



ALL INDIA STATE BANK OFFICERS' FEDERATION

(Registered under the Trade Unions Act 1926, Registration No: 727/MDS)

Central Office: State Bank Buildings, St. Mark's Road, Bangalore-560 001
Registered Office: 22, Rajaji Salai, Chennai- 600 001



CIRCULAR NO. 05/2026

Date: 09/01/2026

TO ALL OUR AFFILIATES

Subject: Mandatory Learning & Certification

Review of implementation challenges and request for extension of timeline for FY 2025-26

We have sent a communication to the Deputy Managing Director (HR) & Corporate Development Officer, State Bank of India, Corporate Centre, Mumbai, on the captioned subject.

The content of the communication is reproduced below.

With Greetings,

Yours Comradely,

(Rupam Roy)

General Secretary

To,

The Deputy Managing Director (HR) & CDO
State Bank of India
Corporate Centre,
Madame Cama Road
Mumbai-400021.

Dear Sir,

Subject: Mandatory Learning & Certification

Review of implementation challenges and request for extension of timeline for FY 2025-26

We respectfully invite your kind reference to our earlier communication vide Letter No. 6180/17/2025 dated 07.10.2025 on the captioned subject, wherein serious concerns relating to the design, infrastructure readiness and operational feasibility of the Mandatory Learning & Certification framework have been comprehensively articulated and placed before the Management.

At the outset, we wish to reiterate that officers of the Bank fully align with the objective of capability building, regulatory compliance and professional upskilling. Learning has always been embraced by our members with sincerity and commitment. However, the manner and timing of implementation, coupled with ground-level constraints, are now materially affecting both participation and the intended outcomes.

As per the current position, only around **10%** of employees have been able to complete the prescribed Mandatory Learning modules. A closer examination reveals that:

Officers in back-office and administrative units have been relatively better placed to complete the modules; however, Branch-level and field functionaries, who form the backbone of customer service and business generation and delivery, are facing acute difficulties due to:

- Continuous operational pressure and staff shortages,
- Peak workload during Q3-Q4 and year-end periods,
- Withdrawal of structured and class room-based training.
- Delayed availability and stabilization of the technological and examination infrastructure, including AI-proctored assessments on SPARK.

It is also relevant to note that the policy framework with circular instructions itself was communicated only in September 2025, leaving a compressed and highly demanding window for completion. The cumulative effect of late roll-out, infrastructural issues and operational intensity has significantly constrained genuine and effective participation.

We have communicated on various occasions through different forums, raising our concern about the high-stake linkages - including forfeiture of allowances, CDS grading implications, and promotion eligibility. This risk, converting a developmental initiative into a punitive compliance exercise, particularly when readiness conditions are uneven across circles and roles which surely obliterates the spirits under which the mandatory learning had been conceptualised.

Under this backdrop and without seeking any dilution of learning objectives, we respectfully submit that an immediate review of timelines is both necessary and prudent to the extent of ensuring maximum and timely participation and at the same time protecting the pecuniary loss that our members are poised to suffer.

Accordingly, we earnestly request that, as a one-time measure for the current financial year (FY 2025–26), **the stipulated time for completion of Mandatory Learning may kindly be extended up to 31st March 2026 instead of 31st January 2026, so as to protect our officers from forfeiture of 5-in-1 facilities being extended for performance of their official duties.**

This limited extension will:

- Facilitate officers who are posted at branch and are engaged in field level assignments, a reasonable opportunity to complete learning,
- Improve learning quality and self-development, rather than engaging in forceful completion and thus defeating the purpose.
- Avoid undue stress, demotivation, and disruption of customer service as a cascading impact.

We firmly believe that learning flourishes when it is self-motivated, supported, enabling and realistically timed and not through disincentivizing. A rationalisation of timeline thus will reinforce trust, preserve individual morale augmenting industrial harmony, and align the implementation with the Bank's stated commitment to effective learning and development.

We trust that the above submission will receive your kind and empathetic consideration, ensuring that Mandatory Learning achieves its intended purpose in both letter and spirit.

Yours faithfully,

Sd/-

(Rupam Roy)
General Secretary

At the Service of Members for more than 6 Decades

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