

# A Study on The Cause of Stress Among Employees in Private Banking Sector

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**ABSTRACT** - Purpose of this study is examining the cause of stress among selected private banking employees. Stratified sampling method was used to carry out the data collection. For this employee of various private banks were chosen. A questionnaire with 12 items with dichotomous (Yes-1, NO-2) were developed and tested for reliability and prior to the distribution of questionnaire. 253 respondents were selected from various private banks in Mysore district, Karnataka state India. The survey questionnaire was sent via email, requesting to complete it. The questionnaire includes 11 demographic information's and statements to measure. Chi-Square analysis was carried out to examine the cause of stress among employee using SPSS21. We found that designations have significant influence on employee and The other factors of do not have any significant influence on employee. Therefore we concluded that in private banks demographic variable such as designation creates stress in all aspects. Future research should consider a larger sample from leading sectors where job natures are similar. Analysis should be more rigorous, where Amos could be used for analysis.

**Key Terms:** Stress, Bank Employee, Private Banks, Demographic Variables, Designation

## I. INTRODUCTION

In our fast paced world Stress refers to the strain from the conflict between our external environment, leading to emotional and physical pressure. Stress is inevitable in life and with increasing complexities, aspirations and uncertainties associated with socio-economic and cultural upheavals; stress is only likely to increase. In work situations, organizational stress due to unclear job tasks, overburdened of work, fatigue, unrealistic deadlines, reward system, insecure working environment, unsupportive supervisors, non cooperative colleagues, less participation, less control over job, frequent dealing of public, extensive working hours of other factors has motivated researchers to explore the cause and consequences of stress.

Stress has become a very common phenomenon of routine life, and an unavoidable consequence of the ways in which society has changed. This change has occurred in terms of science and technology, industrial growth, urbanization, modernization, automation and expanding population, unemployment, and stress on the other. The term "stress" was first used by Selye(1936) in the literature on life sciences, describing stress as "the force, pressure or strain exerted upon a material object or person which state."

## II. LITERATURE REVIEW

**Khattak, Jamshed Khan et al. (2011)**<sup>1</sup>They have identified various factors of stress, were found that significantly correlated to all factors and acknowledged that sources of stress were the technological problems.

**Khurram Zafar Awanand Faisal Jamil (2012)**<sup>2</sup> This research was focused on both private and public sectors banks. The survey was conducted by a random selection of samples.

**Spiers, Carole (2012)**<sup>3</sup> Analyzed to arrive at an approach for stress management. The study depended on the secondary data from the previous studies. The outcome of the study indicated that important factors like good communication, managers accountability to create a good environment in the workplace, improving workplace culture, reducing the excessive heat, cold, long working hours, overcrowding. Also dynamic leadership, team engagement, recognition and reward programs.

**Eric S. Parilla (2012)**<sup>4</sup>This study attempted to develop an approach for stress management by determining the cause of stress experienced by the employees at various designations. Found that higher-level employees were experienced lower stress whereas middle-level employees were the highest stress level.

**Claudia-Neptina Manea et al (2013)**<sup>5</sup>This study showed that the level of stress, social attitudes in different position

of bank employees and the relationship between the above two components. It concluded that no significant differences in the level of tolerance presented by employees. The researcher used correlation to measure the strength and argued that stress management is crucial for the employees well being and productivity.

**Kamalakumati Karunanithy and Ambika Ponnampalam (2013)<sup>6</sup>** They have conducted a study to understand the cause of stress and relationship between stress and employee performance, the authors found that many employees will make a better decision when they were at the lower level of stress and disclosed that organizational related stress is higher than the work-related stress.

**Tatheer Yawar Ali et al (2013)<sup>7</sup>** This research was carried out on bankers with various dimensions of stress, they come out with results that many bankers were facing a high level of stress due to long working hours, improper reward system and also noticed symptoms at the early stage.

**Asim Masood et al (2013)<sup>8</sup>** Have examined the relationship between stress and employee retention and have observed consequences of high stress among employees in the banking sector. The study also reveals that employees were experiencing uncertainty and tension due to work pressure.

**Catherine Chovwen (2013)<sup>9</sup>** This study identifies various factors that control stress and suggests strategies to promote the reduction of stress. It also revealed that emotional intelligence, various job characteristics have a significant impact on stress and added high emotional intelligence have lower stress than the low level of emotional intelligence.

**Ashfaq Ahmed et al (2013)<sup>10</sup>** This study revealed that due to the many backgrounds of stress bankers are under a great transaction of stress. They found that stress is negatively correlated.

**K.S.Sathyanarayanan et al. (2011)<sup>11</sup>** The authors studied the impact of stress on the IT industry and its remedial measures. The study observed that due to various job-related issues the employees often feel stress in their jobs and a result of this the productive outcome decreases. This is the biggest IT challenge that the industry is facing at present and to tackle these issue various stress management programmes have also been incorporated.

**A.Sharmila and J.Poornima (2012)<sup>12</sup>** The authors have undertaken occupational stress related to certain specific problems of private banks. Investigated that pathogenesis of various problems of stress and also helpful to policy for further studies, act as secondary data for further research.

**P. Ashok Kumar and Dr. K. Sundar (2012)<sup>13</sup>** Opine that, India is a country of diverse traditions and customs. In all the religions practiced in India, women hold a venerable position. This study aims to study the role of stress among women confined to household and domestic issues. The research was conducted to identify the problems faced by

women employees in public sector banks related to work performance.

**Priyanka Das, Alok Kumar Srivastav (2013)<sup>14</sup>** Have argued that stress management is getting more attention in banking sectors only recently. Everyone in an organization is exposed to anxiety and no stress-free job through the assigned duties.

**Harish Shukla and Rachita Garg (2013)<sup>15</sup>** This study showed that one of the competitive sectors in the Indian economy is banking sector like other sectors, since these sector facing many challenges in term of technological bread through, diversification and globalization. Found that every employee cannot cope with rapid changes in their jobs will leads to a stressed situation.

**Sudha Katyal (2013)<sup>16</sup>** The study was conducted to identify the degree of occupational stress among banking employees in nationalized and non nationalized banking sectors. The study revealed that stress was highly significant.

**Shanabhogara Raghavendra and B.G Srinivas (2013)<sup>17</sup>** This study investigated that no significant difference between among role of public and private sector bank employees when they are subject to role erosion and role resourced inadequacy.

**Mrs. Aruna (2014)<sup>18</sup>** Are of the opinion that positive thinking in any situation will lead to a stress-free life. It could be drawn based on preceding discussion of the results.

**Sunita G. Rao et al (2014)<sup>19</sup>** Have opined that the banking industry is one of the stressful industries since there are competitions among public and private-sector banks. Both private and public sector banks will experience stress to perform work at their workplace. Concluded that private banks employee will experience more stress than public bank employees.

**Bindurani R S Shambushankar (2014)<sup>20</sup>** Have opined that stress could be various types like eustress, distress, neustress, stress is not always bad, and some stress like eustress may improve the productivity of the employees.

## SCOPE OF THE STUDY

The scope of the study has been detailed as below.

- The scope of the study is limited to covers evaluating the various dimensions of organizational role stress and its influence on employee performance in select private banks in Mysuru District.
- The study is confined to the following private sector Banks.
  - ❖ Karnataka Bank Ltd,
  - ❖ Kotak Mahindra Bank,
  - ❖ HDFC Bank,
  - ❖ ICICI Bank and
  - ❖ AXIS Bank.

**OBJECTIVES OF THE STUDY**

- To study the causes of stress among employees in the selected banks.

**HYPOTHESES**

H(0): There is no significant association between the causes of stress among employees in the selected banks

H(1): There is a significant association between the causes of stress among employees in the selected banks

**RESEARCH METHODOLOGY RESEARCH DESIGN:**

Descriptive research design is adopted for this study. Descriptive research includes surveys and fact finding enquiries of different kinds.

**SAMPLE SIZE:** The study sample constitutes 253 private bank employees in Mysuru District..

**SAMPLING AREA:** The study is conducted for employees of Karnataka Bank, Kotak Mahindra Bank, HDFC Bank, ICICI Bank, Axis Bank of Mysuru District.

**SAMPLING DESIGN:** Stratified sampling design is used in this survey.

**COLLECTION OF DATA:** Primary data is that which consist of original information for a specific purpose. Primary data is collected through questionnaires. Secondary data consist of information which has already been collected by someone else for some other purpose.

Secondary data is collected through journal, websites and books.

**RESEARCH INSTRUMENT:** Questionnaire is the data collection instrument used in the study. All the questions in the questionnaire are organized in such a way that all the relevant information is covered that is needed for the study.

**STATISTICAL TOOLS:** Chi-Square analysis was carried out to examine the cause of stress among employee using SPSS21.

**ANALYSIS OF DATA:** The data is collected through survey and books, reports, newspapers and internet etc., the survey conducted among the employees of private banks. The data collected is tabulated and analyzed in such a way to make interpretations.

**III. DATA ANALYSIS AND INTERPRETATION**

The above objective is designed to study the causes of stress among employees in the selected banks so that the possible association between stress causing reasons among the employees of the selected employees is verified. Chi-square analysis is administered for the purpose verifying the stated hypothesis of no significant association between the causes of stress among employees in the selected banks. The stress causing reasons are considered for the study.

**Results of insecure working environment creates stress.**

Table 1.1			Yes	No	Total	Chi- Square Statistics			
						Chi- Square	CC	P value	Result
Designation	Manager	F	42	18	60	8.77	0.183	0.012	H(1):Accepted
		%	16.6	7.1	23.7				
	Assistant Manager	F	49	31	80				
		%	19.4	12.3	31.6				
	Tellers /Assistant Clerk	F	91	22	113				
		%	36.0	8.7	44.7				
Total		F	182	71	253				
		%	71.9	28.1	100.0				
Age	Up to 30 years	F	85	31	116	0.43	0.041	0.934	H(1):Rejected
		%	33.6	12.3	45.8				
	30 -40 years	F	68	29	97				
		%	26.9	11.5	38.3				
	40-50 years	F	25	10	35				
		%	9.9	4.0	13.8				
	above 50 years	F	4	1	5				
		%	1.6	0.4	2.0				
Total		F	182	71	253				
		%	71.9	28.1	100.0				
Bank	KBL	F	80	22	102	6.37	0.157	0.173	H(1):Rejected
		%	31.6	8.7	40.3				
	KMB	F	39	16	55				
		%	15.4	6.3	21.7				
	HDFC	F	23	8	31				
		%	9.1	3.2	12.3				
	ICICI	F	17	13	30				
		%	6.7	5.1	11.9				
	AXIS	F	23	12	35				
		%	9.1	4.7	13.8				
Total		F	182	71	253				

Total work experience	Less than 5 years	F	71.9	28.1	100.0	3.95	0.124	0.266	H(1):Accepted					
		%	70	22	92									
	5 to 10	F	27.7	8.7	36.4									
		%	68	36	104									
	10 to 15	F	26.9	14.2	41.1									
		%	31	10	41									
	above 15	F	12.3	4.0	16.2									
		%	13	3	16									
Total	F	5.1	1.2	6.3										
	%	182	71	253										
Monthly Income	Rs.20K – Rs.40K	F	71.9	28.1	100.0	9.22	0.188	0.026	H(1):Accepted					
		%	97	30	127									
	Rs.40K – Rs.60K	F	38.3	11.9	50.2									
		%	57	36	93									
	Rs.60K – Rs.80K	F	22.5	14.2	36.8									
		%	21	4	25									
	Above Rs.80K	F	8.3	1.6	9.9									
		%	7	1	8									
	Total	F	2.8	0.4	3.2									
		%	182	71	253									
			F	71.9	28.1					100.0				

Source: authors' calculation

In aggregate 71.9 % of the employees feel stressed due to insecure working environment.

The statistical hypothesis is found to be significantly associated for different designations and monthly income of the employees found that it is comparatively more widespread among the clerical staff, feel stressed due to insecure working environment H1: Accepted, Therefore there is a significant association between the causes of stress among the employees in the selected banks regarding their role designations and monthly income, However, regarding the rest of the demographic variables like Age, Bank and total work experience statistical hypothesis is found to be non-significantly associated H (1): Rejected, Therefore there is no significant relationship between the causes due to insecure working environment.

Results of Unsupportive supervisors in work related issues create stress

Table 1.2			Yes	No	Total	Chi- Square Statistics			
						Chi- Square	CC	P value	Result
Designation	Manager	F	51	9	60	6.72	.161	0.035	H(1):Accepted
		%	20.2	3.6	23.7				
	Assistant Manager	F	67	13	80				
		%	26.5	5.1	31.6				
	Tellers /Assistant / Clerk	F	80	33	113				
		%	31.6	13.0	44.7				
Total	F	198	55	253					
	%	78.3	21.7	100.0					
Age	Up to 30 years	F	88	28	116	2.68	.102	0.443	H(1):Rejected
		%	34.8	11.1	45.8				
	30 -40	F	79	18	97				
		%	31.2	7.1	38.3				
	40-50	F	26	9	35				
		%	10.3	3.6	13.8				
	above 50	F	5	0	5				
		%	2.0	0.0	2.0				
Total	F	198	55	253					
	%	78.3	21.7	100.0					
Bank	KBL	F	75	27	102	5.22	.142	0.265	H(1):Rejected
		%	29.6	10.7	40.3				
	KMB	F	41	14	55				
		%	16.2	5.5	21.7				
	HDFC	F	26	5	31				
		%	10.3	2.0	12.3				
	ICICI	F	27	3	30				
		%	10.7	1.2	11.9				
	AXIS	F	29	6	35				
		%	11.5	2.4	13.8				
Total	F	198	55	253					
	%	78.3	21.7	100.0					
work experience	Less than 5 years	F	72	20	92	3.64	.119	0.303	
		%	28.5	7.9	36.4				

	5 to 10	F	82	22	104	2.39	.097	0.496
		%	32.4	8.7	41.1			
	10 to 15	F	29	12	41			
		%	11.5	4.7	16.2			
	above 15 years	F	15	1	16			
		%	5.9	0.4	6.3			
	Total	F	198	55	253			
		%	78.3	21.7	100.0			
Monthly Income	Rs.20K – Rs.40K	F	98	29	127	2.39	.097	0.496
		%	38.7	11.5	50.2			
	Rs.40K– Rs.60K	F	73	20	93			
		%	28.9	7.9	36.8			
	Rs.60K – Rs.80K	F	19	6	25			
		%	7.5	2.4	9.9			
	Above Rs.80K	F	8	0	8			
		%	3.2	0.0	3.2			
	Total	F	198	55	253			
		%	78.3	21.7	100.0			

Source: authors' calculation

In aggregate 78.3 % of the employees feel stressed due to Unsupportive supervisors in work-related issues. The statistical hypothesis is found to be significantly related for different designations of the employees and found that it is comparatively more widespread among the clerical staff, which is found stressed due to Unsupportive supervisors in work-related issues H1: Accepted, Therefore there is a significant relationship between the causes of stress among the employees in the selected banks regarding their role designations.

However, concerning the rest of the demographic variables like Age, Bank, Total work experience & Monthly Income the statistical hypothesis is found to be non-significantly related H1: Rejected, Therefore there is no significant relationship between the causes of stress due to Unsupportive supervisors in work-related issues

Results of Colleagues are non-cooperative cause stress									
Table 1.3			Yes	No	Total	Chi- Square Statistics			Result
						Chi- Square	CC	P value	
Designation	Manager	F	24	36	60	12.40	0.216	0.002	H(1):Accepted
		%	9.5	14.2	23.7				
	Assistant Manager	F	54	26	80				
		%	21.3	10.3	31.6				
	Tellers /Assistant / Clerk	F	72	41	113				
		%	28.5	16.2	44.7				
Total		F	150	103	253				
		%	59.3	40.7	100.0				
Age	Up to 30 years	F	68	48	116	1.40	0.074	0.705	H(1):Rejected
		%	26.9	19.0	45.8				
	30 -40	F	57	40	97				
		%	22.5	15.8	38.3				
	40-50	F	23	12	35				
		%	9.1	4.7	13.8				
	above 50	F	2	3	5				
		%	0.8	1.2	2.0				
Total		F	150	103	253				
		%	59.3	40.7	100.0				
Bank	KBL	F	61	41	102	3.77	0.121	0.437	H(1):Rejected
		%	24.1	16.2	40.3				
	KMB	F	28	27	55				
		%	11.1	10.7	21.7				
	HDFC	F	18	13	31				
		%	7.1	5.1	12.3				
	ICICI	F	18	12	30				
		%	7.1	4.7	11.9				
	AXIS	F	25	10	35				
		%	9.9	4.0	13.8				
Total		F	150	103	253				

		%	59.3	40.7	100.0			
Total work experience	Less than 5 years	F	52	40	92	1.66	0.081	0.664
		%	20.6	15.8	36.4			
	5 to 10	F	63	41	104			
		%	24.9	16.2	41.1			
	10 to 15	F	27	14	41			
		%	10.7	5.5	16.2			
	above 15	F	8	8	16			
		%	3.2	3.2	6.3			
Total	F	150	103	253				
	%	59.3	40.7	100.0				
Monthly Income	Rs.20K – Rs.40K	F	81	46	127	2.39	.097	0.496
		%	32.0	18.2	50.2			
	Rs.40K – Rs.60K	F	52	41	93			
		%	20.6	16.2	36.8			
	Rs.60K – Rs.80K	F	13	12	25			
		%	5.1	4.7	9.9			
	Above Rs.80K	F	4	4	8			
		%	1.6	1.6	3.2			
	Total	F	150	103	253			
		%	59.3	40.7	100.0			

Source: authors' calculation

In aggregate 59.3 % of the employees feel stressed due to non-cooperative Colleagues. The statistical hypothesis is found to be significantly associated with the different designations of the employees and found that it is moderate among the clerical staff, found stressed due to non-cooperative Colleagues. H1: Accepted, Therefore there is a significant association between the causes of stress among the employees in the selected banks concerning their role designations.

However, concerning the rest of the demographic variables like Age, Bank, Total work experience & Monthly Income the statistical hypothesis is found to be non-significantly associated H (1): Rejected Therefore there is no significant relationship between the causes of stress due to non-cooperative Colleagues.

Results of Lack of/less participation in decision makes stressed.

Table 1.4						Chi- Square Statistics			
		Yes	No	Total	Chi-Square	CC	P value	Result	
Designation	Manager	F	25	35	60	11.92	0.212	0.003	H(1):Accepted
		%	9.9	13.8	23.7				
	Assistant Manager	F	35	45	80				
		%	13.8	17.8	31.6				
Tellers /Assistant Clerk	F	73	40	113					
	%	28.9	15.8	44.7					
Total		F	133	120	253				
		%	52.6	47.4	100.0				
Age	Up to 30 years	F	62	54	116	0.435	0.041	0.933	H(1):Rejected
		%	24.5	21.3	45.8				
	30 -40	F	50	47	97				
		%	19.8	18.6	38.3				
	40-50	F	19	16	35				
		%	7.5	6.3	13.8				
above 50	F	2	3	5					
	%	0.8	1.2	2.0					
Total		F	133	120	253				
		%	52.6	47.4	100.0				
Bank	KBL	F	57	45	102	2.23	0.094	0.693	H(1):Rejected
		%	22.5	17.8	40.3				
	KMB	F	31	24	55				
		%	12.3	9.5	21.7				
	HDFC	F	15	16	31				
		%	5.9	6.3	12.3				
	ICICI	F	13	17	30				
		%	5.1	6.7	11.9				
AXIS	F	17	18	35					
	%	6.7	7.1	13.8					
Total		F	133	120	253				

Total work experience	Less than 5 years	%	52.6	47.4	100.0	2.48	0.099	0.478				
		F	45	47	92							
	5 to 10	%	17.8	18.6	36.4							
		F	54	50	104							
	10 to 15	%	21.3	19.8	41.1							
		F	26	15	41							
	above 15	%	10.3	5.9	16.2							
		F	8	8	16							
	Total	%	3.2	3.2	6.3							
		F	133	120	253							
Monthly Income	Rs.20K – Rs.40K	%	52.6	47.4	100.0	3.50	0.117	0.320				
		F	67	60	127							
	Rs.40K – Rs.60K	%	26.5	23.7	50.2							
		F	53	40	93							
	Rs.60K – Rs.80K	%	20.9	15.8	36.8							
		F	9	16	25							
	Above Rs.80K	%	3.6	6.3	9.9							
		F	4	4	8							
	Total	%	1.6	1.6	3.2							
		F	133	120	253							
			%	52.6	47.4				100.0			

Source: authors' calculation

In aggregate 52.6 % of the employees feel stressed due to less participation in decision making. The statistical hypothesis is found to be significantly related with different designations of the employees and found that it is moderate among the clerical staff, found stressed. H1: Accepted, Therefore there is a significant relationship between the causes of stress among the employees in the select private banks regarding their role designations.

However, with the rest of the demographic variables like Age, Bank, Total work experience & Monthly Income the statistical hypothesis is found to be non-significantly associated H (1): Rejected, Therefore there is no significant relationship between the causes of stress due to Lack of/less participation in decision making.

#### IV. CONCLUSION

Our Study has led us to conclude that employees in private sectors bank employees face high levels of stress, of which they are subject to Designations the most. Further there is no significant association between the causes of stress among employees in the private bank. Although we have noted that private sector banks facing slightly more stress. Our analysis of the impact of various demographic factors on stress levels reveals that employee's designations (Such as Manager, Assistant Manager, Tellers/Assistant/Clerk) have a significant impact on employees stress levels.

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