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**Balancing Employee Well-Being and Operational Continuity:
Maternity Leave and Sabbaticals in the Indian Banking Industry**

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Abstract: *The banking industry in India places a significant emphasis on promoting employee well-being and work-life balance through policies such as maternity leave and sabbatical leave. Maternity leave, governed by the Maternity Benefit Act of 1961, grants female bank employees up to 26 weeks of leave, covering both pre-and post-natal periods, with full salary protection. Sabbatical leaves offer extended breaks for various purposes but are unpaid, requiring at least five years of service. While these policies benefit employees, they also pose challenges for banks in terms of workforce planning and continuity. Balancing employee needs with operational stability is critical, given the increasing presence of women in the banking sector.*

Key Words: : Policies, maternity leave, sabbatical leave. Benefit, salary protection, extended, unpaid, requiring.

Every individual is an integral part of the family and society in general. In today's world, employee performance is a key determinant in the achievement of organizational goals. As a result, organizations look for different ways of motivating their employees, for them to give their best to the organization. Employee performance is a focal point in any establishment. Every policy should be geared towards increasing employee performance. The Banking Industry places great importance on improving customer service and boosting employee morale in India. In fact, they provide numerous leaves, and training sessions, and foster healthy environments in their branches. In the banking industry, as in any other sector, employees have access to various types of leaves. In India, however, the leaves available to women differ depending on the sector. For female bank employees, certain types of leaves are available, such as maternity leave, sabbatical leave, special leave, and medical leave for severe health issues. Leave is designed to offer employees a much-needed break that can benefit both them and the organization as a whole. Regardless of whether one works in the private or public sector, it's not only about prioritizing work or personal life, but also about how it affects a person's social, psychological, economic, and mental well-being. This is ultimately reflected in their work output and can significantly impact their long-term performance in the workplace. Leave has a significant impact on employee attitudes, behaviour, well-being, and organizational effectiveness. It is essential for all employees, especially female employees who face unique challenges in their personal and professional lives.

Banks offer various mandatory leaves to support their employees in achieving a healthy balance between their personal and professional responsibilities, without having to sacrifice one over the other. This not only benefits the individual employee but also the organization.

Maternity Leave- The Maternity Benefit Act of 1961 (No. 53 of 1961) in India ensures that women are protected in their employment in specific establishments before and after childbirth. This Act guarantees maternity benefits and other associated benefits. It is mandatory for every bank to provide maternity leave twice during a woman's employment.

In India maternity leave varies in different departments such as Central government and state government, in central government female employees are granted up to 180 days of leave during their pregnancy period. In the unfortunate case of abortion or miscarriage, the leave can go up to 45 days during the entire service of the employee. The best part is that maternity leave can be combined with any other leave without requiring any medical certificate for up to 2 years. This is great news for all the hardworking women out there who want to start a family without worrying about their job.

Maternity Leave in Indian Banking Industries

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| Eligibility | Any female employee |
| Duration | 26 weeks, (pre and post-natal leave), event of a miscarriage or medical termination of pregnancy, a woman is entitled to six weeks of time off. |
| Notice Period | This application should be given at least six weeks before delivery. However, at their discretion, employees can start their leave as early as one week before the delivery date. |
| Termination Rule | An employer cannot terminate the services of a woman during her maternity leave. |
| Additional Benefits: | flexible work schedules in generally private bank in Public sector bank or childcare services are available such as , centre branches or zonal office circle offer on-site crèche. |



Sabbatical Leaves- sabbaticals, or simply sabbaticals, are a great way for employees in the banking sector to take extended periods of leave from their regular work duties for various reasons. It can benefit both male and female employees by providing them with opportunities to take care of their children, travel abroad with their spouses, improve their skills, pursue higher education, or explore new career paths within or outside the banking industry. This can have a positive impact on their long-term career development. Women employees can easily be considered under this provision, and childcare is the most considerable application under the sabbatical leave.

During sabbatical leave, there is no regular salary or monetary allowances and benefits. This leave is unpaid and any consequential financial and non-monetary benefits such as salary, bonuses, petrol bill, paper bill, housing allowance, and profit-sharing are not applicable during this time. Eligible employees cannot work while on sabbatical leave. To be eligible, employees must have completed at least five years of continuous service with the company.

Unfortunately, it is common for applying sabbatical leaves when they need to take care of their children or deal with family issues. This often makes it difficult for them to take on new postings or work at a location far from their families. Although men can also apply for sabbatical leave, they rarely get sanctioned.

Getting approval for a sabbatical leave is not an easy task. The process can be quite thorough and may involve an assessment of the employee's eligibility, the reason for the break, and how it could affect the bank's operations. Depending on the situation, an employee could be approved for a sabbatical leave of three months or more, with the maximum leave being two years and the minimum being three months. However, it is important to note that sabbatical leaves can be rejected by higher authorities. If staff members are not satisfied with the reason, they may have the option to appeal.

when employees take a sabbatical leave, they will return to their positions once the approved leave period is over. However, there may be some flexibility in cases where the employee's situation is considered critical. Once the leave is finished, banks typically send a notification to the employee. In this case, the employee provided a valid medical report for their extended leave, but it is up to the bank authorities to decide whether or not to accept it.

sabbatical leave can be sanctioned by higher authority, and it is imperative that the branch manager forwards the request to the zonal or regional office, followed by the head office. However, some branch managers avoid forwarding the application due to staff shortages, which results in female employees being denied the leave they are entitled to per the circular. Example At the Bank of Maharashtra Bhagalpur Branch in 2015, the branch manager neglected to forward to sabbatical leave without providing any explanation. The female employee made daily requests for nearly two months until the head office officer intervened. Eventually, the branch manager approved the sabbatical leave. It is the branch manager's responsibility to ensure that the request is submitted promptly, and any delay in forwarding the application is unacceptable.

Sabbatical leave in Indian Banking Industries

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| Purpose | taking care of a child, joining a spouse abroad, personal development, education, caring for family members, health reasons, or exploring other interests |
| Eligibility | Both male and female but employees must have completed five years of service to become eligible for sabbatical leave but in exceptional cases, the duration may be less than five years. |
| Duration: | Minimum three months maximum 24 months |
| Approval | Human Resource Department of Bank |
| Return to Work | Approved leave period is over. |

EOL (Extraordinary leave)/ Special leave - Not all nationalized banks offer this leave, but some banks, such as State Bank of India, Union Bank of India, and Bank of India, do provide it. This leave allows staff to apply for specific reasons, such as health issues, childcare, and joining a spouse abroad. The Human Resource Department has the authority to approve or deny this leave Childcare leave- in banking there is no specific paid leave for child care such as Central government so staff can apply child leave under sabbatical leave, staff can avail child care under pl but it must be sanctioned.

Impact on the Banking Industry: Taking sabbaticals can be beneficial for employees, but it can also pose some challenges for banks when it comes to workforce planning and continuity. Given that women now constitute more than 20 percent of the banking workforce in India, it can be particularly challenging for banks to manage these leaves effectively to minimize any disruption to their operations. It is also very difficult for banks to choose who has genuine reason and who can



manage.

Conclusion- Hence, female employees are entitled to various leaves, but still biggest challenge is for female bankers to balance work and childcare. The woman has firsthand the challenges of juggling work and childcare responsibilities. In Indian society, it's expected that the mother takes on the primary role of caring for the child. However, this can be daunting for female employees working in Banks, especially if their posting is far from their family. The child is often left with the family, while the female employee is left alone to manage her responsibilities. This is an untenable situation and finding a solution can be challenging. One way to address this issue is for companies to work harder and find ways to accommodate the needs of female employees with children. This could involve offering flexible work arrangements or providing on-site childcare services. Ultimately, the goal must be to ensure that all women employees can balance their work and family responsibilities without sacrificing one for the other.

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