

Work-Life Balance Practices and their Influence on Job Satisfaction: A Case Study of Union Bank of India

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ABSTRACT

Work-Life Balance (WLB) has become a critical concern in the Indian banking sector due to increasing competition, digital transformation, regulatory compliance, and growing customer expectations. Banking industry is an emerging and rising industry in India, the entry of private sector and foreign banks have brought various essential changes hidden pressure in the banking industry. The menace of work-life imbalance is noticeable and became prominent in the banking industry. Employees in the banks make a painful effort to deliver the various needs of its customers and their satisfaction. Work deadlines targets are getting compact and the individual's jobs are loaded and added with quality output and pressure of being efficient. Due to work pressure, it becomes hard to maintain balance between professional and personal family life. Employees of public sector banks, including Union Bank of India, often face extended working hours, business targets, staff shortages, extra pressure and frequent transfers, affecting and disturbing their personal and family lives. This study examines the major issues and challenges influencing and affecting the work-life balance among employees of Union Bank of India. The paper concludes that better human resource practices, flexible work arrangements, employee wellness initiatives, and supportive leadership and a good work environment can significantly improve employee well-being, job satisfaction, and organizational performance. Recent reports indicate that public sector banks, including Union Bank of India, have also begun emphasizing work-life balance and limiting unnecessary after-hours communication in response to employee stress concerns.

Keywords: *Work-Life Balance, Job Satisfaction, Digital Transformation, Banking Industry, Employee Stress.*

Introduction

Work-life balance practices are basically the policies, programs, strategies and daily habits that help people manage and plan for their job duties while having enough time for family, health, and personal well-being. Work-life balance is the state of equilibrium where an employee can prioritize the demands of their career as well as personal lives equally. It's about managing professional responsibilities while maintaining adequate time for family and personal relationships, hobbies, health, and personal well-being.

Research objectives

- To assess the work-life balance practices in Union Bank of India.
- To measure the level of job satisfaction among employees.
- To examine the relationship between work-life balance practices and job satisfaction.
- To study whether demographic variables influence job satisfaction.

Importance of Work Life Balance in Banking Sector

Why Work-Life Balance is Important

It reduces burnout: In actual fact, it is important since Bank workers are handling cash, auditing, and dissatisfied customers on a day-to-day basis. Taking rest and having some time off helps reduce mental exhaustion so that they are able to balance both their personal and professional lives.

It improves retention: Workers who are capable of handling their personal and family responsibilities very well have a lower tendency to leave their jobs and remain satisfied.

It increases productivity: Well-rested people make fewer errors. They pay better attention and complete their tasks faster.

According to Lakhbir Singh Retd GM of Canara Bank

The Myth of Work-Life Balance in Banking

Financial institutions claim to provide work-life balance facilities; however, the working environment is far from reality.

- Long Working Hours in Banks: Though banks have become digital, the majority of professionals work for over 10-12 hours daily dealing with customers, compliance, and audits.
- Sale & Targets: The staff of banking industry faces tough sale targets of loans, mutual funds, and cross-sells, causing continuous stress and working long hours.
- Availability 24X7 Due to Digital Banking: The use of technology and digitization in banking requires the staff to be accessible 24X7.
- Not Many Work Opportunities: The employees cannot go on remote basis since most of the work in banks requires their physical presence unlike IT & consulting industries.
- Lack of Management Support: Though the big bosses of the organization speak about WLB, there is no concrete policy in place for the same.
- For majority of banking professionals, the work-life balance is still an idealistic concept.

Challenges Preventing Work-Life Balance in Banking

- Excessive Work Load and Burnout: Employees in banks juggle various duties in a day ranging from dealing with customers to compliance issues and documentation resulting in exhaustion and mental weariness.
- Strict Compliance and Regulatory Pressure: Although majority of the work is mechanized, still many regulatory changes and audits, and documentation by different regulators cause extra time spent.
- Lack of Autonomy and Work Control: The employees have little control over their schedule as their job is very much dependent on the demands made by the customers and timelines.
- Work On Weekends and Holidays: Many employees of banks have to work during weekends and even holidays due to nature of their jobs as in case of loan department, sales, and investment banks.
- Lack of Training and Skilled Manpower: Lack of sufficient training and skilled manpower increases inefficiency and work load and thus extends the hours of work.

While management talks about work-life balance, execution is lacking on ground..



Can Work-Life Balance Become a Reality?

Despite the challenges, a balanced work environment is possible if banks take proactive measures. If banks take proactive measures.

What Banks & Employers Should Do:

- **Restrict After-Hours Communication:** Adopt a “no communication after office hours” policy if not absolutely necessary, to give employees the space to detach from work. Although some banks say they have this policy in place, for most it is only on paper.
- **Adopt Digital Processes:** Leverage technology by adopting AI powered banking solutions, automation and chatbots to cut down on repetitive manual processes.
- **Measure on Output Basis, not Hours:** In stead of measuring work on the basis of hours worked, banks should value efficiency and results.
- **Create Flexible Working Schedules:** Adopting shift systems and balancing workloads is an effective way to prevent burnouts.
- **Wellbeing and Employee Assistance Program:** Organize stress management, mental well-being and financial planning sessions for employees.
- **Training and Trained Employees:** Training makes sure that employees are skilled enough to complete their tasks without much effort or stress.



What Banks & Employers Should Do

— Support Employees | Reduce Stress | Build a Healthier, Happier Workforce —

Happy Employees
Build Stronger Banks

1 Limit After-Hours Communication



- ✓ Implement a "no work communication beyond office hours" policy unless necessary.
- ✓ Help employees disconnect and recharge.

2 Encourage Digital Process Automation



- ✓ AI Tools
- ✓ Automation
- ✓ Chatbots
- ✓ Digital Banking

3 Focus on Output, Not Hours



- ✓ Reward efficiency and results, not just time spent.
- ✓ Reduce unnecessary overtime and micromanagement.

4 Offer Rotational Work Schedules



- ✓ Introduce flexible shifts and rotational work schedules.
- ✓ Balance workload to prevent burnout.

5 Wellness & Employee Assistance Programs



- ✓ Conduct stress management sessions, mental health programs, and financial wellness coaching.

6 Training and Trained Staff



- ✓ Product Knowledge
- ✓ Technology & Digital Skills
- ✓ Customer Service
- ✓ Compliance & Risk
- ✓ Leadership Skills
- ✓ Provide proper training and continuous skill development.
- ✓ Build a confident, skilled and productive workforce.

When Employers Invest in Their People,
Everyone Wins – Employees, Customers and the Bank!

What Banking Professionals Can Do:

- **Set Boundaries and Know How to Disconnect:** Employees need to stop checking their emails and answering calls related to their work beyond the office hours as they should create a distinction between work and personal time.
- **Prioritize and Plan Strategically:** Utilizing tools for task management and planning each day can help them handle their workload better.
- **Make Use of Technology:** The use of AI-powered and automated technologies by bankers can help them be more productive.
- **Demand Change in Workplaces:** Employees need to demand implementation of work-life balance policies and flexible working hours in their places of work.

Work-life balance is achievable with proper commitment from both the employee and the employer.

What Banking Professionals Can Do
Small Changes → Big Impact → Better Work-Life Balance

Healthy Employees Build Stronger Banks ♥

1 Set Boundaries & Learn to Disconnect
Employees should avoid checking emails and responding to work calls after office hours, maintaining clear work-life boundaries.

- ✓ No work emails after office hours
- ✓ No late night calls (unless urgent)
- ✓ Protect your personal time

2 Prioritize & Plan Smartly
Using task management tools, daily planners, and scheduling techniques can help in handling workloads more effectively.

- ✓ Make a to-do list
- ✓ Use calendar & reminders

3 Leverage Technology for Efficiency
Bankers should actively use AI-powered tools and automation features to reduce manual effort and improve productivity.

- ✓ Use chatbots & AI tools
- ✓ Automate repetitive tasks
- ✓ Digitize processes
- ✓ Focus on high-value work

Advocate for Workplace Change
Employees should advocate for WLB, flexible work hours, and reduced meetings at their workplaces.

- ✓ Flexible work hours
- ✓ Work-from-home options
- ✓ Fewer unnecessary meetings
- ✓ Stronger WLB policies

Work-life balance is not impossible — it requires commitment from both employees and employers to implement meaningful changes.

Happy Employees = Stronger Banks ♥

EMPLOYEES
Take initiative | Build good habits | Advocate for change

EMPLOYERS
Provide support | Enable technology | Create a balanced culture

The Future of Work-Life Balance in Banking

Even though achieving perfect work-life balance in the banking sector might be difficult, but times are changing and there is a possibility of betterment in the future.

Future Trends That Will Likely Enhance WLB:

- **AI & Automation:** Manual operations will become easier due to automation. Operations like approval of loans, KYC checks and client interactions will become smoother.
- **Hybrid Work Models for Some Jobs:** Although jobs related to customer servicing will require physical presence but jobs like risk analysis, compliance and wealth management can adopt remote working model.
- **Emphasis on Employee Welfare:** Employees' welfare rules may be made stringent in the future. Working hours and other initiatives regarding employees' well-being may be enforced by banks and regulators.
- **Training and Skill Development During Office Hours:** In the future, employees will no longer have to learn or develop skills outside office hours.

The trend of a smart, tech-enabled work environment will help the banking professionals in working smartly rather than hard.

Some statements made by the employees of Union bank of India are mentioned below

If challenges motivate you and you are ready to learn in the fast-moving environment of banking, each and every day of your working life in this organization will be exciting, otherwise, "don't join it at all."

Anjaney Prakash

Manager Union bank of India

The position of PO in Union Bank of India is a highly procedural, customer interaction-oriented position involving a lot of learning along with regular work in the branch office and occasional periods of stressful work. In order to succeed in this position, one must be competent in the basic processes of banking and compliance, have good relationships with people in the branch office and adaptability towards rotations and community-based work.

Anonymous

All officers in our bank work continuously for 11-12 hours each day without stopping during demonitization also. Staff requires training in customer relationship and basic etiquettes.

Thus, it can be said that there is no particular culture of working when one is posted in the branch, as it depends on the manager and fellow employees posted in the branch.

Ubl Employee

Work culture is decent as majority of premises are either new or under renovation, people generally treat you well as long as you treat them well...especially in Gujarat but do not expect much like in corporate sector there will be no cafeteria, microwave, refrigerator Anonymous

Grassroots Problem

Day-to-day responsibilities of the job

Branch-related responsibilities: opening accounts/KYC, deposits/withdrawals, cash transactions, retail loans (home/auto/personal loans), locker management, customer service, and supervising the tellers whenever required.

Back office/secretarial tasks: reconciliation activities, report preparation (cash in hand report, branch advance report, NPA report), correspondence with the central/state/regional offices.

Field work: visiting customers for business development purposes, recovery visits for delinquent loans, KYC verifications, and liaisons with the local businesses/government organizations.

Job rotations and deputations: Most POs rotate between different departments (like retail banking, MSME, forex in case of bigger branches) and even spend some time at regional/state offices during their probation period.

Workload, Working hours and Pace

Regular working hours: 9:30 – 6:00 (timings depend on the branch); banks are generally strict about branch timings although overtime is quite common during month-ends/audit season/other campaigns.

Heavy workload periods: end of quarters/months, auditing and NOC season, RBI/IBPS audits and product campaigns (like CASA campaigns, lending campaigns).

Pace: moderate for ordinary days; high during periods of cash audit, reconciliation backlog or branch business promotion.

Culture and Management Style

Hierarchical but collegial: clear chain of command (Manager → Senior Manager → Zonal/Regional), deference to hierarchy; juniors are supposed to adhere to processes and learn through experience.

Process-centric: highly process-driven with an emphasis on compliance, paper work, and standardized processes; deviations from these processes are frowned upon.

Support mechanisms: mentoring (branch manager or senior PO), regular internal trainings, and mandatory SOPs. Peer support is common; senior clerks form the institutional memory of the bank.

Accountability and transparency: targets and performance indicators are tracked; penalties for lapses in compliance and cash management.

Learning, Training, and Career Development

Structured orientation: basic training; credit appraisal experience on the job quickens learning.

Career progression: PO → Manager → Senior Manager → AGM/DGM → other managerial positions. Promotion combines experience, performance, departmental examinations, and availability of positions.

Transfers: regular transfers (every 2-5 years based on policy and cadre rules) – you should be prepared for postings to semi-urban/rural branches particularly early in career.

Work-life Balance and Stressors

Stability vs. pressure: job security and government pension/benefits differ from targets, compliance pressure, and sometimes political/local expectations.

Sources of stress: responsibility for handling cash, NPAs/recovery targets, audit/inspection readiness, and customer complaints.

Leave & benefits: leave policies, medical benefits, government holidays; financial benefits consist of pension/CPF (based on date of joining), PF, gratuity and loan at favorable terms.

Interaction with Customers and Community

Customer interaction: POs act as representatives of the bank for new retail customers and for local businesses.

Community work: participation in financial inclusion activities, government schemes distribution (pensions, subsidies)—it is essential for developing business contacts and goodwill in the community.

Tips given by employees to succeed in the first year

Learn to use systems effectively: learn to use

Core Banking System (such as Finacle) and backend basics—accuracy and speed will reduce mistakes and stress.

Learn about compliance in detail: KYC/AML, cash handling procedures, and document verification will help avoid disciplinary action.

Develop contacts: get along with senior clerks and the branch manager—this experience is very valuable.

Keep tidy documentation: good filing and reconciliation discipline makes audits a breeze.

Develop basic credit appraisal skills: study standard loan sanction templates, visit NPA cases, and work along with credit officers.

Time management: allocate priority to cash, reconciliations, and customer-related work; utilize silent periods for documentation.

Professional behavior: customer handling with patience and communication, calm attitude while dealing with complaints and recovery visits.

Challenges Commonly faced and how they are Overcome

Rural posting: facilities can be scarce; cope through networking and logistics.

Pressure from politics/society: report and document any abnormal pressure; follow SOPs and involve higher authorities where necessary.

NPA/recovery pressure: cooperate with recovery teams, document customer visits, and implement settlement agreements according to procedure.

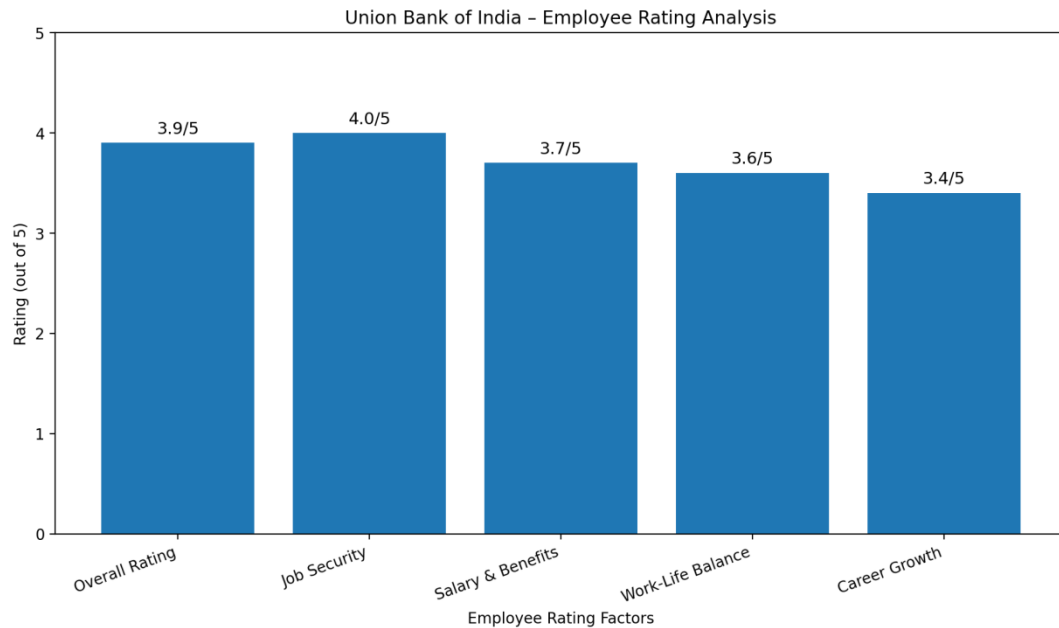
Compensation and Perks (Expected)

- Salary: bank PO salary scales of the nationalized banks are uniform; actual takes home is dependent on allowances, posting locations, and deductions. The gross salary consists of basic + DA + HRA/city compensatory allowance + special allowances.
- Perks: medical benefits, pension/CPF, loan discounts, transfer/transit allowances, and training.

Key Employee Feedback

- **Strengths:** Employees often mention the job security that comes with the job, salary credit in a timely manner, and loan schemes that are discounted to employees
- **Weaknesses:** Complaints are generally made about the strict 6 day work week (with alternating Saturdays), the constant policy of transfers, the pressure to work at peak hours, and lack of transparency in promotions.

Satisfaction statistics for Union Bank of India are present on review websites such as Ambition Box Reviews, where the average rating is 3.9 out of 5 stars.



Conclusion

A Work-life Balance Revolution is Required

Work-life balance in the banking industry still tends to be a myth, as per frequent conversations from senior management.

- WLB for the banking industry needs to become more than just buzzwords from HR and translated into real policies.
- WLB for employees means that workload management wisely along with demanding changes is crucial for avoiding work burnout.

The banking industry requires a change in its culture, where work-life balance becomes not just a conversation but reality.

“Work-life balance shouldn’t be a privilege; it should be a basic right for each banking employee.”

Even if Union Bank of India is a public sector bank with job security and stable working conditions, its employees may have work-life imbalance due to the workload, digitalization, and lack of flexibility.” The statement corresponds to the findings of the banking industry related to the reasons of work-life imbalance and dissatisfaction.

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