



Central Bank of India

Learning & Development Department

Sir Sorabji Pochkhanawala Bankers' Training College
JVPD Scheme, Juhu Vile Parle (West), Near Cooper Hospital
Mumbai, Maharashtra – 400056

Tender Ref. No.: GEM/2025/B/6994769

CLARIFICATIONS
in response to queries raised for

REQUEST FOR PROPOSAL (RFP)

FOR

**SELECTING A PUBLIC CLOUD-BASED LEARNING MANAGEMENT SYSTEM (LMS) INCLUDING
MOBILE APPLICATION FOR THE BANK**

SRN	RFP Page No.	RFP Clause Name & No.	Existing Clause	Bidder's Query/Suggestion/Remarks	Bank's Response
1	14	3	3. SCOPE OF WORK v. Vendor should provide Customer Success Manager for onboarding & support. It should also provide a Customer Support Team for onboarding & support.	Kindly confirm that the Customer Success Manager and Support Team can be provided online and there is no requirement for onsite manager and team.	Onsite support is required in case of exigencies.
2	14	3	3. SCOPE OF WORK v. Vendor should provide Customer Success Manager for onboarding & support. It should also provide a Customer Support Team for onboarding & support.	Kindly mention if any onsite manpower is required. If onsite manpower is required kindly mention the number of manpower required and also add a row in commercial bid to quote for the manpower.	Onsite support is required in case of exigencies.

3	17	E	<p>E. CONTENT DEVELOPMENT SPECIFICATIONS:</p> <p>i. Course Development:</p>	<p>We request you to clearly specify the required eLearning content level (L1, L2, or L3) at the RFP stage itself. As per standard eLearning norms, a 45-minute course comprising approximately 50–60 slides typically corresponds to a Level 1 course. Accordingly, bidders would quote assuming a Level 1 development effort.</p> <p>However, the scope description includes requirements such as video production, animations, case studies, and highly interactive elements, which are generally associated with Level 2 or Level 3 content.</p> <p>Since eLearning content development constitutes the largest cost component of this tender, a clear and detailed clarification on the expected content level will enable bidders to submit accurate and competitive commercial bids.</p>	Content development requirements are detailed in the RFP. Bidder is expected to use its discretion.
4	17	E	<p>E. CONTENT DEVELOPMENT SPECIFICATIONS:</p> <p>i. Course Development:</p> <ul style="list-style-type: none"> • Design and develop on an average 100 e-Learning modules in a year, each consisting of 50-60 slides on various topics. 	The e-Learning modules should have human voiceover or machine voiceover? Kindly confirm.	Either

5	18	E	<p>E. CONTENT DEVELOPMENT SPECIFICATIONS:</p> <p>ii. Multimedia Creation:</p> <ul style="list-style-type: none"> • Produce videos, animations, and other multimedia elements to support learning objectives. 	<p>We request you to either remove the term “produce videos” from the scope or provide detailed specifications for the video production requirements.</p> <p>Video production is a broad activity with significant cost implications. Therefore, we request the Bank to clearly define the expected scope, including (but not limited to) the total duration of video content to be developed per year, whether the shoots will be conducted onsite or offsite, and the nature of the videos (e.g., studio recording, live action, screen capture, animation, etc.).</p> <p>As the commercial bid is based on a per-slide cost, clarity is also requested on how video production efforts will be calculated, since a single slide may contain a video of varying duration (e.g., 2 minutes to 20 minutes).</p> <p>Clarification will enable bidders to accurately assess the effort involved and submit appropriate commercial quotes.</p>	<p>Content development requirements are detailed in the RFP. Bidder is expected to use its discretion.</p>
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6	19	E	E. CONTENT DEVELOPMENT VENDOR RESPONSIBILITIES i. Content Creation: The vendor is responsible for researching, creating, and delivering the full set of content based on the requirements and timelines outlined in the RFP.	By researching does it mean that the vendor has to source / generate the raw content and Subject Matter Expert for the eLearning Modules? Or the Bank will provide the raw content and SMEs? Kindly confirm. We request to give answer in Yes or No as onboarding SME is a major cost component and we need to factor it while quoting.	Either
7	20	G	G. SCOPE FOR MOBILE APPLICATION FOR LMS	Is Native Mobile must or Hybrid is acceptable.	Native app is mandatory for participation as mentioned in RFP.
8	24	J	J. TECHNOLOGY AND SECURITY xiv. Bank will conduct VAPT and Audit of the application and bidder is supposed to rectify all the observations.	Our understanding is the Bank will bear the cost of VAPT audits and bidders only has to rectify the observations. Please confirm	Vendor will bear the cost.
9	24	J	J. TECHNOLOGY AND SECURITY xiv. Bank will conduct VAPT and Audit of the application and bidder is supposed to rectify all the observations.	If VAPT cost is to be borne by the vendor, request to mention number of VAPT audits to be conducted during the contract.	VAPT Audit is currently done half yearly.
10	26	M	M. QUALIFICATION & EXPERIENCE OF PERSONNEL DEPUTED FOR ONSITE SUPPORT	Kindly mention the number of personnel to be deputed for onsite support along with the duration for which the personnel have to be deputed.	Onsite support is required in case of exigencies.

				Also, kindly add a separate row in commercial bid to quote for this.	
11	48	38	<p>38. INTELLECTUAL PROPERTY RIGHTS AND OWNERSHIP</p> <p>vi. Service Provider shall grant the Bank a fully paid-up, irrevocable, non-exclusive, unlimited, license throughout the territory of India or abroad to access, replicate and use software provided by Service Provider, including all inventions, designs and marks embodied therein perpetually. The source code/ object code/ executable code and compilation procedures of the Software Solution should be placed under an Escrow arrangement. All necessary documentation in this behalf should be made available to the Bank. In case of Escrow arrangement, complete details and the location and the terms and conditions applicable for escrow must be specified. Any update or upgrade to source code should be informed and brought under Escrow or made available to the Bank.</p>	Kindly confirm if the Escrow expenses will be borne by the Bank or by the Vendor?	By the Vendor

12	65	Appendix - C	Appendix - C LEARNING PLATFORM REQUIREMENTS General	<p>For several features/requirements in Appendix- C it is mentioned ILT/VILT. Should bidders consider this as required in both ILT and VILT' or consider this as required either in ILT or in VILT.</p> <p>ILT and VILT are different. Some features might be available in ILT but not in VILT. Hence, it is important to know if the feature asked is required in both ILT and VILT or Only ILT or Only VILT.</p>	Either or both
13	85	Appendix - C	<p>Appendix - C LEARNING PLATFORM REQUIREMENTS General</p> <p>15.05: System should have cloud-based storage and administration of content. Streaming capacity should not be a constraint</p>	<p>Streaming services involves significant cost. Hence, request you to kindly keep some constraint instead of keeping it unlimited.</p> <p>We request to give some per year capping for streaming bandwidth and not keep it unlimited.</p>	Left to the discretion of the bidder.
14	104	Appendix - E	<p>Appendix - E SCOPE OF WORK AND PAYMENT SCHEDULE</p> <p>18. Payment Schedule</p>	<p>Kindly provide the payment schedule for the eLearning modules development work?</p> <p>As this is a biggest cost component of this bid the payment terms for this component are must for any bidder before quoting. Hence, request to fix the payment terms during RFP stage itself.</p>	Shall be discussed and finalised with the successful bidder at the time of contracting.
15	106	Appendix - F	Appendix - F PRICE BID	Kindly confirm if the 'Unit Cost' in tables A and C should be including or excluding 18% GST?	All prices should be inclusive of applicable GST.

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16	107	Appendix - F	Appendix - F: PRICE BID Table C: Post-implementation Support Cost (in INR) Bespoke development/support cost**	We request to remove the word 'Support' as Bespoke development and Support are two different tasks.	Please be guided by the explanation in Table C of Appendix F.
17	107	Appendix - F	Appendix - F PRICE BID Table C: Post-implementation Support Cost	In table C total cost will be for 500 man days. So we have to mention cost of 500 man days or 100 man days. Please confirm.	In Column "Total Cost (incl. GST) per year", take 100 mandays. In Column "Total Cost for 5 Years (incl. GST)", take 500 mandays.
18	141	Appendix - P	Appendix - P: SECURITY REQUIREMENTS 37. As per Data Protection Policy, sensitive data including employee PII should be stored in bank premises (at DC and DRC) only and not to be moved to any cloud location during its life cycle.	We understand that all the infra required for the tokenization process to be hosted on Bank premises will be provided by the Bank. Please confirm.	Virtual Machines will be provided by the Bank. Any other software/tool/Infra are to be provided by the Vendor for the tokenization process.
19	141	Appendix - P	Clause no. 36 to 45	In case transfer or storage of PII data is not permitted, the LMS can operate using tokenized user identifiers instead of actual user details. In such a scenario, user-facing screens such as dashboards and profile sections will display system-generated tokens in place of user names and personal information. Kindly confirm whether this approach is acceptable to the Bank.	The LMS can operate using tokenized user identifiers. However, dashboards and reporting solutions that require effective processing/reporting of PII data, should be deployed on premises.

20	141	Appendix - P	Clause no. 36 to 45	<p>We suggest instead of this hybrid approach can Bank go for on premise solution only for the below reasons:</p> <ol style="list-style-type: none"> 1. If PII data and user hierarchy information are not available, manager–employee relationships cannot be established. As a result, all manager-driven functionalities (such as approvals, team views, and managerial reporting) will be non-functional or unavailable. 2. All system-generated reports will display tokenized user identifiers instead of identifiable user information, as no actual PII will be stored or processed within the LMS. 3. Instructor-Led Training (ILT) features, including nominations, attendance tracking, and participant management, will be impacted or not feasible, since these features require association with actual user identities. 4. Real-time dependency on the Identity Service hosted on Bank's infra for each LMS operation may introduce latency under high load scenarios. 5. Bank can save lots of cost of public Cloud. 	Bank has taken cognizance of the suggestion/observations of the Bidder. However, no change in RFP terms.
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21	141	Appendix - P	Clause no. 36 to 45	Alternatively, if the Bank wants to go on Cloud only with approach on not sharing PII data we request to share at least User ID and official Email ID only (with no additional PII), that way the LMS can store this information in an encrypted format using AES-256 encryption at rest, along with secure access controls. With this limited and secured data set, all LMS functionalities—including manager mappings, reporting, and ILT features—can be fully enabled and function as intended, while maintaining compliance with data security and regulatory requirements.	No PII should move to cloud. The user authentication and other functionalities may be achieved through Employee Id as mentioned in the RFP document.
22	144	Appendix - Q	Appendix - Q: CLOUD REQUIREMENTS A. Deployment Model Specific Requirements 1. Data centre, Disaster recovery centre, High availability zones across data centres shall be in India only.	Please confirm if High Availability should be Active - Active or Active - Passive.	High availability should be Active - Active. DC-DR should be Active - Passive.

23	NA	NA	General	<p>As LMS is not a financial system. However, the infra requirement asked are very high, which will increase the budget of the project exponentially. We request to think over the below infra. Is it really required or can few items be eliminated:</p> <p>High-cost items:</p> <ol style="list-style-type: none"> 1. Three dedicated cloud instances, 2. High Availability, 3. RTO - 60 minutes, 4. RPO - 15 minutes, 5. DDOS, 6. SIEM, 7. DR Drills every 6 months, 8. PII data should be stored in Bank premises, 9. Tokenization, encryption and masking of PII data in real time 	No change in RFP terms
24	NA	NA	General	<p>Similar to the undertaking the Bank has asked from bidders regarding PII data and tokenization (Annexure P), we request Bank to ask for undertaking from all bidders for the high cost infra items like, RTO, RPO, DDOS, SIEM, High Availability, 3 Dedicated cloud instances.</p> <p>This way none of the bidders will leave out any of the high-cost points while quoting.</p>	No comment required.

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25	NA	NA	General	We understand that the total contract agreement will be executed for 5 years and 6 months. Please confirm.	Yes
26	NA	NA	General	For submission of bid kindly allow at least 15 working days from the date responses to the pre-bid queries are published.	Dates are fixed.
27	NA	NA	General	We request to arrange a online pre-bid meeting.	Pre-bid meeting was arranged in Hybrid mode on 17 December 2025, and link was shared with vendors requesting the same.
28	NA	NA	General	We request the Bank to rethink on going on cloud model with not sharing PII data as this will make the system complicated. So either move entire application on premise or share minimum User ID and Email ID.	The Bank's requirements are clearly mentioned in the RFP.
29	14	A. PLATFORM & DOMAINS	The system should have the ability to <i>manage text throughout the website.</i>	Please confirm if this requirement refers to centralized text/content management across the LMS interface, such as Editing UI labels, headings, help text, and instructional messages from an admin interface, without code changes.	The system should have the ability to manage text throughout the website.
30	20	G. SCOPE FOR MOBILE APPLICATION FOR LMS	ii. LMS Mobile application should be Native (iOS/Android). Hybrid applications are not acceptable.	The LMS mobile application is developed using Flutter, resulting in natively compiled applications for both iOS and Android. Kindly confirm if this meets your requirement.	The LMS mobile application is developed using Flutter may be acceptable to Bank. However no change in other terms of RFP document.

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31	21	ii. Features to Learner s	LMS should be able to integrate with the Central RISE to include rewards from e-learning.	<p>Kindly clarify whether integration with Central RISE is expected to enable Transfer of learning-linked points / scores from LMS to Central RISE?</p> <p>In other words, should LMS-generated gamification points be pushed to Central RISE for centralized reward processing?</p>	Yes. Details shall be shared with the successful bidder.
32	70	5.06	System should provide the ability to host, deliver, and track content compliant with SCORM 1.2 and above and xAPI	<p>The LMS supports hosting, delivery, and tracking of SCORM 1.2 and higher-compliant content, which is widely used for structured e-learning and assessment tracking.</p> <p>Kindly confirm whether xAPI support is a mandatory requirement for the Bank at this stage, or if SCORM-based delivery and tracking would be considered sufficient for the defined scope of content and reporting needs.</p>	xAPI is a must have requirement

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33	88	Appendix C LEARNING PLATFORM REQUIREMENTS	Content Development 18.01-18.04	<p>With respect to Content Development, kindly confirm whether the Bank expects:</p> <ul style="list-style-type: none"> - Option A: Provision of a robust authoring tool enabling the Bank to create and update ~100 modules annually <p>OR</p> <ul style="list-style-type: none"> - Option B: The bidder to design, develop, and deliver the complete e-learning content (instructional design, media, narration, assessments) on behalf of the Bank <p>Please confirm the preferred model, as this has a direct impact on scope, timelines, and commercials.</p>	Please refer to Price Bid (Appendix F, Table D) with respect to Content Development requirements.
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34	93	Table B	AI Roleplay Practice & Coaching	<p>AI-based Roleplay Practice & Coaching is typically deployed for frontline / customer-facing roles (e.g., branch staff, relationship officers, call center teams) where conversational skills, compliance adherence, and service quality are critical.</p> <p>To enable accurate sizing, licensing, and infrastructure planning, kindly confirm:</p> <ul style="list-style-type: none"> - The target user group(s) for AI Roleplay (roles / functions) - The approximate number of users expected to use this feature <p>This information will help us propose an optimal, cost-effective deployment model aligned with the Bank's training objectives.</p>	The RFP is seeking information about availability of functionality in proposed solution.
35	141	Security requirements 37	As per Data Protection Policy, sensitive data including employee PII should be stored in bank premises (at DC and DRC) only and not to be moved to any cloud location during its life cycle.	<p>To ensure complete alignment with the Bank's Data Protection Policy, kindly confirm the exact data elements classified as "Sensitive Data / PII". Our understanding is that this would include: Employee Name, Mobile Number, Email ID, Employee ID / HRMS ID, Aadhaar / PAN (if applicable), and Date of Birth.</p> <p>Please confirm if the above list is accurate and advise if any additional attributes are to</p>	<p>The list of "Sensitive Data / PII" data mentioned by the Bidders are indicative only. Bidder may refer Government and Regulatory guidelines for other attributes that comes under "Sensitive Data / PII".</p> <p>However, the Employee ID/HRMS ID may be securely utilised as an identification parameter in the cloud environment by the Vendor.</p>

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				be treated as sensitive for storage and processing within DC/DR only.	
36	141	Security require ments 38	A separate component/solution needs to be deployed and hosted by the bidder within the Bank's DC and DR to handle the data protection functionality i.e. tokenization of data being sent to cloud.	Kindly confirm whether the tokenization component deployed within the Bank's DC/DR is expected to handle only Sensitive / PII data elements (as defined above)	Yes
37	6	Importa nt Dates – Page 6	Pre-bid meeting scheduled physically at SPBT College	Kindly confirm if the Bank will allow online participation (Teams/Zoom/Webex) for the pre-bid meeting, as travel may not be possible for all bidders.	Pre-bid meeting was arranged in Hybrid mode on 17 December 2025 and link was shared with vendors requesting the same.
38	56	Clause 51 – Exempti on of EMD – Page 56–57	MSME / Start-up exemption allowed subject to conditions	For MSME bidders providing their own LMS solution , please confirm that EMD exemption is applicable by submitting valid Udyam Registration covering LMS services.	Please refer Section 51 regarding Exemption of EMD.
39	65	Append ix C – Learnin g Platfor m Require ments	Multiple mandatory, non-mandatory, and compliance-heavy requirements	Kindly clarify whether the Bank expects custom development for items not natively available in the bidder's existing LMS, or if equivalent functionalities can be provided through available configurable features.	Either. Kindly refer Appendix for details.

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40	65	Appendix C – Table A (Mandatory Requirements)	All mandatory requirements to be available at go-live	Please clarify whether the Bank allows a phased rollout for certain non-critical features, provided core functionalities are delivered at go-live.	The application proposed by the bidder must mandatorily have the functionalities given in Table A at go-live.
41	98	Clause 1 – Scope	Any service that forms part of learning management not explicitly mentioned must be delivered at no extra cost	Request clarification on the change management boundary : Will new features or enhancements requested after solution sign-off be treated as Change Requests (CR)?	Considering the extensive nature of the assignment and the envisaged relationship with the Bidder, any service, which forms a part of learning management that is not explicitly mentioned in this RFP may not be deemed as excluded, and it would form part of this RFP, and the Bidder is expected to provide the same at no additional cost to the Bank.
42	116	Clause 27 – Penalties	Penalties applicable for delays or non-compliance	Kindly clarify if penalties will be applicable even in scenarios where delays occur due to dependencies on Bank teams (e.g., data, approvals, integration readiness).	Please refer Appendix J - Clause 1 (iv).
43	144	Cloud Requirements – Appendix Q	Mandatory cloud requirements	Request confirmation that a SaaS LMS hosted on bidder's existing cloud infrastructure (AWS/Azure) is acceptable if it meets all security and compliance requirements.	If it complies with the Cloud and Security requirements as per RFP.

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44	144	Appendix Q – DR & BCP Requirements	DR required with specific RTO/RPO expectations	Please confirm the expected RTO/RPO values and whether the Bank requires an active-active or active-passive DR setup for the LMS.	RTO/RPO values shall be as per Appendix - E, Point 16 (page no. 104). Bank requires an Active-Passive DR setup for the LMS.
45	98	Appendix E – Payment Terms	Payment milestone tied to 60 days post go-live	Request clarification whether the Bank permits partial milestone billing if dependencies from Bank delay full implementation.	There is no provision for partial milestone billing.
46	20	Mobile Application Requirements	Native mobile app required	Kindly confirm whether existing published apps (iOS/Android) can be used with Bank branding, or whether a separate app publication under Bank's enterprise account is required.	Separate app publication under Bank's enterprise account with Bank branding is required.
47	14	User Base	85,000 employees	Kindly confirm if peak concurrency expectations (users simultaneously online) are defined by the Bank for solution sizing.	Please refer Page No. 14.
48		Integrations	SSO, HRMS, AD, API-based integrations	Please specify the integration endpoints, protocols , and whether the Bank provides test environments for integration activities.	Test environment should be in-line with production environment with lower sizing. Bidder will provide the same.
49	138 & 155	Security Requirements – Appendix P/S	Detailed cyber & security controls	Request confirmation whether standard SaaS security certifications (ISO 27001, SOC2, GDPR adherence) will be accepted as equivalent proof of compliance.	No change in the Certification Requirements mentioned in the RFP document.

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50		Implementation Timeline	8–12 weeks assumed usually	Please clarify the Bank's expected timeline for go-live , including availability of Bank-side resources and sign-off processes.	Please refer Appendix - E, Clause 4 (Page No. 100).
51	101	Data Migration	Existing LMS data not mentioned	Kindly confirm if migration of historic learning data is expected. If yes, please specify formats and volumes.	Please be guided by Appendix - E, Clause 7.
52	138 & 155	Security Requirements – Appendix P/S	Security controls reference industry standards including PCI-DSS where applicable	Since the proposed LMS does not involve any financial transactions or payment processing , kindly confirm whether PCI-DSS compliance is required for this engagement. As the LMS handles only learning-related data, PCI-DSS appears not applicable. Request Bank's confirmation.	Please refer Appendix P, Point 3.