

# State Banks' Staff Union (Kerala Circle)

(Affiliated to All India State Bank of India Staff Federation)

Reg. No. 01-36-2000

Circular No.60/25  
To All Unit Secretaries



State Bank of India  
Local Head Office  
Poojappura  
Thiruvananthapuram-695 012  
Date: 30.10.2025

Dear Comrade,

## **DEPLOYMENT OF ARTIFICIAL INTELLIGENCE (AI) IN BANK**

We reproduce hereunder the full text of letter No.FED/GS/2025/153 dated 29<sup>th</sup> October, 2025 issued by Com. L. Chandrasekhar, General Secretary, AISBISF, addressed to the Deputy Managing Director (HR) & Corporate Development Officer, State Bank of India, Corporate Centre, Mumbai, the contents of which are self-explicit.

Yours comradely,

(Akhil S)  
General Secretary

"We wish to place on record the long-standing spirit of cooperation between the State Bank of India and the All India State Bank of India Staff Federation, exemplifying a meaningful bilateral approach in addressing technological modernization and the evolving challenges and opportunities in the banking sector.

2. As you are aware, the Bank's "digital-first" approach has seen AI analytics being used to streamline workflows, reduce redundancy, and enhance customer satisfaction across operations. At the same time, AI-driven decision-making tools are increasingly being deployed in areas such as credit underwriting, treasury operations, risk management and international business operations.

3. As the Bank now moves towards wider deployment of Artificial Intelligence (AI) across operations, we have certain apprehensions regarding its implications on employees and the overall workplace environment, particularly with reference to employment security, the extent of human oversight in decision-making, changes in work roles and workload, protection of existing rights and the dignity of labour, surveillance-related concerns, the need for structured and equitable skill development, transparency and explainability of AI-based decisions, prevention of bias and ethical risks, data privacy and security safeguards, and the establishment of

an AI Ethics Committee and grievance-redressal framework. Further, as policy clarity and regulatory guidelines on AI adoption in the banking sector are still evolving at the Government of India level, we believe that any large-scale implementation must be approached with due caution and responsibility.

4. In light of the above, we firmly believe that any introduction and expansion of AI in the Bank must be preceded by detailed deliberations with the Federation to ensure a mutually agreed framework that fully safeguards employees’ interests. We therefore urge the Management to convene a meeting with the Federation, well before AI is deployed on a larger scale, so that our apprehensions are adequately addressed and all necessary clarifications are provided prior to implementation.”

STATE BANKS' STAFF UNION (KERALA CIRCLE) .....	ZINDABAD
ALL INDIA STATE BANK OF INDIA STAFF FEDERATION.....	ZINDABAD
NATIONAL CONFEDERATION OF BANK EMPLOYEES.....	ZINDABAD