

**WORK – LIFE BALANCE: A PARADIGM OF HUMAN
RESOURCE MANAGEMENT IN BANKING SECTOR – A
CASE STUDY OF ALLAHABAD BANK**

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Astract

Human Resource is the most vital resource for any organization. It is responsible for each and every decision taken, each and every work done and each and every result. Employees should be managed properly and motivated by providing best satisfaction, remuneration and compensation as per the industry standards. In this study researcher analyzed various practices of human resource management in banking sector as a case study of Allahabad bank. In this research researcher has explored the various practices in banks especially in Allahabad bank. The research showed the movement of HRM from traditional to Modern practices with the new changes in technologies and work – life practices.

Data were collected from Allahabad Bank to identify the performance of employees, Work Life Balance practices. Sample size 100 with responses of Chief Managers, Managers and clerical staff. Data were taken through well-defined and elaborate questionnaire and analyses have been done through statically tools and shown in charts and graphs. The area of the study for primary data was confined to Jabalpur district. The secondary data was also considered to study the scenario in other banks. This research is based on finite universe (all branches of Allahabad bank in Jabalpur zone, the number of employees in the bank and the customer of Allahabad.)

The purpose of this paper is to explore the work-life practices of employees in banks and the various problems faced by them while working in this sector. With this in mind, this paper seeks

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to examine the employee wellbeing and performance in the organization. For this study Allahabad bank has been taken into consideration for samples of employees.

The result found that 78% believed that technology enables them to be more flexible with their schedules. For the survival people gone through various systems to balance work – life, as they opted for major decision that Investment – banker turned freelancer writer and occasional producer, performed as phone sex operator. It was investigating the increasing number of people in home based occupations only maintain the balance between work and life. Moreover, more dissatisfaction and stress levels were high among employees while working under pressure with long working hours. The second finding was the lack of Work Life Policies in the organizations; employees were unable to effectively manage work and family commitments. The last finding shows positive impact of employee camaraderie for managing effective Work Life Balance.

It has been concluded that the survey has revealed some worrying and some satisfaction among employees in the bank. Some human resource practices are satisfied by the employees but the non –existence of new practices made employees worried to balance between work – life in bank. Researcher identified that Allahabad bank has good work culture which show full diversity that reveal different people of different culture. Every employee from top management to lower level is found full of enthusiasm to work to achieve targets.

Keywords: Human Resource Management, Human Resource Practices, WLB (Work Life Balance), Work Life Balance Practices, Employee performance, Employee Well Being.

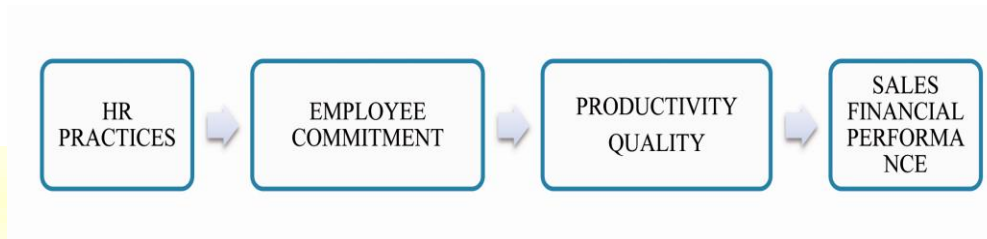
INTRODUCTION

HRM is a wider scope for every sector and in the banking sector there are various practices involved to enhance employees as well as banking policies. Employees can be really nasty, if they get down, they can rag, bully and maim you. Under work pressure you could feel like committing suicide and suffer from lots of various medical problems. For all this, the only department of HRM helps employees to overcome with this.

Human resource practices were the primary means by which firms invested in their employees. Human resource management moved its direction from domestic focus to multinational focus, more exploratory concern for issues like ecological, health care and illiteracy. It has

demonstrated that human resource practices to be employee centric and need to be business centric as well¹.

FIG 1: “HUMAN RESOURCE MANAGEMENT & PERFORMANCE”



Source: Adapted version of J.Paauwe and R. Richardson (1997), Introduction Special Issue on HRM and Performance, The International Journal of Human Resource Management, 8:3, June, p.260,

HUMAN RESOURCE PRACTICES IN ALLAHABAD BANK

Human resource management plays vital role in banking industry. In Allahabad bank human resource practices are done by the head office, Calcutta. There are six training centres all over India where employees are being trained and carrying their performance up-to-date. In this research, researcher has chosen some human resource practices which can help to achieve work life balance. Following are the practices taken by the researcher to prove her research.

Human resource practices: Employees in Allahabad bank in Jabalpur district are very satisfied with human resource practices. 55% of employees all over Jabalpur district responded satisfactory response to the practices. **Training & Performance:** Training plays important role for the outcome of the organisation and it is proved in the Allahabad bank that 82% said that training has strongly influenced to perform better always. There are 6 training centres of Allahabad bank all over India. In discussions with employees of the bank that they are highly influenced by learning new techniques. Despite of more aged employees in the bank but they are tech – friendly. Even the bank has maintained know your customer (KYC) to get in touch with customers after getting training of technology. **Retention:** As private sector has the policy to retain its employees by giving various benefits to employees for their satisfaction. But in public sector and study based on Allahabad Bank 45 % of employees said that there is no such policies

¹ Snell , S.A and Dean , J.W (1992) Integrated manual & HRM : A human capital perspective , Academy of management journal,35: 467 - 504

that the bank retain its employees on same positions and 27 % of employees are satisfied with the bank because of government jobs and they all come under pension schemes to secure the employees . This is the effective part of human resource practices to benefits to its employees after getting retired.**Employee Effectiveness:** Employee effectiveness is the part where employee has to stay most of the time at work place and what he feels at his working area. In Allahabad bank majority employees spent their time at the bank and they get less time for their family due to working hours and work pressure. In discussions researcher found that there is less recruitments so the work load is more than number of employees. They even can't target their saving accounts as told one of the senior managers in the bank. Recruitment occurred but people quit back due to god challenging and opportunity on other hand and Allahabad bank offers less salary and less benefits than the other banks.

Interpersonal relations among the officers and clerical staff play a major role in the job satisfaction of both the categories. Cordial relations build up a favourable organizational climate and increase the employee's preference to come to workplace. In this research effectiveness of work was found more in officers (Branch managers 86%, Managers 80% asst. Managers 88%, P.O 82%) clerks were found lowest in the part of effectiveness. It was found that employees in the age of (46 – 55) yr were found more effective toward their jobs than young people.²**Employee Satisfaction:**With the sound and healthy economy of banking sector in India gave the high opportunity to employment and environment in country. The expansion in private sector along with customized services has created a several competition in financial sector. This competition has made the service gap wider so that private bank offers better amenities to the employees. And this made human more and more comfort in working place. In this research researcher found that employees are not satisfied with salary structure of the bank and except only few unmarried employees are satisfied because they all are new joined with no family. But employees of the bank are satisfied with promotion structure.

Work Culture: The working conditions that an organization offers to its employees also play a role in their overall job satisfaction. It is said that sometimes even a good chair can make huge difference to the satisfaction level of the employee. Among other things sufficient space provided to the employees for working also come under working conditions. Cramped-up space

²DuggalsodhiPuneet, unpublished Dissertations,AN EMPIRIAL STUDY OF EMPLOYEEES SATISFACTION IN INDIAN BANKS – A CASE STUDY OF PUBLIC SECTOR BANK IN JABALPUR DISTRICT, 2013, pg. no. 46

suffocates the worker, flout his privacy and suppress his creativity. Similarly, too much spaced offices face the problem of communication gap. The work culture also reflects relationship among the employees and it was found good relationship in Allahabad bank that. But it is also found that few employees feel tired of work pressure and bank has no policy to release stress among employees. **Work – Life Balance:** This concept is new in public sector bank but present in private sector bank (ICICI, HSBC etc.). Mainly work – life balance is known for alternative work arrangements, alternative working schedules. But it has lots of practices that come under human resource practice to achieve work- life balance like, Maternity Benefit, Paternity Benefit, transportation, technology, crèches, transportation, etc these all come under human resource practices but now with new emerging concept of work – life balance so it is introduced in banking sector .RBI has introduced flexi-time approach for its officers to balance their work lives and their homes. Currently the project is pilot with 18,000 workforces that will indicate the importance of maintaining a work –life balance in the public sector. In this 4 hours of working will be crucial forever one between 11 am to 3 p.m and employee can choose its own working time of 8 hours between 8am to 8p.m including crucial timings³

CONCEPT OF WORK - LIFE BALANCE :WORK –LIFE PYRAMID

1. **SELF:** One cannot exist with other, but start and lead life with self only. Life starts with self only and the only one who start innovations with the help of other.

Figure 3: Pyramid of Work life Balance



Source: SagarPoonam,Media Consultant 2011⁴

³ Singh Namrata, Flexible Hours, Times of India, 3/4/13

⁴SagarPoonam , Media Consultant, Pt. InfoTech, it's a juggling act: work life balance for women Entrpreneurs,update magazine, March ,2011, pg.28.

The self is the whole package of spirituality, health, personal grooming and education. The sense of well being then reflects on every facet of life – family and work. The secret is to put your own oxygen mask on first to be empowered to support and nurture the people around you. Happy, healthy women make great role models for their families and the resulting support drives them to be successful entrepreneurs. It is like a stack of building blocks forming a pyramid. **FAMILY:** It is healthy bonding with relationship. It is observed in the survey that the bank has 71% employees are married and their priorities are setup according to their family needs and work needs, obviously pointing to a trend that financial and emotional support is required not only to ensure success, but also to provide meaning to life. All relationships need nurturing with time, love and a constant effort to fulfil needs and expectations. Happy healthy individuals have happy and healthy relationships and this then spills over into their work.

WORK: with go beyond the relationships, it is very difficult to maintain balance between work and family. This is the reason that some organisations have customised work/ life policies to keep bonding healthy without suffering work. **COMMUNITY:** Once they move beyond the self and family, working employees find themselves that they have social responsibility that they have to fulfil on time. In following their passion and purpose in life they touch the lives around themselves through contribution and effective giving to become social entrepreneurs.

RESEARCH METHODOLOGY

Research Design: Research is based on primary data. Data were collected from Allahabad Bank to identify the Human resources practices and performance of employees, Work Life Balance practices, and employee wellbeing at work. A total of 100 samples of Asst. Managers, Deputy Managers, Managers, Clerical, and others were taken. Through well-defined and elaborate questionnaire, descriptive in nature and analysis are based on graph, pie chart and bars.

Sample size: 100

Area of study: Allahabad Bank

Location: Jabalpur District

Period of Data Collection:

Source of data: Primary data: Questionnaire (Questionnaire is attached for reference, Ref Annexure 1) : In this Researcher selected few questions based on Human resource practices and Work – Life Balance) Ref: Table No. 1

, Personal Interview

Secondary Data: Allahabad Bank

Research Limitations: The research is based upon the analysis of the primary data i.e. Questionnaire, therefore human responses may sometimes be impulsive and prejudice..Work Life Balance (WLB) is one of the important practices of human resource for employee well-being and performance. In this research researchers got the same responses from male and female that more practices of work life balance should be existed in the organization for good quality of life and performance of employees.

Practical Implications:*The importance of management relationships, support and employees trust was found to predict wellbeing and employee engagement at work.*

Rationale of the Study:*This paper builds on existing work within work life balance and provides a framework for establishing work life balance practices, employee wellbeing at work and performance in the public sector that it is suggested could improve individual and organizational outcomes through enhanced efficiency and productivity.*

LITERATURE REVIEW

Dr TiwariAnshuja, DuggalSodhiPuneet⁵The study revealed that technology led innovation has been a key factor in growth, development and lead creation in the banking industry. While Banks in India are leading the path of growth, there has been a heightened regulatory and business led focus on risk management. Banks are deploying technology for implementing differentiated strategy and risk management frameworks. Increasing IT investments in these areas will also bring a proactive and transparent.

⁵ Dr TiwariAnshuja, DuggalSodhiPuneet, Information Technology in Banking Sector, AJRBEM, 2013, vol 3, issue 5,pg.no. 8

Dr Tiwari Anshuja, Duggal Sodhi Puneet⁶ identified that Work-life balance practices should not only consider balance in terms of employees and their families but also consider the wider impact on society and the environment. Companies who facilitate the involvement of their employees in community activities not only demonstrate their social responsibility but also strengthen social networks in a wider sense, in turn contributing to a higher level of employability of the workforce.

Bawa Varun⁷ identified that the level of job satisfaction was the sense of achievement experienced by employees. This study revealed that achievement is part of motivation which leads directly to satisfaction. Employees were also concerned with their work-life balance to achieve for both personal as well as professional life. **Rekha M Menon**,⁸ said that 52% employees have turned down their job due to less involvement in family. Study showed that majority women compromise their work and prefer stay back to take care of kids and family, her study revealed the 44% men favours money and 68% women favour work-life balance. 78 % believed technology enables them to be more flexible **with their schedules and brings work into their personal lives.**

Duggal Sodhi Puneet⁹ The study concludes that there is tremendous growth in banking through card payments. Private Banks and Foreign banks are leader and they are offering various concessions in merchant account to popularize POS and their Cards. Public sector is also coming up with challenge to operate 2 million points of sales terminals across India. Thus POS is now, exclusively utilized for marketing of low cost deposit by all Indian banks.

Kumar Raj Kumar, Sengupta Debashish , 2008¹⁰ investigated that age plays major role on job satisfaction and with change of determinants, level of job satisfaction also varies. Young person has lot of energy and his expectations are high than aged. The study revealed that aged person has more stability than young ones. Aged employees don't want change in their life styles and

⁶Dr Anshuja Tiwari, Puneet Sodhi Duggal, Work –Life Balance : A study of employee well being and performance of employees in banking sector , Sr Excel's Research Update, Journal Of Management and Technology, 2013, vol.1 , issue 2, pg . no.35.

⁷Bawa Varun, A study of employee satisfaction in HDFC, institute of Management and Technology, PTU, 2010, pg no.3 -4

⁸Menon Rekha, Accenture Executive Director – geographic for India and ASEAN, Times Of India, 2013

⁹Duggal Sodhi Puneet, Point of Sales Terminal across India: Special reference to Allahabad bank, *Int. Journal of Electrical, Electronics & Computing Technology, Vol.8(1), March-May-2013 Special Issue Conference Proceeding @ISSN:- 52*, pg 45

¹⁰Kumar Raj, Sengupta Debashish , A study of job satisfaction of bank officers, prajnan, vol.xxxvii, no.3, 2008-2009.

they are committed to organisation than young employees .**Hassan Yasir(Dec 2011)**¹¹ concluded that the employees were satisfied with their work, management positions and job positions in the private banking. Even the management feels about employees as real asset of the organizations so they concerning their satisfaction part. Kennedy and **White (1999)**¹²said that the employee training programs within the organization for particular job, revealed improving and developing the sense of employee and customer satisfaction with the business.

ShrivastavaArunima(2009)¹³ indicated that private sector bank employees reported grater satisfaction with pay, benefits as compared to public sector bank. She found that 80% of private sector found that highly paid employees were greater satisfier while 75% public sector found dissatisfies with low pay. **Robbins, 2003**¹⁴ said Job satisfaction means what are the feelings of different employees about the different dimensions of their jobs. **Spector, 1997**¹⁵said the level of satisfaction and dissatisfaction is another aspect which is related to employee job satisfaction.

Objectives & the study

1. To explore the Human Resource practices and Work life balance in Allahabad banks.
2. To examine the employee wellbeing and performance in the organizations.
3. To provide suggestions.

Table No. 1

Data Analysis

S.No.	QUESTIONS	HIGHEST FREQUENCY(N)	REMARK
	HUMAN RESOURCE PRACTICES		
Q1	Does bank has an effective Human Resource Practice?	74	Strongly Agree
Q2	Is Staff planning efficient, in terms of right person at right position?	60	Agree

¹¹Hassan Yasir ,Job satisfaction in private banking sector of Pakistan, global journal of management and business research, vol.11, issue 12, version 1.0, dec 2011.

¹² White, Employee perception of job satisfaction: comparative study an study of Indian banks, Asian Academy of management Journal vol.14, no. 2 , 65 – 78 july 2009., Dept of humanaitiesanad social Sciences , IIT Bombay.

¹³ShrivastavaArunima and Poojapurang, “Employee Perceptions of Job Satisfaction: Comparative Study on Indian Banks”, Asian Academy of Management Journal, July 2009, Vol. 14, No. 2, pg no. 67

¹⁴ Robbins, S. P. (2003). Essentials of organizational behavior 7 ed. *Upper Saddle River, New Jersey*: Pearson Educa

¹⁵ Spector, P. (1997), *Job Satisfaction: Application, Assessment, Cause and Consequences*, Sage Publications, London, tion,Inc.

Q3	Is Department sufficient staffed to achieve its goals?	74	Strongly Disagree
Q6	Does transfer affect your work & personal life?	61	Agree
Q34	Does bank provides policies to take care of dependents with your work?	82	Disagree
Q39	The bank provides health check up programmes regularly	57	Agree
Q40	Does bank has separate policy for work/ life balance?	79	Strongly Disagree
Q41	I think if employees have good work/ life balance, the organisation will be more effectively successful.	85	Strongly Agree
Q42	I feel work/ life balance policy in the organisation should be customized to individuals need.	98	Strongly Agree
WORK – LIFE BALANCE			
Q18	Could you manage emergencies at home from your work?	24	Strongly Disagree
Q19	Does bank has any policy to balance work and home during emergencies?	32	Strongly Disagree
Q28	Do you have good relationship with your supervisor/Subordinate?	65	Agree
Q29	Do your co-workers are friendly & helpful?	85	Agree
Q30	Do you able to balance the demands of your job and personal life on time?	67	neutral
Q33	Do you take care of your dependent adults (aged parents) with your work?	62	Agree
Q35	Do you feel tired / depressed of your work?	88	Agree
Q36	Does bank provides any stress releasing programmes.	98	Strongly disagree
Q37	Do you get time for working out (exercise or walk)?	95	Agree
Q38	The bank has provision to work out to be fit to perform better.	98	Strongly Disagree

Source: Primary Survey of Allahabad Bank, Jabalpur Zone (Period: November 2012 – April 2013)

Results & Findings

Researcher selected area Jabalpur is situated in the middle of Madhya Pradesh with total population is 2460714 with growth rate of 14.4 %.Jabalpur has lush green area with various industries with the geographic area of 10620km². Found 41% of adult population don't have bank accounts.

About 80% highly paid employees in private sector at greater satisfaction than 75% low paid employees in public sector. The human needs cannot be satisfied at any level; it is observed that people are very curious about earning money that emerged the concept of double income no kids (DINKS). There is only 35% rate of female participation in India due to maintain the balance between work and family that is the reason less women are on the top of ladder. The growing 97% rate of stressed employees, suicides, divorcees,

disturbed families are occurring due to only disturbed work – life balance. Out of total population of 725, 97565, only 25% population is getting real benefits of work – life practices.

According to survey that 78% believed that technology enables them to be more flexible with their schedules. Study revealed that 80% of Indians enjoy work more than they did in 2010. The study said 44 % Indian men attached the highest importance to money while 68 % women favour work / life balance.¹⁶ According to survey that 78% believed that technology enables them to be more flexible with their schedules. For the survival people gone through various systems to balance work – life , as they opted for major decision that Investment – banker turned freelancer writer and occasional producer, performed as phone sex operator. It was investigating the increasing number of people in home based occupations only maintain the balance between work and life.

The leaves give option to be with the family members and for our personal more than 50 % of employees managing at the time of urgency by taking sick leave. The infant care facility that every organisation provides to newly mother and in research found only 11% employees have opted the benefit of maternity leave to women to take care of infant. One of the major issues of work life balance is emerging now days for fathers benefit named as paternity. As findings revealed that there are no such kinds of leave that give relaxation from work and contribute some time at home with their kids leave. The paternity leave has started in private companies and few of private banks and has not yet started in public banking sector. Education provides knowledge and tool to go ahead in the organisation but it was found in the research that only one employee has taken sabbatical leave among all the 51 branches of Allahabad Bank.

Employees often manage emergencies on their understanding and relationship with employees. But it is very difficult to manage where emergencies policies do not exist. **The fixed working hours are found for clerical level and if is found that the managerial level employee has no finish time which affect imbalance of personal life and work** Working parents don't get time to keep in touch with school when parents' meeting is held. It is found that 89% of employees don't get time to attend the meetings. While 32%

¹⁶ Executive Director, Accenture : Geograhic services for India , The Times of India ,8th March , 2013

employees getting transportation benefits, with 48% employees getting mobile top ups for banking transaction, the majority of employees 48% and 49.4% have strongly disagreed and disagreed that bank does not provide any service for kids for their working parents statement. And only 3.7 % employees have given no statement.

The upcoming trend and challenge of human resource management is to build relationship in the organisation which gives more satisfaction than monetary terms. Relationship between employers and employees plays major role in performing and researcher found that 65% of employees agreed of good relations in the bank. Time is another barrier for working employees. Since bank has long working hours, workloads resists employees to sit at home and spend quality time with their family. It is found that very few employees especially at clerical level employees give quality time at time as their timings are fixed and don't retain themselves beyond the working hours. Aged parents of employees are in trouble when their children working under tight schedule and don't get time to spend with their aged parents.

SUGGESTIONS

Work-life balance is an integral and important part of Corporate Social Responsibility. Good employers need to recognize that part of their obligation to their workers is to ensure that they are not working so hard so as to damage their lives outside of work or lead to health problems. Long hours are not just potentially damaging to the individual employee but also to the company itself. Companies need to understand that long hours may lead to lower motivation, morale, turnover and productivity of employees and reputation in the labour market..

Work-life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life. People achieve success when they have the flexibility to meet the demands of their professional lives and accomplish personal goals outside their offices. Whenever you focus too much on one at the expense of the other then you risk putting your

entire system in distress. For an employee, balancing a challenging career with life outside work is a complex task. Work life and personal life are the two sides of the same coin. Maintaining a reasonable balance between both is very important. Following are the suggestions and recommendation to the employees and the bank to improve the process of banking sector.

STAFF PLANNING SHOULD BE IN ACCORDANCE: Lack of manpower planning is leading the work load on employees. So it is suggested that the staff planning should be in proper manner to minimize the work load. It should be considered that balance of officer and clerical maintained. The contribution of award staff should be in large numbers to balance the work especially in rural areas. **TRANSFER POLICY SHOULD BE AMMENDED:** The posting of employees should not be repeatedly the same in the rural areas. It is suggested that transfer of employees should be in developed areas for better grooming of employees children. If transfer is not possible in developed areas, in such case schools should be established by banks to give proper education. **SALARY SHOULD BE REVISED:** Other than the fixed salary of employees working in the bank should be provided rewards on the basis of productivity /performance. It is also found that a linkage of performance and rewards is not established in the bank. It is also recommended that linkage should be established. It is also suggested that award staff should also get additional benefits to manage his/her salary. **OFFER FLEXIBILITY:** Work Life Balance initiatives can assist employers and employees to be productive and healthy in their work and community lives. Organizations can give employees greater flexibility in how they work .This will offer employers the competitive business edge in attracting and retaining employees. In today's labour market, flexible work arrangements are needed by all workers at different times in their lives to allow for: young people to study and work; parents to have time with children; everyone to maintain their health and be active in the community and for the older worker approaching retirement to have the opportunity to stay in the workforce on reduced hours. Extension of 'Right to Request Flexible Working' to all employees is needed to be incorporated by the organizations. Employers need to keep any application process for flexible working simple. It is also recommended that bank should provide flexible hours. It is also suggested that timings of banks should be revised and strictly fixed for maintaining balance. **CHILDCARE CENTERS AT WORKPLACES:** A further recommendation is to establish nurseries and child activity centres at workplaces, which would offer timetables adapted to workers' needs, along with high-quality services and competitive prices. It is envisaged that

such services would offer an important source of assistance to working parents. It is also suggested by female staff that the provision of crèches in rural areas should be mandatory to balance work and life. **TECHNOLOGY UPDATES:** It is suggested that every employee should get knowledge of technologies. The opening of branch should be at place where business could grow faster and hassle free especially in rural areas. In rural areas there is lack of technology and it affects on business so it is suggested that the opening of branch should be in such place where business could operate properly.

CONCLUSION

Work-life balance is most likely to be successfully mainstreamed in banking sector which have a clear understanding of their business rationale and which respect the importance of work-life balance for all employees. It is hoped that this piece of my research work will be acting as a milestone to lay down the process and provide prevailing human resource practices for achieving work – life balance in Allahabad bank, Jabalpur zone. Achieving a good balance between work and family commitments is a growing concern for employees and organizations. There is now mounting evidence to link between work - life and to give peaceful healthy life and wellbeing among individuals and families. It is not surprising that there is increasing interest among top management (e.g. CEOs, HR directors) for introducing work–life balance policies in the banking sectors.

The survey has revealed some worrying and some satisfaction among employees in the bank. Some human resource practices are satisfied by the employees but the non –existence of new practices made employees worried to balance between work – life in bank. Researcher identified that Allahabad bank has good work culture which show full diversity that reveal different people of different culture. Every employee from top management to lower level is found full of enthusiasm to work to achieve targets.

Human resource practices are found effective to lead the bank in the state. Each employee is positioned at right place to achieve the targets. However, researcher uncovered few evidence of such practices that damaging health. This problem of long working hours and its effect on health has a potentially large impact, on employees from top to lower level. It is also noticed that few practices also disturb employees and create imbalance between work and life. The results of this

study have practical implications for the bank which interested in implementing family friendly policies in the near future. Family friendly policies such as five day work week and employee assistance programs have a significant impact of employees' job satisfaction and turnover intention. The results of research revealed that if bank wants its staff to be happy at work place, productive and reduce staff turnover, then it is important to have good human resource practices associated with work life balance.

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ANNEXURE: 1

Questionnaire

Dear Sir/Madam

I am doing a survey for purely academic purposes on the area of Human Resource in Banking Sector. I would be grateful if you could spare a few minutes to participate in it. Your responses will not be disclosed to anyone. Thank you for your cooperation. **Each Question has a choice of five responses ranging from (+2 to -2) strongly Agree to Strongly Disagree.**

QUESTIONNAIRES

PERSONAL DETAILS

Designation: Department

Total Work Experience (in Years): Place of Job..... (Branch/Zone)

Gender: (M/F) Age: Marital Status (Married /Unmarried)

Number of Children..... Source of Earning (Double/Single)

Your Current Salary.....

PART A

S.No	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	Does bank has an effective Human Resource Practice?					
2.	Is Staff planning efficient, in terms of right person at right position?					
3.	Is Department sufficient staffed to achieve its goals?					
4.	Are Training programmes effective, to perform better?					
5.	Does bank has well designed Training programmes to meet individual targets?					
6.	Does transfer effect your work & personal life?					

7.	Does bank has any policy to retain you?					
8.	Do you receive feedback about your work from your supervisor?					
9.	Do you able to meet your targets?					
10.	Do you appreciated at your work?					
11.	Do you also appreciated by my customers?					
12.	Does bank conduct any recreational programmes for the customers?					
13.	Do you give instant service to your customers?					

PART - B

S.No	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
14.	Do you satisfied with your salary and it matches your job performance?					
15.	What are the criteria for availing the benefits?					
a.	<i>Performance</i>					
b.	<i>Seniority</i>					
c.	<i>Growth</i>					
	<i>Other.....</i>					
16.	Do you getting following adequate benefits?					
a.	<i>Medical Reimbursement</i>					
b.	<i>Educational Allowance</i>					
c.	<i>Holiday Package</i>					
d.	<i>Mobile/ Residence Reimbursement</i>					
e.	<i>Health Insurance</i>					

f.	<i>Pension Scheme</i>					
g.	<i>VRS</i> <i>Others.....</i>					
17.	Do you getting other additional Benefits aside from compensation?					
a.	<i>Sick leave</i>					
b.	<i>Maternity leave</i>					
c.	<i>Paternity leave</i>					
d.	<i>Sabbaticals</i> <i>Others.....</i>					
18.	Could you manage emergencies at home from your work?					
19.	Does bank has any policy to balance work and home during emergencies?					

PART C

S.No	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
20.	Does bank provides the following facilities to balance work and family.					
a.	<i>Flexible starting time</i>					
b.	<i>Flexible finish time</i>					
c.	<i>Time off for parent- teacher meet at school</i>					
21.	Does bank provides additional work provisions to balance work and					

	family?					
a.	<i>Transportation</i>					
b.	<i>Technology (Mobiles, Computer)</i>					
c.	<i>Crèches (Take care of children at work) Other.....</i>					
22.	Are you comfortable with bank's working hours?					
23.	Do you engaged in meaningful work?					
24.	Do you satisfied with your chances of promotion?					
25.	Could you go ahead with your performance in this bank?					
26.	Does your job make the best use of your abilities?					
27.	Do your job performance expectations and targets communicated to you clearly?					
28.	Do you have good relationship with your supervisor/Subordinate?					
29.	Do your co-workers are friendly & helpful?					
30.	Do you able to balance the demands of your job and personal life on time?					

PART – D

S.No	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
31.	Do you feel happy about the time you spent at your work?					
32.	Do you get quality time to spend with your					

	family?					
33.	Do you take care of your dependent adults (aged parents) with your work?					
34.	Does bank provides policies to take care of dependents with your work? If yes					
35.	Do you feel tired / depressed of your work?					
36.	Does bank provides any stress releasing programmes.?					
37.	Do you get time for working out (exercise or walk)?					
38.	The bank has provision to work out to be fit to perform better.					
39.	The bank provides health check up programmes regularly					
40.	Does bank has separate policy for work/ life balance . If yes, (.....)					
41.	I feel work/ life balance policy in the organisation should be customized to individuals need.					
42.	I think if employees have good work/ life balance, the organisation will be more effectively successful. Ifyes, (Kindly give your suggestions below)					

Suggestion