reviews and route to senior approvers if needed

7.5 Automation Triggers

- Scheduled notifications/reminders for pending actions, document resubmission, or approaching scheme deadlines
- Auto-close incomplete applications after configurable grace period
- Auto-update content blocks for recurring schemes (e.g., re-publishing academic year schemes annually)

7.6 Analytics & Feedback Loop

- Dashboards to show adoption and success rate of automated suggestions and approvals
- Feedback buttons on recommendations to train future AI models
- Logs and summaries of automation actions for review and audit purposes

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8. Data & Content Structure

The LTET platform must be built on a well-structured, dynamic data model that supports scalability, traceability, and real-time validation. Data and content architecture should be modular, extensible, and compatible with internal reporting and integration needs.

8.1 Data Entities & Relationships

- Core entities: Employee, Retiree, Scheme, Application, Document, Approval, Comment, Notification
- Relationships:
    - One employee can submit multiple applications across schemes
    - Each application is linked to a unique scheme and tracks document versions, approver interactions, and decision logs
    - Admin actions, comments, and content updates are recorded and linked via audit trails

8.2 Content Types

- Static content: Scheme descriptions, FAQs, instructions, deadlines (editable by Admins)
- Dynamic content: User dashboards, status updates, approval logs, auto-generated messages
- Modular blocks: Reusable sections for scheme features, contact points, and workflows

8.3 Metadata & Tagging

- All schemes, documents, and user submissions to carry metadata: type, IC, department, status, submission date, version
- Enables filtering, searching, and AI-model training on historical patterns

8.4 Attachments Management

- Versioned storage of each uploaded document
- Support for optional watermarking of downloaded content with claim ID and user info
- Bulk download capability for Admins for audit or compliance
- Link documents with expiration metadata (e.g., income proof valid till FY2025)

8.5 Data Sync & Source of Truth

- Employee and retiree details sourced from HRMS
- Master schemes managed by Admin panel; scheme metadata synced across environments
- Document storage centralized with redundancy and access control
- Configurable sync jobs for overnight updates or real-time webhooks

8.6 Content Moderation & Publishing

- Admin review and publishing workflow for scheme pages, guidelines, and instructional videos
- Preview and rollback versions available for critical content changes
- Admins can publish policy updates, scheme announcements, and trigger alerts or notifications for relevant stakeholders through the platform.

8.7 Auditability

- Every field change (e.g., amount claimed, document type) logged with timestamp and user role
- Downloadable audit logs per application, per scheme
- Color-coded changelogs in Admin dashboard for quick review of manual overrides

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9. Security, Compliance & Access Control

Security and compliance are critical pillars for the LTET platform, given the sensitive nature of employee data, financial reimbursements, and audit requirements. The system must adhere to enterprise-grade security controls, regulatory frameworks, and internal IT policies of L&T.

9.1 Authentication & Authorization

- Support for secure login using unique ID and password with multi-factor authentication.
- Role-based access control (RBAC) enforced across all modules and APIs
- Automatic session timeouts, password policies, and IP-based restrictions (where applicable)

9.2 Data Privacy & Protection

- Encryption of data at rest and in transit using enterprise-grade standards (AES-256, TLS 1.2+)
- Field-level encryption for sensitive PII fields (e.g., PAN, bank account, income)
- Data masking in logs, dashboards, and exports unless explicitly permitted
- Clear data retention and archival policies as per L&T's internal IT governance

9.3 Infrastructure Security

- Hosted on L&T's preferred cloud infrastructure with Virtual Private Cloud (VPC) isolation
- Secure API gateways with throttling, IP whitelisting, and replay attack prevention
- Regular vulnerability scans, penetration testing, and patching cycles

9.4 Application Security

- Secure coding practices with peer review and vulnerability scanning
- Captcha integration and bot detection for public-facing endpoints
- CSRF, XSS, and SQL injection protection baked into application layer

9.5 Compliance Standards

- Compliance with ISO/IEC 27001, SOC2 Type II, and other relevant security frameworks
- Audit-ready logging for all user activity, configuration changes, and system access

- GDPR/DPDP-aligned features: data deletion on request, consent capture, access logs

9.6 User Education & Access Review

- Periodic security education for Admin users handling sensitive claims
- Quarterly access reviews to revoke dormant or unauthorized users

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10. User Experience & Branding Guidelines

A seamless, intuitive, and consistent user experience is essential for adoption and efficiency across stakeholder groups. The LTET platform will follow enterprise-grade design guidelines while aligning with L&T's visual identity.

10.1 L&T Branding and Design Consistency

- Follow corporate brand colors, logo guidelines, typography, and visual language
- Uniform button styles, icons, input fields, and spacing across all modules
- Scheme-specific banners or color accents without compromising core brand

10.2 Personalization Logic

- Dynamic dashboards based on user role (Employee, Approver, Admin)
- Show only relevant schemes-based on eligibility
- Smart notifications tailored to application status, pending tasks, or scheme deadlines

10.3 Responsiveness and Accessibility

- Optimized for mobile, tablet, and desktop breakpoints
- WCAG 2.1 AA compliance for accessibility (screen readers, color contrast, keyboard navigation)
- Offline save & resume option in mobile interface where feasible

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11. Testing, UAT & Acceptance Criteria

A robust testing and UAT process is critical to ensure functionality, data accuracy, and performance across modules.

11.1 UAT Scenarios per Workflow

- Test scripts for each claim lifecycle: Apply → Upload → Approve → Disburse

- Scenarios for exceptions: rejected claims, re-uploads, escalation paths
- Edge case handling: duplicate claims, mismatched documents, large uploads

11.2 Stakeholder Sign-Off Process

- Iterative sign-off by business SPOCs, IT, and legal teams post-UAT
- Bug-fix rounds tracked with timestamps and resolution logs
- Final Go/No-Go decision by steering committee post UAT report review

11.3 Bug Triage & Acceptance Thresholds

- All critical/blocker bugs resolved before launch
- High-priority bugs resolved or workarounds agreed upon
- Open low-priority bugs logged with closure timelines
- Acceptance threshold: ≥95% test case pass rate

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12. Timeline & Deliverables

A phased execution approach will be adopted to ensure manageability, clarity, and traceable milestones.

12.1 Phased Implementation Milestones

- Phase 1: Solution Blueprint
- Phase 2: Design & Prototype
- Phase 3: Employee and Approver Development
- Phase 4: Admin Portal Development
- Phase 5: UAT, Feedback, Refinement, Go-Live

12.2 Environment Setup & Deployment Plan

- DEV → UAT → PROD environments
- CI/CD pipelines for secure and controlled deployments
- Release management calendar approved by L&T IT team

12.3 Training and Documentation Expectations

- Train-the-trainer sessions for business and IT teams
- Video walkthroughs for employees and retirees
- SOPs, admin manuals, and quick reference guides

13. Roles & Responsibilities

A clear division of responsibilities ensures accountability and collaborative execution.

13.1 Vendor Responsibilities

- End-to-end solution design, development, testing, deployment
- Prepare all technical documentation including FRS (Functional Requirement Specification), TDD (Technical Design Document), and API specifications
- Adherence to branding, security, and SLA commitments
- Timely delivery and transparent communication

13.2 Business Responsibilities

- Timely access to stakeholders, data, and legacy systems
- Provide details of existing APIs and backend systems necessary for integration, along with necessary technical contacts or documentation where applicable
- Facilitate required access and permissions for development and integration activities within L&T systems
- Feedback on design, UAT participation, and sign-offs
- Support with policy documentation and communication drafts

14. Budget, Pricing & Commercial Terms

This proposal assumes a fixed-price model with mutually agreed payment milestones.

14.1 Pricing Model – Fixed Price Project

Vendors are required to propose a fixed-cost model for the entire project, covering all modules, workflows, integrations, and deliverables as outlined in this RFP. The fixed cost should include design, development, testing, deployment, and post-launch warranty support. Any optional enhancements or future expansions can be proposed as separate line items for future consideration

15. Proposal Submission Guidelines

To maintain uniformity in evaluations, responses should be structured per the guidelines below.

15.1 Response Format

- Executive Summary
- Experience & Case Studies
- Technical & Functional Solution
- Team & Delivery Plan
- Commercial Proposal

15.2 Evaluation Criteria

- Functional depth
- User experience focus
- Delivery plan and governance
- Commercial competitiveness
- Alignment with L&T security and branding

15.3 Submission Deadlines & Contact Info

- Proposal due by: [Insert Date]
- Submission to: [Insert L&T SPOC email]
- Clarification window closes: [Insert Date]