



# "Banking Industry Professionals Encountering Difficulties In Attaining Improved Work-Life Harmony"

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## **ABSTRACT:**

In today's globalized world, India's banking industries are growing. Private and foreign sector banks have brought about several significant developments.

There is a chance of an inadequate work-life balance in the banking industry. Banking sector employees work arduously to satisfy the many needs of their clients. Employees get loaded and attached with high-quality production, and work deadlines are getting closer. Workplace pressures make it challenging to balance work and family life. The level of human resources affects the banking sector's output. The primary goal of human development planning is to enable performance improvement, which is assessed using financial metrics for operational effectiveness and the standard of offered financial services. The management of the banks faces two challenges: keeping the current staff and fostering a positive work environment for all employees. The study looks into the problems that arise when personnel in the banking business strive to balance their personal and professional lives. This research paper's primary goal is to uncover and cause, difficulties with work-life balance.

**Keywords:-** Work-life balance, personal & and professional life, employees.

## **THE CONCEPT OF WORK-LIFE BALANCE: -**

In today's workplace, most employees spend more time working for their organization but less time attending to their family and personal requirements. Longer time and effort in the office correlate closely with higher productivity levels in developing nations like ours. Employees' better work-life balance and the possibility of having a family are not factors considered by employers. Many employers are constantly looking for ways to

make money. They don't take necessary action to enhance the employee's social life. Able to accomplish work-life balance is a challenge nowadays, both for employers and employees, service sector where employees are overworked at work while also juggling their personal lives. Life and work are the two sides of the same coin. Work-life balance is creating a healthy balance between work and personal life. Obtaining a balance between professional and personal priorities is impacted by increasing work pressure, globalization, and technological innovation.

### **Review Literature: -**

**P. Rockeny Joyce Dr. V. Samunnatha 2021:-** Work Millions of workers are affected by stress, yet it does so in more subtle and covert ways. Workplace stress may seriously affect an individual's professional and personal life if it is not relieved. This research aims to compare workers' work-life balance at SBI and ICICI banks in light of workplace stress. Work stress aspects such as demand, control, support, role, connections, and rewards were found to affect the job's quality of life substantially. Not only does stress at work have a major effect on the work-life balance of SBI workers, but it also has a significant effect on the work-life balance of ICICI employees across all dimensions.

**Dr. D. Jayaprasad (2021)** India's banking sector is expanding in the current worldwide environment. Bank employees work arduously to satisfy the many needs of their clients. The individual's personal jobs are laden with high-quality output, and work deadlines are increasingly shorter. The level of human resources affects the banking sector's production. Retaining staff and fostering a positive workplace culture are the twin problems that bank management must address. This research aims to illuminate the challenges bank employees face while trying to maintain a healthy work-life balance. This research paper's primary objective is to identify unique challenges and barriers to achieving work-life balance in the banking sector and propose strategies for overcoming them.

**Pramod Kumar Depta (2020)** The employer and the employees face work-life balance challenges. This article will help the human resource manager solve the reasons for work-life imbalances. This article focuses on many factors to help the company improve productivity and profitability.

**KRUJA (DEMNERI ) 2020** Work balance is achieved by creating a ratio based on paid labor, balancing workplace tasks with personal lifestyle. A healthy balance between employee well-being and household time is necessary because businesses compete for skilled workers. The Bank of Albania has researched how a person's personal life influences their effectiveness at work. The connection between work-life balance and skill levels is explored in a sample of 100 banking employees in Tirana. According to research findings, programs to encourage work-life balance are lacking in the sector.

**Dr. C. Venkateswaran Mandeep Kaur 2020:** -According to this report, the service industry makes up a more significant portion of the world economy than any other sector, thanks mainly to urbanization, privatization, and consumer demand for services at the end of the supply chain. The development of services like banks, insurance, trade, and commerce, as well as entertainment, social, and personal aspects, directly influence the secondary and primary sectors.

**Dr. P N Hari Kumar, Vipin K. Varughese (2019):**-Majority: Due to the Bank's high workload, most employees are forced to neglect their family obligations. They also fail to honor their societal responsibilities. Employees are forced to juggle their professional and personal lives, which has negative impacts such as decreased productivity and job burnout. The study uses information gathered through questionnaires from 550 chosen private and public sector bank workers in Kerala to attempt to characterize the elements affecting work-life balance. The work-family life imbalance of the selected banks' workers is discussed, along with the demographics of both groups

**Mrs.C. Goldbell Rachel, Dr. K. Suresh Babu, et al. 2018.**:- The work-life balance of females working in the banking industry is the topic of this study. The researcher has taken the eight study-related parameters. The convenience sample approach was utilized in the study, and the researcher used interviews to gather the data. With the aid of SPSS 17.0, the analyses are carried out utilizing the statistical methods of Standard deviation and mean. The findings of this study are encouraging for working women who manage their work-life balance in the banking industry.

**Vartha Raj & Vasantha (2012)** examined how working women in the service sector handle work and life—stated that its personnel's final output depended on various variables. Emotional intelligence can help with the interaction between personal and professional life. Learning better emotion control is vital to achieving your goals in life.

**Lalita Kumari: (2012)** A survey was conducted to understand how the employees felt about the work-life policies and procedures in the public sector banks. Three hundred fifty respondents' responses have been used to analyze the data. The study's verdicts emphasize that each WLB factor is a prominent predictor of job satisfaction.

**Chima Modi (2011)** investigated how proper work-life balance practices and guidelines are for banking industry personnel. The study also looked into the reasons for and potential obstacles to the mutual acceptance of work-life balance guidelines in the Nigerian banking industry. The study concluded that there are an urgent need to explain to employees clearly and understandably work-life balance policies and practices to boost understanding and improve knowledge of pertinent laws.

### **Objective the study**

- ❖ To analyze the causes of overdue Work-life imbalance in the Banking Sector.
- ❖ To make suggestions on how to enhance work-life balance.
- ❖ To suggest the best ways to maintain and improve a healthy work-life balance.

**Banking sector:** -Professionals in the banking industry typically struggle with work-life balance challenges related to caring for their spouses, kids, and aging parents. The time spent on children's education, family rituals, and family downtime is only a few examples of personal contributions. Organizational and employment-related variables are the primary causes of the rise in work-life conflict among banking professionals. The individual factors that influence family-work conflict include the size of the family, the number of dependents, the type of lifestyle, and the spouse's support.

, ICICI Bank has introduced new programs dedicated to women on International Women's Day 7 March 2016

- ❖ A pioneering concept called iWork@home enables female employees to work from home
- ❖ Women are permitted to work at home for a year, with the option of an additional year.
- ❖ By giving users safe and secure access to their work apps, this innovative program replicates the work experience at home
- ❖ The other program supports female managers who travel for work by paying for the travel and accommodations of small children and their caretakers.

Although women make up 48% of the population in our nation, they are underrepresented in the workforce compared to men, according to Ms. Chanda Kochhar, MD & CEO of ICICI Bank, who announced the commencement of these projects. Due to the demands of different life stages, such as maternity and child care, many women who enter the industry occasionally have to vacation or quit their careers. Long commuting times, limited infrastructure amenities like crèches, and an insufficient support system due to the prevalence of nuclear families all contribute to the issues. A strong support structure at home and work is essential to preventing working women from quitting their jobs.

With the help of the innovative initiative iWork@home, women may contribute to the fullest extent possible while working at home. Female employees may utilize this program more often, depending on their demands. I am assured that the two additional initiatives launched today will go a long way toward giving them the necessary support system so they may effectively pursue their jobs while taking care of the requirements of their families.

#### ❖ **HDFC Bank initiative on Hybrid mode:** -

The hybrid mode has launched at HDFC Bank, and Razdan believes the organization has demonstrated that it would stand by its people and be there when they need it most. "Change can occur either through revolution or evolution. Covid-19 is a revolution that rapidly altered many aspects of society. Back thirty years ago, Drucker stated that it is possible and should be done, but it has taken thirty years for it to occur," he argues.

#### ❖ **The SBI's Nayi Disha initiative promotes a healthy work-life balance.**

Focusing on work-life balance, the program allows employees' families to contact the Bank if they can't depart on time. The Bank started the initiative after finding that employees lacked enthusiasm and executed their jobs mechanically. The Bank has employee-friendly practices to improve customer service. Husband and wife Bank workers can pick where to be transferred. Extended in-law sick leaves, Bank grants, exam go to parents. Outsiders have designed Nayi Disha. More than 350 experienced specialists meet with each employee for five-hour sessions that end with a supper. 50% of the workforce has finished training, which ends mid-March so that they may address end-of-year issues. After training, personnel sign a pledge to care

for their health, the environment, and the Bank. The commitment card features a bar code a spouse can use to alert a supervisor if an employee is working too much.

❖ **Bob will offer its workers a flexible schedule and emphasize mobile banking.**

Nation Bank of Baroda (BOB) is implementing a flexible working style to improve work-life balance and efficiency. During the pandemic, the work environment changed dramatically, and people can now work from home and the office.

- The Bank of Baroda has announced that it will have a balanced digital and physical world engagement in the future.
- Bank of Baroda said "Work from Anywhere" is the future standard and will improve work-life balance and productivity.
- The Bank's mobile-first program makes mobile apps the primary customer interface.
- "The Bank is developing an operating model for remote working possibilities for specialized tasks and hybrid employment forms, which will allow additional flexibility to employees," the Bank said.
- The Bank is establishing a framework for remote working possibilities for specialized professions and hybrid employment arrangements, it said.
- The Bank has launched a new initiative dubbed "BOB NOWW-New Operating Model and Ways of Working" to restructure its branch network through digital formats and a business correspondent network. The lender has launched a new initiative dubbed "BOB NOWW-New Operating Model and Ways of Working" to restructure its branch network through digital formats and a business correspondent network.
- The Bank is developing a model for remote working for specialized tasks and hybrid employment types," it stated.
- "According to Chadha, BOB-NOWW is on the path to prosperous expansion." By developing a digital lending platform, the Bank has expanded its digital service to the asset side.," **Adhia said.** "The entire customer process is digitized from sourcing to authorization to distribution."
- Bank of Baroda intends to balance physical and virtual presences.
- Mobile apps are the Bank's preferred user interface.

**Various work methods or solutions for successful work-life balance. The Following Describes Each Strategic Alternative:**

**Working environment:** Cali Ressler and Jody Thompson were the leading proponents of this method, and their work was included in the book "Why Work Sucks and How to Fix it." According to this approach, an employee's performance is assessed based on how well they contribute to achieving corporate goals and achieving the intended results or output, both of which should be quantifiable. The focus is not on a worker's physical presence at work or the number of hours they put in; instead, employers place a premium on any outcome that can be measured or quantified. Organizations like MindTools and Gap departments use ROWE to achieve their business objectives and encourage the highest levels of productivity and job satisfaction.

**Job sharing:** Organizations like Qualcomm and many others depend heavily on job-sharing programmers, in which two or more individuals work together under a mutually acceptable arrangement to complete one task. It can be inferred that the professionals work two to three days a week as part of a part-time arrangement, with the other professionals continuing in the same manner. 1-2 additional days during the week. However, they manage a full-time position based on their shared understanding and their part-time employment planning or allocating their workdays.

**Unlimited Vacations:** Many businesses use this flexible work concept, including Mammoth HQ, Netix, LinkedIn, and others. Mutual respect and trust are the cornerstones of unlimited vacation. Organizations can choose and hire the best talent from the talent pool by carefully analyzing each applicant's skills and personality attributes. This personnel can be an essential asset for the organization, avoiding needless interference or onerous rules to ensure higher productivity. Such employees balance working for the organization's benefit with looking out for their own interests. Unlimited vacations are appropriate in workplaces where employees are self-driven and aware of their responsibilities and expected output. On the other hand, organizations may stand to gain from unlimited vacation time by savings on the cost of each employee, lowering the cost of absenteeism, and increasing overall organizational productivity.

**Remote Area working:** -Employees perform all their jobs outside the workplace. Employees can work from anywhere in the world by relying on technologies like video conferencing and virtual communication channels on a regular schedule, as they can work remotely and do not even need to visit the workplace. The effectiveness of a remote working approach depends on how much emphasis is placed on improving relationships with the workforce, using technological advancements to maintain contact, offering opportunities for training and development, establishing clear goals, and linking performance to rewards and recognitions.

**Time management:** - Employees must focus on what they do every day that takes the majority of their energy instead of what takes up the most time. A hectic day requires making a dozen calls, attending several meetings, or reviewing project details. Whatever it may be, it cannot be disregarded because it is a crucial portion of the day. Employees must plan to categorize each work they are responsible for to achieve this. Employees can either divide the task throughout the day or move it to another time on their calendar, preferably when they are most productive. Work on your strengths, not your faults, as an employee. Employees must remember that while time management is essential, they must restructure their lives around their daily weaknesses and strengths and use them to their fullest. "Everyone's definition of an outstanding work-life balance is highly subjective and varies as per aptitude and attitude. Time management is essential for an employee and an organization's growth. Employees must efficiently perform their tasks to finish tasks by deadlines and produce results on time.

**Flexible working hours:** -This is an additional illustration of a flexible working arrangement where an employee can schedule and divide his hours over a few days each week. Instead of spreading out the 40 hours of work over the week, a professional can decide to work significant shifts (about 10 hours) four days a

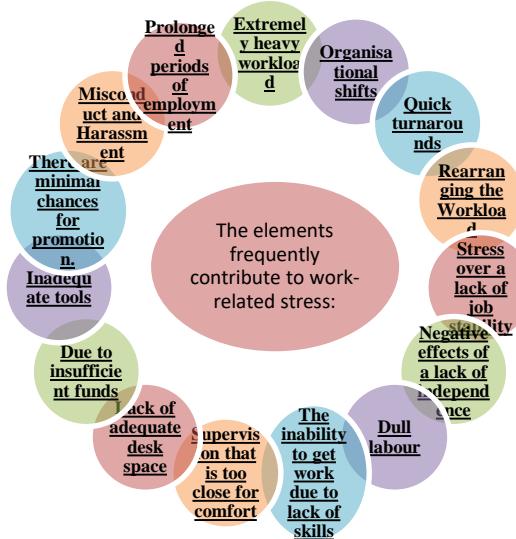
week. However, when establishing this work plan for employees, caution should be exercised by evaluating their acceptability and viability.

**Work-life Imbalances:** - In the financial sector, there are dramatic rises throughout time. Significant changes have been made to the banks' product and service offerings, particularly in recent years. Due to increased competition within the banking industry brought about by the dominance of private banks and the acceptance of foreign banks, there has been a clear shift in focus toward clients. Banks are exploring cutting-edge approaches to attract and conciliate clients to survive in a cutthroat environment. The increasing timelines and expectations are putting more stress on bank employees. They must meet the rising standards the Bank sets to satisfy the consumers. Employees claim that their duties are becoming more complex. If these challenges are not well addressed, it may lead to stress, frustration, an imbalance in the work-life balance, and employee dissatisfaction.

**Stress:** -Long work hours can cause stress, affecting your immune system. Stress also makes individuals more likely to turn to drugs. Overworked, risky jobs, problems with work colleagues, and inability to balance work and family life lead to social issues, dissatisfaction, and less commitment to work and organization among bank employees. Banks are trying hard to make things less stressful. Extreme stress inside any bank makes it hard for people to do their jobs well. Stress not only causes people to leave their jobs, but it can also cause banks to lose some of their best employees and have to pay a lot for training and hiring new people. Most bankers are stressed out because their goals are too high, their pay isn't enough, they have too much work to do, their hours aren't flexible enough, they have to deal with the public, and they don't get enough support from their bosses and coworkers. It's up to the bosses and the employees to keep stress from getting out of hand.

#### (Recent Survey on stress)

**Rakuten Insight** polled 1,000 adults in India in May 2022 and found that 51% of female respondents had experienced increased stress or anxiety during the previous Year. Thirty percent of men in the same survey reported feeling just as stressed and anxious as they had previously. (<https://www.statista.com>)



Source:- <https://magnoliatree.org>

**Job dissatisfaction:** -Employees who can manage time effectively perform better and more efficiently at work. Due to work and office obligations, employees who cannot meet their demands, such as spending with their children and spouse, and skipping family gatherings and vacations, feel failed and dissatisfied.

**Affect Organization and Family relation:** -long working hours or overtime may prevent you from attending specific family gatherings. You can feel alienated as a result, and your relationships may suffer. Industrial relations are harmed when employees with a work-life balance imbalance struggle to maintain friendly relations with superiors, subordinates, and colleagues. The nature and opinions of the personnel are out of balance, which causes disagreements between them.

**Health-related issues:** -Employers must comprehend the aspects that employees need to balance work and life because failing to do so may lead to significant rates of employee sickness or absence, higher employee turnover, and high levels of employee stress anxiety. Constantly attempting to balance personal and professional obligations can severely impact a person's life. Studies have shown that such circumstances might hurt a person's health. Among the sufferers of such imbalance, heart conditions, circulatory issues, sleep issues, melancholy, irritability, insecurity, poor focus, and even anxiety attacks are increasingly widespread. Poor social life may result from pressure, strain, stress, or tension at work, and vice versa. According to the above report, Indian businesses are becoming increasingly concerned with their workers' health and well-being..recent study stated that Indian companies are beginning to prioritize their employees' mental, physical, and financial health to boost productivity.



The organization has taken initiative steps to improve its employees' mental & physical health. (Sources:- <https://www.cnbcvtv18.com>)

For any person, his health is the weapon of success. According to the above report, this is an accurate initiative taken concerning the employees. Many such facts have been taken in this report, which plays an essential role in the physical health of any employee. Facts of the information, in the office department and office campus used by the employee, 35% of tobacco in 2018 was reduced to 16% in 2019 and fell to 7% in

2021. Launched Tobacco Policy Inclusion vapes and E-cigarettes Expanded increased from 16% in 2018 to 21% in 2019 to 7% in 2020 -2021 and others concerning employee health are also included in this report

**Work-life balance is key to employee work performance in India, shows survey**-According to the India Work report, which polled 585 Gen-Y professionals working in various industry sectors and senior positions across India, discovered that 90% of workers consider it essential to have a flexible work environment. A global recruitment specialist, Michael Page India survey found that work-life balance is a big part of how effectively employees work in India. The survey showed that entities, too, consider this to be a crucial way to keep people from leaving. In a press release, Mohit Bharti, the regional director at Michael Page India," says the critical reasons for stress outside work are pressure to do well and worry about losing jobs. He stated that it has become essential for employees and organizations to find multiple ways of dealing with these kinds of problems. According to study results, 98% of respondents believed that productivity could be increased by having positive relationships with colleagues and bosses. Only 43% of employees view their bosses as friends, compared to 77% who view their coworkers as friends. Organizations' use of mobile devices like laptops, smartphones, and tablets has a favorable influence. Nearly 37% spend time at work perusing their social media feeds. According to study results, 98% of respondents believe productivity can increase by getting along with coworkers and superiors. Only 43% of employees view their bosses as friends, compared to 77% who view their colleagues as friends.

Companies that give out mobile devices like laptops, smartphones, and tablets have a positive effect. Nearly 37% spend time at work scrolling through their social media feeds. According to the survey, 92% of people pay less than an hour at work on personal matters. 65 % say they use messaging apps to talk to family and friends, and 27% send emails. According to nine out of ten respondents, flexibility in the work environment is vital. 34% say it boosts professional productivity, and 60% say it enhances their work-life balance. According to Bharti, "several Indian organizations have started changing their employee guidelines for an effective work-life balance and regulated attrition rate." To boost efficiency and provide better outcomes, personal and professional life must be integrated rather than just balanced.

An essential part of the workplace is communication, and the study's findings have shown that happier and more efficient employees can arise from improved connections among coworkers. One in two people claims to have daily personal conversations with coworkers, with the most popular subjects being politics and the economy (46%) and entertainment (26%), respectively.

The survey also revealed that less time is available for family, friends, and personal well-being the more extended the journey to work. Nearly 65% of those surveyed claim to commute for an hour or less each day, and 76% think commuting is crucial when looking for a new job. According to seven out of ten CEOs polled, distributing devices that permit remote work positively affects work-life balance. 93% say they get a smartphone or tablet from work, and 55% also use one.

**Conclusions: -**

Priorities for one's personal life and career were considered distinct. Nevertheless, in the modern era, characterized by globalization and increasing job demands, preserving a work-life balance has attracted the attention of both businesses and individuals. It can be challenging for workers to balance the needs of their personal and professional lives when they spend a large chunk of their day at the workplace or are probably put in overtime. How successfully an employee manages or strikes a balance between a paid job or social and personal duties is referred to as their employment-life balance. Work-life balance can have various effects on employee well-being as well as corporate productivity. For management, a work-life effort is a necessity rather than a choice. The staff anticipates the management's help and care for their work-life balance concerns. Particularly in the banking sector, H.R. now has the added responsibility of putting in place a variety of programs to make their company an attractive place for workers to work. The study found that their performance improves when employees make time for their families and personal interests. Work-life balance has emerged as a goal for professional people in the banking business in both the private and the public sectors. The development and implementation of WLB programs, workshops, seminars, and sessions should be tailored to each individual's competencies and personality so that staff members can become self-sufficient in managing work stress and mastering job prioritization. They should know how to arrange downtime and establish work and home boundaries. The WLB initiatives should work to enhance each employee's feeling of self-worth and actualization requirements so they can learn about the "rhythm" of their lives. To maintain their work-life balance, they can benefit significantly from adopting small habits like unplugging the unneeded calls and email filters, telecommuting, practicing mindfulness, etc.

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