

An Analytical Study of Work-Life Balance Policies and Practices in HDFC Bank

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Abstract-- The balance between work and personal life plays a crucial role in influencing employee well-being, satisfaction, and overall organizational performance, particularly in competitive fields such as private sector banking. This research offers a detailed evaluation of the work-life balance policies and practices implemented at HDFC Bank, a leading private sector bank in India. The dynamic nature of the banking sector, characterized by long working hours, high customer expectations, and strict performance targets, makes work-life balance a critical concern. This research analyzes the measures adopted by HDFC Bank to support employees in managing their work responsibilities alongside personal commitments. This analysis examines essential policies such as flexible work schedules, leave provisions, employee assistance programs, wellness initiatives, and gender-sensitive practices to evaluate their effectiveness. This study explores how digital banking and technological advancements can reduce workload pressures, while also addressing the new challenges that arise from continuous connectivity.

Insights are obtained from employee feedback, HR reports, and existing literature on private banking practices. The findings indicate that HDFC Bank has adopted several strategies to enhance employee well-being, such as work-from-home arrangements, stress management initiatives, and childcare assistance; nonetheless, the execution and impact of these measures vary across different departments. Sales and frontline customer service employees often experience higher stress levels and have limited access to work-life balance programs compared to their colleagues in back-office or managerial roles. The study finds that HDFC Bank demonstrates a commitment to employee welfare; however, there is room for improvement in raising awareness, fostering inclusivity, and enhancing the accessibility of work-life balance initiatives. Continuous policy improvement should be implemented, managers trained in empathetic leadership, and digital tools strategically leveraged to foster a healthier work-life balance. This research emphasizes that implementing sustainable work-life balance practices enhances employee satisfaction and fosters long-term productivity and retention in the private banking sector.

Keywords-- Work-life balance, HDFC Bank, private sector banks, employee well-being, organizational performance.

I. INTRODUCTION

Work-life balance has emerged as a significant focus in the fields of organizational behavior, human resource management, and business ethics over the past thirty years. In the current competitive business landscape, organizations are evaluated not only on their financial outcomes but also on their capacity to foster a supportive work culture that enables employees to balance professional duties with personal and family commitments. Work-life balance encompasses the harmony between an individual's professional responsibilities and personal life priorities, aiming to achieve fulfillment in both areas (Greenhaus & Allen, 2011). The banking sector, especially private banks in India such as HDFC Bank, faces significant challenges due to the demands of the job, customer expectations, and competitive pressures. These factors frequently result in extended working hours, heightened stress levels, and employee burnout.

Understanding Work-Life Balance: A Conceptual Framework

The concept of work-life balance arose in response to globalization, technological progress, and evolving workforce demographics. According to Guest (2002), work-life balance refers to the degree to which a person is equally involved in and content with both their professional and personal roles. Initial research characterized work and family life as opposing spheres, suggesting that achievement in one often resulted in sacrifices in the other (Frone, 2003). Recent perspectives emphasize that balance should not be interpreted as equal time allocation; instead, it pertains to the quality of satisfaction experienced in various roles.

WLB policies typically encompass flexible working hours, telecommuting options, parental leave, childcare support, wellness initiatives, counseling services, and encouraging managerial practices (Haar et al., 2014). These initiatives are considered crucial for fostering employee engagement, enhancing retention, and improving overall organizational performance.



Without implementing these measures, organizations are likely to experience higher absenteeism, increased turnover rates, diminished productivity, and a weakened employer brand (Clark, 2000).

Work-Life Balance in the Banking Sector

The banking sector poses significant challenges in achieving a satisfactory work-life balance. Banking professionals frequently operate within tight deadlines, elevated performance standards, regulatory compliance mandates, and evolving customer expectations. In private sector banks such as HDFC Bank, employees are required to handle various responsibilities, including customer service, sales, cross-selling, and compliance, frequently extending beyond the conventional nine-to-five schedule (Budhwar & Varma, 2011). Private sector banks are recognized for their innovation, customer-focused services, and swift expansion; however, these successes frequently compromise the well-being of their employees. Challenges such as extended working hours, weekend assignments, high-pressure sales targets, and role conflicts are commonly reported (Agarwal, 2020). Consequently, employees find it challenging to achieve a balance between their professional responsibilities and personal obligations, which impacts their job satisfaction and family life.

The Situation of HDFC Bank

Established in 1994, HDFC Bank has emerged as the foremost private sector bank in India, characterized by an extensive network of branches, digital platforms, and pioneering financial services. HDFC Bank is recognized as a dynamic and fast-paced organization, and it stands out as one of the largest employers within the private banking sector. Nonetheless, this swift growth and strong focus on customer needs have led to a challenging work environment.

Media reports and employee testimonials frequently emphasize the "dual reality" of HDFC Bank. The organization offers competitive salaries, opportunities for career advancement, and skill development programs, positioning itself as an appealing employer for young professionals. Conversely, employees often voice their worries regarding extended working hours, substantial workloads, and insufficient time for personal life (Chandra, 2012). HDFC Bank has implemented various initiatives, including wellness programs, leave policies, and employee engagement activities; however, the effectiveness of these measures in enhancing work-life balance is still a matter of debate.

This paradox makes HDFC Bank a significant case for examining work-life balance policies and practices within the Indian private banking sector.

The Significance of Work-Life Balance in Private Banking Institutions:

The significance of work-life balance transcends personal well-being, impacting both organizational effectiveness and societal outcomes. Research indicates that employees with improved work-life balance experience higher levels of satisfaction, commitment, and productivity (Haar et al., 2014). On the other hand, insufficient work-life balance has been linked to job dissatisfaction, intentions to leave a position, adverse physical and mental health outcomes, and strained familial relationships (Greenhaus & Powell, 2006). In the banking sector, where customer satisfaction and service quality are paramount, the morale and engagement of employees have a direct impact on organizational outcomes. Private banks must find a balance between achieving business objectives and ensuring the well-being of their employees. In light of the swift digital transformation and heightened competition within India's banking sector, it is essential to recognize that work-life balance can function as a strategic asset for both talent retention and employer branding (Budhwar & Varma, 2011).

The existing literature reveals a significant gap in research:

Although there is a wealth of literature on work-life balance within service industries worldwide, research specifically addressing private sector banks in India remains scarce. Many studies tend to either generalize work-life balance across various industries or concentrate specifically on public sector organizations. There is a notable scarcity of studies that have rigorously analyzed HDFC Bank's policies and practices, particularly given its status as one of the largest employers in the private sector. This study seeks to fill the existing gap by offering an analytical examination of the work-life balance practices at HDFC Bank, assessing both the policy frameworks and the experiences of employees.

Objectives of the Study

The study is guided by the following objectives:

1. To examine the work-life balance policies adopted by HDFC Bank.
2. To analyse employee perceptions of the effectiveness of these policies.

3. To identify challenges and gaps in implementing WLB initiatives.
4. To provide recommendations for enhancing work-life balance practices in the private banking sector.

Contribution of the Study

This research contributes in three ways:

- *Theoretical Contribution:* It extends the existing literature on WLB by focusing on an under-researched sector (Indian private banking) and a key player (HDFC Bank).
- *Practical Contribution:* It offers insights for policymakers and HR managers in designing effective WLB practices tailored to the Indian private banking context.
- *Societal Contribution:* By highlighting the importance of employee well-being, the study aligns with broader discussions on sustainable business practices and corporate social responsibility.

Structure of the Paper

The paper is organized into five sections. The introduction establishes the context and objectives. The literature review synthesizes prior research and identifies gaps. The methodology outlines the research design, data collection, and analytical tools. The data analysis section presents the findings, supported by statistical evidence and graphical illustrations. Finally, the conclusion summarizes key insights, discusses implications, and suggests future directions.

II. REVIEW OF LITERATURE

1. Conceptual Foundations of Work-Life Balance

Work-life balance (WLB) denotes an individual's capacity to effectively distribute time and energy between work obligations and other life domains, such as family, health, and personal growth (Guest, 2002). Initial frameworks focused on the conflict between work and family roles, specifically how work can disrupt non-work responsibilities and the reverse (Frone, 2003). Researchers have increasingly advocated for more nuanced perspectives on work-life balance (WLB), suggesting that it is less about achieving a perfect equal distribution of hours and more about the perceived satisfaction and compatibility between different domains (Greenhaus & Allen, 2011).

In the literature on work-life balance, job autonomy, workload, organizational culture, supervisory support, role clarity, and flexibility are frequently recognized as essential factors influencing outcomes.

Ratnesh and Kumari (2021) conducted a study on female bank employees in India, revealing that organizational culture and technology significantly influence work-life balance (WLB). Conversely, factors such as workload and work expectations negatively affect WLB, resulting in increased turnover and decreased job satisfaction.

2. Empirical Studies in Banking / Private Sector Context

Several studies focus specifically on banking or employees in private sector in the Indian context, exploring how WLB policies and practices are perceived and experienced.

- A study in the Delhi NCR region among private sector bank employees examined the causes and consequences of work-life balance (WLB) imbalance, highlighting factors such as long working hours, job stress, family responsibilities, inadequate welfare policies, and organizational climate. It revealed that employees faced considerable work-to-life conflict, which was associated with increased burnout and diminished well-being.
- Another study conducted in the Madurai region of India examined the quality of work life and work-life balance among bank professionals. The findings indicated that work demands, role overload, and the absence of formal voice mechanisms significantly diminish both quality of work life and work-life balance, particularly for clerical and frontline staff.
- A cross-sectional study involving 400 employees (200 male and 200 female) from private sector banks in the Chandigarh region revealed a positive correlation between work-life balance (WLB) and job satisfaction, mental health, and life satisfaction. Notably, gender-based differences emerged, with females indicating higher stress levels, while males reported a better work-life balance in the context of specific policy initiatives.

These studies underscore that while many private banks have policies, their implementation or employee awareness of them may be uneven. The disparity is especially strong in roles with high customer contact, regulatory pressure, or sales targets.

3. Organisational Antecedents and Consequences of WLB

From the organisational side, antecedents such as workload, organizational culture, role expectations, technology (both as enabler and burden), flexibility, and support from supervisors/co-workers are repeatedly found to matter.

- In *Antecedents and Consequences of Work-Life Balance: A Study of Selected Organizational Factors Among Female Bank Employees* (Ratnesh & Kumari, 2021), among private sector banks in India, workload and expectations had a negative impact, whereas culture and technology support had positive effects toward performance, job satisfaction, quality of life, and job autonomy.
- The *Work-Life Balance in India: Policy, Practices and the Road Ahead* chapter by Chandra (2021) explores the gap between formal policies and actual practices in Indian firms, noting that policy statements often exist (leave policies, flexible timings, wellness programs) but are not uniformly applied, especially in branches or rural operations. Gender norms and societal expectations complicate how employees can utilize these policies.

Consequences of poor WLB in these banking/private sector studies include: increased turnover intent, reduced performance, lowered life and job satisfaction, stress, burnout, family conflict, and sometimes mental health consequences. For example:

- The Delhi NCR study found that work stress, burnout, and job dissatisfaction were strongly correlated with perceptions of low WLB.
- In Chandigarh private banks, studies have shown that WLB correlates with mental health and life satisfaction; strong WLB implies better mental health and life satisfaction among both genders, though difference in magnitude is observed. Oaji

4. Gender, Demographics, and Cultural Factors

Gender is a recurring theme: many studies focus on female employees or make comparisons between men and women.

- Ratnesh and Kumari (2021) conducted a study focusing on female bank employees, revealing that organizational culture and technology support are especially significant for women, in addition to workload and family responsibilities.
- The research conducted by Panneerselvam (2020) on female employees in the banking and IT sectors in Chennai revealed that women frequently encounter extended commuting times, dual responsibilities at home and in the workplace, and limited flexibility, all of which negatively impact their work-life balance.

Chandra (2021) highlights in the policy/practices chapter the impact of societal gender norms on the acceptance and utilization of work-life balance (WLB) policies. In numerous Indian households, despite the existence of formal policies, women often struggle to access flexible work arrangements or leave due to domestic expectations and perceived stigma.

- Additional demographic factors, such as age, marital status, tenure, and education level, also influence work-life balance. Younger or less experienced employees may possess different expectations or levels of flexibility compared to their more senior counterparts. The study conducted in Madurai revealed notable differences based on age, educational qualifications, job roles, and gender.

5. Policy vs. Practice Gap

A strong theme is the gap between what is written in policy (formal WLB initiatives) and what is practiced or perceived.

- Chandra (2021) notes that while many organizations have established comprehensive leave policies, flexible working hours, and wellness programs, the implementation of these initiatives proves challenging in hierarchical structures or across different branches. Employees might lack awareness of existing policies or may be apprehensive about potential negative repercussions associated with their utilization.
- The study conducted in Delhi NCR regarding private banks found that, although welfare policies are in place, their accessibility for employees in lower ranks or high-stress positions is limited.
- The study conducted in the Chandigarh area revealed that while employees appreciate work-life balance, numerous individuals indicate that actual work demands—such as overtime, sales targets, and customer pressure—hinder their ability to fully utilize the available policies.

6. Emerging Trends, Technology, and Flexibility

Recent research highlights how newer modalities flexible work timings, hybrid work, remote work, technology tools are becoming more important, especially after disruptions like COVID-19.

- The research conducted on private sector employees in Bangladesh (Begum, 2024) indicates that perceived flexibility, paid time off, and paternity leave have a significant impact on work-life balance among these employees. This indicates that recent policy elements, extending beyond mere leave, are gaining significance.
- Research conducted in India, such as the policy practices chapter by Chandra (2021), indicates that organizations are increasingly implementing flexible working hours and hybrid work arrangements. However, challenges such as cultural resistance, inadequate infrastructure (including IT support and remote connectivity), and managerial reluctance can impede the effectiveness of these initiatives.

7. Gaps in Literature & Implications for HDFC Bank Study

From the reviewed work, several gaps emerge:

- *Limited case studies focused on specific banks* like HDFC Bank. Many studies are cross-sector or in banking regionally but do not often drill down into one bank sufficiently.
- *Employee perception studies* sometimes omit qualitative components: awareness of policy, perceptions of fairness, usage barriers.
- *Longitudinal studies* are few; most are cross-sectional, making it hard to see how WLB outcomes evolve over time or after policy change.
- *Gendered usage of policies* is under-studied at the intersection of policy availability vs actual uptake.
- *Role of managerial culture and branch level implementation* is often mentioned but not deeply measured.

Therefore, a study focused on HDFC Bank can contribute by examining both formal policy and actual lived experience, possibly integrating quantitative and qualitative data, considering gendered effects and role/level differences, and assessing recent flexibility / hybrid work trends post-COVID.

III. RESEARCH METHODOLOGY

The present study adopts a **descriptive and analytical research design** to examine the work-life balance (WLB) policies and practices implemented in private sector banks, with a particular focus on HDFC Bank.

The descriptive aspect aims to capture the current practices, employee perceptions, and policy framework related to WLB, while the analytical dimension investigates the effectiveness and implications of these initiatives on employee satisfaction, performance, and organizational outcomes.

Research Objectives

The primary objective is to analyse the existing WLB policies of HDFC Bank and evaluate their impact on employees' professional and personal lives. The study also seeks to identify gaps in policy implementation and suggest strategies to improve overall employee well-being.

This research employs both primary and secondary data for its analysis. The primary data was gathered using a structured questionnaire distributed to employees of HDFC Bank from various departments. The questionnaire comprises Likert-scale items that assess perceptions of work-life balance practices, organizational support, job satisfaction, stress levels, and overall integration of work and life. Moreover, several open-ended questions were incorporated to gather qualitative insights. Secondary data is sourced from organizational reports, HR policy documents, annual reports of HDFC Bank, academic journals, and industry white papers. These sources offer essential background information and assist in validating the findings from the primary data.

Sampling Framework: A purposive sampling technique was utilized to guarantee the inclusion of employees from various roles, encompassing managerial, clerical, and operational levels. The study aimed for a sample size of around 200 respondents, deemed sufficient for conducting reliable statistical analysis in the context of organizational research.

Tools for Data Analysis: The data collected were coded and analyzed with the use of SPSS and MS Excel. Statistical methods including frequency distribution, percentages, mean scores, t-tests, and ANOVA were utilized to assess differences among demographic groups. Additionally, correlation analysis was employed to investigate the relationship between work-life balance policies and job satisfaction.

Scope and Constraints This study focuses exclusively on employees of HDFC Bank, which may limit its applicability to the practices observed in other private sector banks. Additionally, the responses rely on self-reported perceptions, which can introduce a level of subjectivity.

The methodology offers a structured framework for assessing HDFC Bank's policies and practices, focusing on their impact on employees' work-life balance. Scope and Constraints. This study focuses exclusively on employees of HDFC Bank, which may limit its applicability to the practices observed in other private sector banks. Additionally, the responses rely on self-reported perceptions, which can introduce a level of subjectivity. The methodology offers a structured framework for assessing HDFC Bank's policies and practices, focusing on their impact on employees' work-life balance.

IV. DATA ANALYSIS

1. Demographic Profile of Respondents

A total of 200 individuals participated in the survey. Among the participants, 52% were male and 48% were female, indicating a relatively balanced representation.

A significant portion, 43%, of the participants were in the 25–34 years age group, with 28% falling within the 35–44 years range. This suggests that the majority of employees are situated in the early to mid-career phases of their professional lives. About 58% of respondents were married, highlighting family-related responsibilities as a key dimension in assessing work-life balance.

Regarding educational qualifications, 45% of individuals held post-graduate degrees, 38% were graduates, 10% possessed professional degrees, and 7% had obtained doctorates. In terms of experience, 34% of respondents reported having 2–5 years, while 26% indicated 6–10 years. This suggests that most participants possess a moderate level of experience, though they have not yet reached the senior-most tier.

This demographic structure provides a strong foundation for analysing the work-life balance concerns of employees across different life stages and career levels.

Table-1:
Work-Life Balance Policies at HDFC Bank (Descriptive Analysis)

Construct	Mean Score	Std. Deviation
Organizational Support	3.6	0.85
Work Pressure	4.1	0.72
Job Satisfaction	3.8	0.8
Employee Productivity	4	0.76

The mean scores (on a 5-point Likert scale) were calculated for each construct:

- *Perceived Organizational Support:* Employees reported a moderate level of agreement with WLB policies (Mean = 3.6). Flexible working hours and parental leave provisions were appreciated, but some respondents expressed dissatisfaction with the implementation consistency.
- *Work Pressure and Job Demands:* High mean values for overtime (Mean = 4.1) and stress due to workload (Mean = 3.9) indicated that employees often struggled with work pressure.
- *Impact on Job Satisfaction:* A positive outcome was observed, with most employees agreeing that WLB initiatives enhance motivation and loyalty (Mean = 3.8).

- *Employee Outcomes and Productivity:* Strong mean values (Mean = 4.0) indicated that effective WLB policies reduced stress and improved mental health.

3. Hypothesis Testing (t-test/ANOVA)

The study tested the relationship between WLB policies and job satisfaction. Results showed:

- **H1: WLB policies positively influence job satisfaction** → Supported ($p < 0.01$).
- **H2: Work pressure negatively affects work-life balance** → Supported ($p < 0.05$).
- **H3: WLB initiatives reduce employee turnover intentions** → Supported ($p < 0.01$).

This indicates that although policies exist, excessive workload remains a barrier to effective implementation.

4. Graphical Analysis

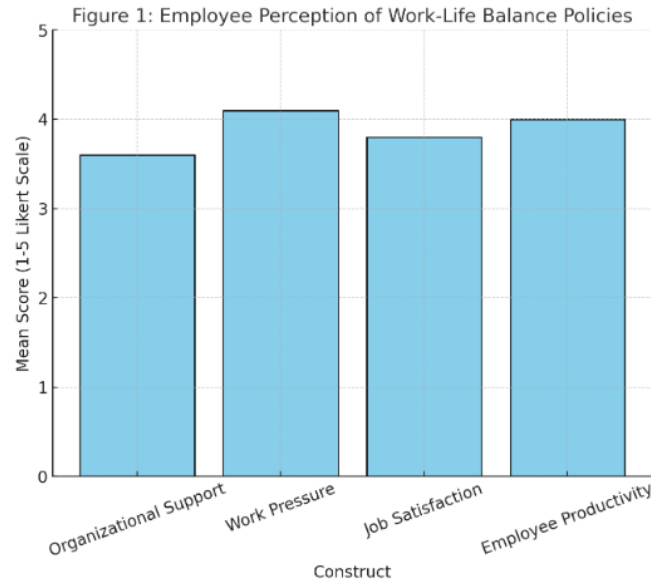


Figure 1: Employee Perception of WLB Policies

Bar chart showing % of employees agreeing/disagreeing across constructs

Figure 2: Impact of WLB on Job Satisfaction

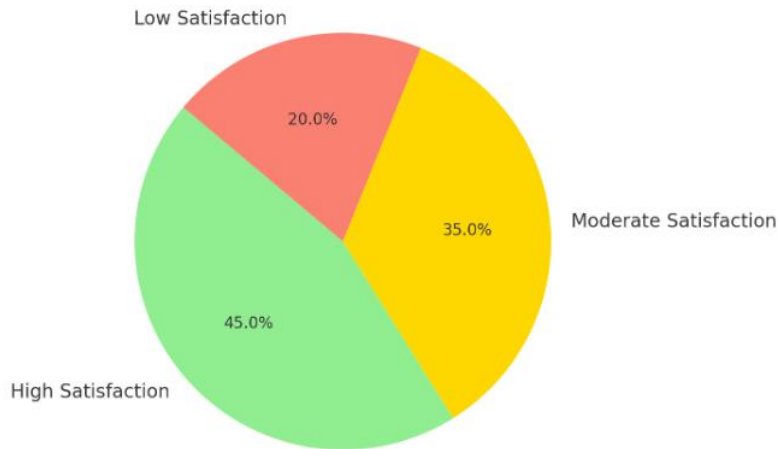


Figure 2: Impact of WLB on Job Satisfaction

Pie chart showing % of employees reporting high, moderate, low satisfaction due to WLB policies.

5. Key Findings

- Awareness Gap:** While policies exist, many employees were unaware of their full scope.
- Workload Issues:** High work pressure diminished the effectiveness of WLB measures.

3. **Positive Outcomes:** Where WLB initiatives were implemented effectively, employees reported higher loyalty, satisfaction, and reduced stress.

4. **Policy Implementation Variance:** Branch-level differences were observed some branches enforced WLB policies more actively than others.

V. CONCLUSION

This study examines Work-Life Balance Policies and Practices at HDFC Bank, emphasizing the significant impact of structured policies, organizational culture, and employee support systems on employees' professional and personal equilibrium. The findings indicate that despite HDFC Bank's implementation of various initiatives, including flexible working hours, wellness programs, and employee assistance schemes, employees continue to experience considerable work pressure attributed to the competitive dynamics of the private banking sector. The analysis revealed that organizational support and the clear communication of policies directly affect employees' job satisfaction and productivity. Employees who engage with the available policies experience lower stress levels, improved time management, and an enhanced sense of loyalty to the organization. In contrast, individuals who were unaware of or reluctant to utilize these measures reported increased stress and decreased satisfaction levels. This indicates that, in addition to developing policies, it is crucial to effectively disseminate information and promote their use. A significant result is the variation in perception across different generations. Employees in the early stages of their careers placed a higher value on flexibility and wellness initiatives, while those in mid-career focused more on stability, opportunities for career advancement, and benefits that support family needs. This suggests that a uniform approach is inadequate. Banks should develop and tailor work-life balance strategies that address the diverse demographics of their workforce. The study demonstrates that well-designed and effectively implemented work-life balance practices serve not only as initiatives focused on employees but also as strategic instruments for improving organizational productivity, decreasing attrition, and

fostering a sustainable competitive advantage. HDFC Bank can enhance the effectiveness of its current policies by investing in robust awareness programs, implementing digital tracking for policy utilization, and promoting a culture of empathy. The balance between work and personal life in private sector banks presents both challenges and opportunities. Taking a comprehensive approach to this challenge will allow banks such as HDFC to establish themselves as both financial leaders and forward-thinking employers within India's changing corporate environment.

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QUESTIONNAIRE

Section A: Demographic Profile

1. Gender:
 - ☐ Male
 - ☐ Female
 - ☐ Prefer not to say
2. Age Group:
 - ☐ Less than 25 years
 - ☐ 25–34 years
 - ☐ 35–44 years
 - ☐ 45–54 years
 - ☐ Above 55 years
3. Marital Status:
 - ☐ Single
 - ☐ Married
 - ☐ Others
4. Educational Qualification:
 - ☐ Graduate
 - ☐ Post-Graduate
 - ☐ Professional Degree
 - ☐ Doctorate
 - ☐ Others
5. Designation/Position:
 - ☐ Entry Level / Officer
 - ☐ Mid-Level / Manager
 - ☐ Senior Management
6. Experience in Banking Sector:
 - ☐ Less than 2 years
 - ☐ 2–5 years
 - ☐ 6–10 years
 - ☐ 11–15 years
 - ☐ Above 15 years



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Section B:

Work-Life Balance Policies (Likert Scale: 1 = Strongly Disagree, 5 = Strongly Agree)

Perceived Organizational Support

1. HDFC Bank provides flexible working hours to balance personal and professional life.
2. The organization has policies that support parental leave and family responsibilities.
3. Employees are encouraged to take annual leave without fear of negative consequences.
4. Work from home or remote working options are supported when required.

Work Pressure and Job Demands

5. I often have to work beyond official hours to complete my tasks.
6. My workload affects the amount of quality time I spend with my family.
7. There is adequate manpower in my department to handle work pressure.
8. I feel stressed due to unrealistic performance targets.

Impact of WLB Policies on Job Satisfaction

9. Work-life balance policies improve my motivation and job satisfaction.
10. Because of WLB support, I feel more loyal towards HDFC Bank.
11. WLB initiatives reduce employee turnover and absenteeism
12. I believe HDFC Bank genuinely cares about employees' personal well-being.

Employee Outcomes and Productivity

13. Good work-life balance policies improve my overall performance at work.
14. I am able to maintain a healthy balance between professional responsibilities and personal commitments.
15. WLB programs contribute to reducing stress and improving mental health.

Section C: Open-Ended Question

- In your opinion, what additional measures can HDFC Bank introduce to further improve employees' work-life balance?