

The Ledger of Lives

Building resilience across India's BFSI workforce.



How forward-looking organisations are using structured mental health support to address the hidden emotional toll on India's 2.5 million banking, financial services, and insurance professionals.

A workforce carrying a hidden emotional weight

India's BFSI sector employs over 2.5 million professionals across a vast and operationally complex landscape. From urban headquarters to semi-urban branches and rural outposts, this workforce operates under unique pressures: high-stakes targets, strict regulatory oversight, long working hours, and limited flexibility.

At the same time, a demographic shift is underway, with Gen Z now entering roles built for a different era.

This case study examines the distinct wellbeing challenges facing BFSI employees in India — and how forward-looking organisations are responding with structured, measurable mental health support.

2.5M+

professionals across banking, financial services & insurance in India.



A Sector Like No Other

What makes BFSI employees' mental health needs distinct is not just the nature of the work, but the structural realities of how that work is delivered across India.

01 Pan-India presence, local realities

Unlike sectors concentrated in metros, BFSI organisations span every corner of the country. Branch networks reach Tier 2 and Tier 3 cities, semi-urban towns, and rural areas — often staffed by employees deeply embedded in local communities. This creates a critical need for mental health support that travels: accessible in regional languages, sensitive to local culture, and not dependent on physical proximity to a counsellor.

1to1help's multilingual counselling — available across major Indian languages — ensures a branch employee in a small town receives the same quality of support as someone in a Mumbai corporate office.

02 Sales teams under pressure

The BFSI sales workforce is one of the most emotionally demanding in any industry. Daily targets, weekly reviews, month-end pressure, and the constant risk of policy lapses or loan defaults create a high-stress baseline that rarely lifts. Attrition within sales teams is among the highest in the sector — and much of it is avoidable.

Counselling data from 1to1help consistently shows workplace concerns elevated in BFSI compared to the overall population. The emotional cost of persistent target pressure — often without adequate recognition or recovery time — feeds into anxiety, overthinking, and relationship strain at home.



03 Long hours, no flexibility

Branch-based roles in banking and insurance typically involve rigid working hours with little scope for hybrid or remote arrangements. Compliance requirements and customer-facing responsibilities mean most employees cannot step away easily. This structural inflexibility compounds emotional fatigue — particularly for employees with caregiving responsibilities or long commutes.

For many, work does not end at the branch. Digital connectivity means targets, escalations, and manager communications follow them home. The line between work and personal life is increasingly thin.

04 Compliance culture & psychological safety

The regulated nature of BFSI means employees operate under constant scrutiny. Audits, compliance checks, and error accountability create an environment where admitting difficulty — professional or personal — can feel risky. This culture of vigilance, while necessary for the sector, can become a barrier to help-seeking.

This is precisely why confidential, external EAP support is particularly valuable. When employees know their concerns will not reach their manager or HR, they are significantly more willing to engage.

05 Gen Z in a legacy environment

A growing proportion of frontline and entry-level roles are now filled by employees under 30. This generation brings greater psychological awareness, lower tolerance for toxic environments, and a stronger inclination to seek help — yet they enter organisations built around hierarchical structures and performance cultures that have not adapted. The tension between what Gen Z needs and what legacy BFSI offers is a retention risk that mental health support can directly address.

What the data tells us

1to1help's State of Emotional Wellbeing Report 2025 draws on aggregated, anonymised counselling patterns from employees across partner organisations — with detailed data specific to the BFSI sector.

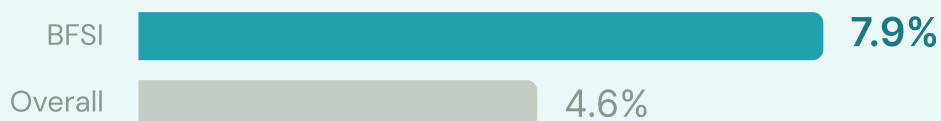
7.9%

BFSI utilisation

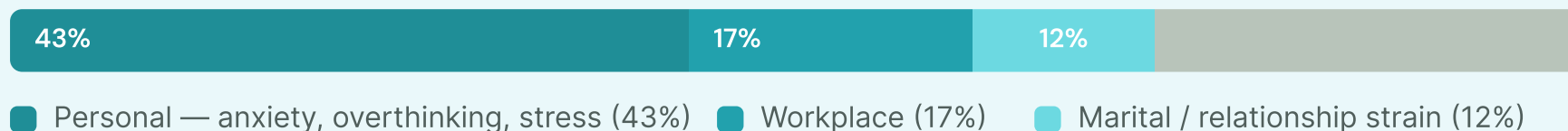
BFSI employees seek counselling at **nearly double** the cross-industry average of 4.6%.

A signal that awareness and help-seeking are growing — and that need is genuinely elevated.

Counselling utilisation



Presenting concerns in BFSI counselling



Employees at moderate risk

18%

A further **4%** sit at high risk — consistent with overall averages, but significant at scale.

The age distribution of BFSI counselling users is also telling. Employees aged 31 to 45 are significantly over-represented compared to the overall population, pointing to mid-career burnout as a sector-specific concern. Meanwhile, the under-25 cohort is slightly lower in BFSI than in the overall population, possibly reflecting the steeper culture barrier to help-seeking for those in newer, more junior roles.

31–45

Over-represented age band — the burnout core.

<25

Lower engagement — a stigma barrier to address.

Organisations redefining wellness in BFSI

Recognising early signs of emotional strain within its workforce, one leading BFSI organisation with over **48,000 employees** began partnering with 1to1help as early as 2020. Facing high attrition linked to work-related stress and increasing concerns around work-life balance, the organisation embedded mental health into its core HR and leadership agenda.

The support system included onsite counselling, EAP+ services, 1to1maternity support, and Emotional Risk Surveys (ERS). Personalised mental wellness programmes reinforced this, building a culture of psychological safety that continues to evolve.



“

Mental wellbeing became more than an HR priority. It became a leadership imperative. Our partnership with 1to1help has helped us embed empathy into the fabric of how we work.

— Senior HR Leader, BFSI organisation

Public Sector Bank 1

Reaching 30,000 employees

A major public sector bank extended access across 30,000 employees — psychological counselling, nutrition consultations, legal and financial advisory, and a digital platform for seamless access. In just one year:

44%

employees registered

18%

active engagement

60+

wellness sessions
nationwide

4%

counselling utilisation

A significant milestone in a low-awareness, high-stigma environment. By integrating wellbeing into L&D — with specialised sessions for affected employees alongside leadership webinars — the initiative brought visibility and action to mental health.

A similar commitment took root in another public sector bank, which faced a distinct challenge: reaching employees across locations where digital access and literacy varied significantly.

Public Sector Bank 2

Bridging the digital divide

A blended approach layered in yoga sessions, virtual physician consultations, and continued psychological, nutritional, and legal services. Crucially, where digital engagement was low, the bank reached employees through **1,500+ in-person yoga sessions** across branches — bridging cultural and operational gaps.

21%

registration

8%

content engagement

4%

counselling utilisation

The lesson was clear: reaching a geographically dispersed, digitally uneven workforce requires flexible delivery — not a one-size-fits-all platform.

Built for the realities of BFSI — not retrofitted to them

1to1help's EAP model is designed around the structural conditions BFSI employees actually work within.



Multilingual counselling

Support in major Indian regional languages, so employees access help in the language they think and feel in.



Sales team support

Targeted programmes for performance anxiety, goal-setting stress, and resilience — reducing attrition in high-pressure roles.



Confidential access

Fully confidential counselling removes the perceived career risk, encouraging help-seeking in regulated, hierarchical settings.



Emotional Risk Assessments

ERAs identify employees at moderate-to-high risk before a crisis develops — enabling proactive intervention at scale.



Flexible delivery

Digital access combined with in-person support ensures reach across urban, semi-urban, and rural locations.



Gen Z-oriented content

Content, group sessions, and counselling calibrated for younger employees bridge the gap with legacy environments.



Leadership & manager webinars

Building empathy and mental health literacy at the leadership level creates the psychological safety that makes frontline help-seeking possible.

Building a resilient BFSI workforce

1to1help partners with leading organisations across the BFSI sector to make structured, scalable, and empathetic mental health support a reality. From multilingual counselling to Emotional Risk Surveys, from digital platforms to in-person branch outreach — our solutions are designed to meet BFSI employees where they are.



The question today is not whether to offer mental health support. It is whether organisations can afford *not* to.

Let's build resilience together

To understand how we can support your organisation, get in touch with us today.

Web

www.1to1help.com