Chapter No. 02:

Research Methodology and Review of Literature.

- Introduction.
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- Causes of Stress of employees in Banking Sector.
- Impact of Work Stress.
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- Importance of Study.
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- Statement of Hypotheses.
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Introduction:

‘Work is Worship’ seems to be gone now a day because of the reason of stress. Stress is a crucial word in organizations in the present scenario. Without knowing the mental status and physical capacity and caliber, organizations are just assigning work to the employees. This is causing stress. Stress at times can be taken as a positive word also but maximum times it is taken in a negative sense. The workplace of the 21st century is a fast-paced, dynamic, highly stimulating environment which brings a large number of benefits and opportunities to those who work within it. The ever-changing demands of the working world can increase levels of stress, especially for those who are consistently working under pressure such as bank workers. Whilst pressure has its positive side in raising performance, if such pressure becomes excessive it can lead to stress which has negative consequences.

The job stress is an increasing problem in present day organizations; it does not affect the employees work life only, but has far reaching impact on employees’ family life as well. Stress refers to the pressure or tension people feel in life. Schular R. S. (1980) defines ‘Stress as a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important.’ The Modern world, which is said to be a world of achievements, is also a world of stress. We find stress everywhere, whether it be within the family, business organization or any other social or economic activity. Right from the time of birth till the last breath draws, an
individual is invariably exposed to various stressful situations. Stress is experienced by every person of any age and gender.

The interest in the issue has been rising especially in the present century which is been called as the ‘Age of Anxiety and Stress’. High Levels of stress experienced by individuals could result in high blood pressure, accident proneness, irritability and difficulty in making decisions. The differences among the various employees based on different demography’s including sector, gender, qualification, industry and experience has been analyzed. The correlations among various factors causing stress including demand, control, management support, peer support, relation, role and change factors are explored.

**Stress Management:**

Stress management can be defined as interventions designed to reduce the impact of stressors in the workplace. These can have an individual focus, aimed at increasing an individual’s ability to cope with stressors. The goal of Stress Management is to manage the stress of everyday life among employees. Many different methods may be employed, such as bio-feedback, meditation and massage. Counselors work with individuals in order to determine what stress management program will work best for that person.

Work plays a critical role in the lives of individuals which has contributed to the phenomenon of stress for both individual employees and the organizations. Stress, at work, is one of the threats in providing a healthy platform of work to employees. The
stress induced due to roles performed by individuals as employees at workplace, has been one of the most persuasive organizational stressors, the outcomes of which have been found to be costly to the organization. The previous studies in this area of research indicate that the role stress as a phenomenon has hardly been understood in its entirety and comprehensively in case of commercial banks particularly in the Indian context. The highly competitive banking industry has levied varied role requirements on employees resulting into stress.

Stress is something that happens in our daily lives and is usually associated with a particular event such as work, family or other responsibilities. There are many situations that we cannot control, but there are ways to control how we deal with certain situations. Effective stress management is something that our lives can go a little more smoothly. Stress management is as simple as taking a walk. It was been proven that physical activities would improve a person’s mental health, help with depression, and relieve the side effects of stress. This makes a person’s heart rate increase and will be more likely to be affected by stress. It is vital that stress management techniques are implemented into our daily lives. Coping with stress is an individualized task and one method over another may not be superior. A person that is stressed takes so much away from his or her health and performance levels.

Employers should provide a stress-free work environment, recognize where stress is becoming a problem for staff and take action to reduce stress. Stress in the workplace reduces
productivity, increase management pressures, and makes people ill in many ways, evidence of which is still increasing. Workplace stress affects the performance of the brain, including functions of work performance; memory, concentration, and learning. Stress at work also provides a serious risk of litigation for all employers and organizations, carrying significant liabilities for damages, bad publicity and loss of reputation. Dealing with stress related claims also consumes vast amounts of management time. So, there are clearly strong economic and financial reasons for organizations to manage and reduce stress at work, aside from obvious humanitarian and ethical considerations.

**Causes of Stress of employees in Banking Sector:**

During the past decades the banking sector had gone under swift and striking amendments like policy changes due to globalization and liberalization, growing competition due to the entrance of more private banks, downsizing, introduction of new and innovative technologies, etc. Owing to these changes, the banking sector employees are experiencing a high level of pressure and stress. The advent of new technological revolution spread through all walks of life coupled with globalization, privatization policies has drastically changed the conventional patterns in all fields. The banking sector is of no exemption. Occupational stress is becoming progressively more globalized and affects all countries, all professions and all categories of employees, as well as families and society in general.
Globalization and privatization led policies compelled the banking sector to reform and adjust to develop a competitive edge and cope with multinationals led environment. The advent of new technological changes, especially the extensive use of computers in banking sector has changed the work patterns of the bank employees and it has made it inevitable to downsize the work force in the concerned sector. The implications and transformations of the above said changes have affected the social, economical and psychological domains of the banking sector employees and their relations. All the above factors as discussed are potential attributes to source occupational stress and its related disorders among the bank employees.

**Impact of Work Stress:**

Work stress has emerged as one of the important and focal areas for research in present day organizations. It is considered as an important phenomenon affecting the organizational health and health of its employees. It affects the behaviour of employees in the organizations. It has far reaching impact on motivation and satisfaction of employees. The productivity of employees and overall productivity of organization is affected by levels of stress and motivation. Stress causes various psychological problems like anger, depression, anxiety, irritability and tension and this influences the motivation of employees to a considerable extent.

**An overview of State Bank of India:**

State Bank of India (SBI) is the India’s largest commercial bank. The Government controlled bank; the Indian Government
maintains a stake of nearly 60 percent in SBI through the Central Reserve Bank of India also operates the world's largest branch network, with more than 13,500 branch offices throughout India, staffed by nearly 2.20 lakh employees. SBI is also present worldwide, with seven international subsidiaries in the United States, Canada, Nepal, Bhutan, Nigeria, Mauritius, and the United Kingdom, and more than 50 branch offices in 30 countries. Long an arm of the Indian Government's infrastructure, agricultural, and industrial development policies, SBI has been forced to revamp its operations since competition was introduced into the country's commercial banking system. As part of that effort, SBI has been rolling out its own network of automated teller machines (ATMs), as well as developing anytime-anywhere banking services through Internet and other technologies.³

The State Bank of India, the country's oldest Bank and a premier in terms of balance sheet size, number of branches, market capitalization and profits is today going through a momentous phase of Change and Transformation – the two hundred year old Public sector behemoth is today stirring out of its Public Sector legacy and moving with an ability to give the Private and Foreign Banks a run for their money. The bank is entering into many new businesses with strategic tie-ups, Pension Funds, General Insurance, Custodian Services, Private Equity, Mobile Banking, Point of Sale Merchant Acquisition, Advisory Services, structured products etc., each one of these initiatives having a huge potential for growth. The following table shows the branch network of SBI in Maharashtra.
Table No. 2.01:
Branch Network of SBI in Maharashtra.

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<tr>
<th>Sr. No.</th>
<th>District</th>
<th>No. of Branches</th>
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<tbody>
<tr>
<td>1</td>
<td>Mumbai</td>
<td>121</td>
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<tr>
<td>2</td>
<td>Pune</td>
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<td>3</td>
<td>Nagpur</td>
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<td>4</td>
<td>Thane</td>
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<td>Chandrapur</td>
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<td>Aurangabad</td>
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<td>Kolhapur</td>
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<td>Amravati</td>
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<td>13</td>
<td>Ratnagiri</td>
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<td>14</td>
<td>Sangli</td>
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<td>15</td>
<td>Jalgaon</td>
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<td>16</td>
<td>Solapur</td>
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<td>17</td>
<td>Buldhana</td>
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<td>18</td>
<td>Sindhudurg</td>
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A review on the previous studies on stress among the employees is necessary to know the areas already covered. This will help to find our new areas uncovered and to study them in depth. After understanding the concept of stress, we need to study the previous studies in order to have a larger view of various effects of stress on employees. This will surely lay down the scope of the topic for further research. The earlier studies made on stress among the employees are briefly reviewed here.

1. **Dileep Kumar M. (2008)** - The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial wellbeing of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all
realms of life. The growing importance of interventional strategies is felt more at organizational level. This research was study the impact of occupational stress on Nationalized and Non-Nationalized Bank employees. The author draws the attention from policy makers and men of eminence in the related fields to resume further research.

2. **Shruti M. (2009)** concludes that employees at bank are too much stressed with their job with heavy workload, so the employees expert some refreshing events to add up in their work place like entertainment, trips, tea breaks, intervals once in a while during lumps of work. Accordingly the employees expect hike in their salary from their worth performance. But even then the employees are very cooperative and have a very good high regard and respect towards the bank’s image and its future.

3. **Rajendran Jayashree (2010)** - This research was to study the impact of occupational stress on Nationalized Bank employees. The problem of stress is inevitable and unavoidable in the banking sector. A majority of the employees face severe stress related ailments and a lot of psychological problems. Hence, the management must take several initiatives in helping their employees to overcome its disastrous effect. Since stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family. The productivity
of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial well-being of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organizational level.

4. **Aliah Binti Roslan (2011)** - The purpose of this study is to determine factors of work stress among the Bank Rakyat’s employees. The survey was carried out at 12 branches of Bank Rakyat at Northern Zone. A total of 154 bank employees participated in this study. Data was collected through 40 items questionnaires on a five-point Likert Scale. Correlation analyses were conducted to test the relationship between levels of work stress with personal factors, organizational factors and environmental factors; whereas descriptive analysis was conducted to analyze demographic characteristics of respondents. Besides that, T-test, ANOVA and regression were also used in this study. The findings of this study showed that there was no statistically significant difference in the level of work stress by demographic factors. However, the findings showed that only organizational factors have significant relationship with work stress level. Findings of this study also resulted in the overall level of work stress among respondent is moderate.
5. **Sharmila A. and Poornima J. (2011)** - The banking sector is becoming increasingly competitive around the country and the level of product and service quality being offered to customer is almost same. Hence, the bank management adds more responsibilities on the shoulders of employees, resulting into a pressure on them, with increasing psychological problems i.e. stress, strain, anxiety, depression, sleep disorders, etc. This situation, in which the employees have little or no sense of identification with their job, can cause an individual looking for another job or don't perform efficiently their own. Therefore, it is very difficult for management that how to maintains bank employees’ ability to develop successful performance with their organization under present conditions. The study is addresses the specific problems of private bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees.

6. **Nadeem Malik (2011)** - Stress is a universal element and persons from nearly every walk of life have to face stress. Stress can have negative impacts on both the employee and the organization. This research checked that what the impact occupational stress produced upon employees. The study describes the occupational stress in public and private banks. A randomly selected sample of 200 employees from private and public banks shows that occupational stress is found higher among private bank employees compared to public
bank employees. Among different occupational stress variables role overload, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees cannot afford the time to relax and wind down when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks.

7. **Renu V. V. (2012)**\(^\text{(10)}\) - The study is confined to the male population of 200 bank employees of the Nationalized and Non-Nationalized Banks of Chandigarh City. Hence; stress management approaches might be beneficial to the organizations to change the attitude of Nationalized and Non-Nationalized Bank employees. The researchers study the stress level while considering few stress variables of bank employees of the Nationalized Banks and Non-Nationalized Banks in Chandigarh, Union Territory.

8. **Mohd. Mohsin, Md. Aktar Kamal (2012)**\(^\text{(11)}\) - Stress testing is one of the effective and popular ways to alert bank management with regard to adverse unexpected outcomes related to variety of risks and provides an indication how much capital might be needed to absorb losses should large shocks occur. The authors have studied stress test first from theoretical standpoint and then conducted stress testing of credit, equity and liquidity shocks of ten commercial banks of Bangladesh. The study finds that the large numbers of banks are capable of withstanding liquidity shocks while a half of the banks under study are resilient to defend the equity
shocks. The credit shocks were varied under different categories. The study has also pointed out some additional CAR that the banks to collect to absorb the shocks.

9. **Yasir Arafat Elahi and Mishra Apoorva (2012)** - The study is disclosed the significant differences in stress experience among short, medium and long tenure groups. so it has been observed that the total and for six types of role stress, experienced the minimum stress, medium tenure group experienced a medium level stress and the short tenure group experienced the maximum stress, pointing out the significant existence of a negative relationship between length of service and role stress.

10. **Showkat Hussain Gani (2012)** - This study looks into the new century stress prevalent in the banking organizations. It brings out the factors causing stress at the place of work, what individuals do to reduce it and suggestions that may improve the levels of performance at the same time. It is imperative that the issue of stress in the workplace is addressed. The paper includes sample survey outcome done on people from Banking sector and their views on the concerned topic.

11. **K. Sundar & P. Ashok Kumar (2012)** assessed that women employees working in banking industry in Pondicherry find it very difficult to balance home life and work life. This is one of the major factors hindering women
executives from climbing the organizational ladder despite having the requisite qualification, good communication skill and competency to handle responsibilities associated with higher jobs. The another grouse of women employees is that they lament their inability to take care of educational needs of children thanks to their work pressure and the consequent loss of energy at home to attend to other familial responsibilities. In the same vein familial responsibilities do not permit the women employees to work to the full potential on work front. The impact of demographic variables on the performance of women executives varies with the category of banks. In other words women employees of public sector banks are performing well on job knowledge, interpersonal relationship and loyalty and commitment while women employees of private sector banks are having an edge over their public sector counter parts in parameters like attitude towards work and ambition for career growth.

12. Rajesh Jampala, P. Adi Lakshmi and O.A.R. Kishore (2012)\textsuperscript{15} - The study measures occupational stress with HSE indicator tool. The differences among the various employees based on different demography’s including sector, gender, qualification, industry and experience has been analyzed. The correlations among various factors causing stress including demand, control, manager support, peer support, relation, role and change factors are explored.
13. **Suchitra M. G. (2012)** concludes that the stress in the workplace has become the black plague of the present century. Much of the stress at work is caused not only by work overload and time pressure but also by lack of rewards and praise, and more importantly, by not providing individuals with the autonomy to do their work as they would like. Most of the employees were not satisfied with the grievance handling procedure of the organization which was found by the unstructured interview. Organization must begin to manage people at work differently, treating them with respect and valuing their contribution. If we enhance the psychological well-being and health of the employees.

14. **Vijay Joshi and K.A. Goyal (2012)** - Employees of banks are supposed to be proactive, proficient enough to bear responsibility and to perform under very stiff competitive environment. The existing banking industry is going through very critical situations, for example, global market is facing recession, the growth rate of emerging economies are going down; the pressure of competition is very high and apart from this dynamic environment of banking industry; various banks are restructuring their path of growth. At this juncture, banks are adopting and spreading their wings of mergers and acquisition to fly high and augment their strength and market size by approaching global as well as the rural market. The impact of mergers and acquisitions on employees is a major concern because this may create stress among employees. Employees and their families have to go
through with a certain paradigm during the course of a merger. The study is to identify the various stressors which contribute in increasing the level of stress among employees. Further, it discusses the employee attitude and works related behavior.

15. **Ajay Singh and Nidhi Dhawan (2012)** - Stress is a universal element and persons from nearly every walk of life have to face stress. Climate refers to perceptions of organizational practices reported by people who work there. Stressful organizational climates are characterized by limited participation in decisions, use of punishment and negative feedback, conflict avoidance or confrontation (rather than problem solving), and non-supportive group and leader relations. Stress can have a negative impact on both employee and organization. The research paper examines the different organizational climate stressors encountered by public and private sector bank employees and the coping styles being used by them to cope with it.

16. **R. Gomathi and R. Deepika (2013)** - Stress has become a major concern of the modern times as it can cause harm to employee's health and performance. Work related stress costs organization billions of dollars each year through sickness, turnover and absenteeism. So it becomes necessary for every organization to know the factor causing stress among the employees as well as how they cope up with stress to make the employee more participative and productive.
This research study was conducted to find out the factor causing stress among employees and to know how they cope up with stress.

17. **Arti Devi (2013)** - This study aims at an exploration of the sources of role stress at commercial banks, identifying the coping strategies used by the employees, assessing whether the employees can be segmented on the basis of their role stress experiences, examining the determinants of role stress based employee segments, proposing a comprehensive model for role stress phenomenon at commercial banks.

18. **Vijay Joshi & K.A. Goyal (2013)** - In this study the authors found that cultural fit and HR policy framework are two prominent factors for high level of stress and dissatisfaction among bank employees. This study is a small contribution for the betterment of the bank employees and provides guidelines for bank policy makers, strategists, scholars and researchers.

19. **Kamalakumati Karunanithy & Ambika Ponnampalam (2013)** - Many executives feel they could make better decisions and perform more effectively if they worked under less stress. Stress has also been linked to absenteeism, turnover, and industrial accidents. This study tried to identify the impact of Job related stress, Organizational related stress, and Individual related stress
on performance. Descriptive analysis is applied to find out the level of stress and correlation coefficient is useful for finding out the relationship between variables. Regression analysis is applied to test the impact of stress on performance. The results revealed when mean value is compared; mean value of the organizational related stress is higher than the other two. It is also found that there is a negative relationship between stress and performance. It is concluded that stress is having an impact on commercial bank employees performance, at the same time the influence of organizational related stress is higher than job related and individual related stress.

20. **Roli Pradhan and Praveen Tomar (2013)**23 - This study follows a line of investigation about the existing knowledge of stress management strategies among the employees in Indian commercial banks. The study reviewed number of different issues related to occupational stress and explored the factors causing stress. To understand the factors leading to stress, the study was conducted from the employees of three different banks. The study argues that stress can be managed effectively and inexpensively, if the employees learn what stress is, what are the consequences of stressors and how to control it effectively. Recognizing the implications of stress in an organization will increase employee satisfaction and performance.
21. **Showkat Khalil Wani (2013)** - The study revealed that clerical grade employees experience more stress than officers and there is strong relationship between job stress and employee motivation. On the basis of findings of the study the current paper puts forth some relevant suggestions and recommendations to improve overall job scenario in banking industry.

22. **Md. Hasebur Rahman and Md. Kamruzzaman (2013)** - This study is an initiative to explore how does stress stressors influence on work life of employees in contemporary commercial banks in Bangladesh. The study reveals that employees perceived that long working hour and workload have perceived as top most stressors of both public and private commercial banks in Bangladesh. It is statistically significant that there is no perceived difference in stress stressors of public and private commercial bank in Bangladesh.

23. **Harish Shukla and Rachita Garg (2013)** - Banking, like other services, has become one of the highly competitive sectors in India. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service diversification and global banking. Stress is unavoidable on the part of the employees as the systems, procedures; techniques are getting complicated with the use of advance technology. Every employee cannot cope with such rapid changes taking place
in the jobs. This will lead to arising of stress among employees. It is found that maximum number of employees in banks remains in stress. Majority of the employees try to find solution to relieve them from stress. Also the measures are also suggested in the paper to overcome stress that affects their physical and mental health.

24. **Showkat Hussain Gani (2013)**\(^{27}\) - The study used standardized scales for measuring Job stress and Emotional Intelligence among bank employees. The outcome of the research shows the prevalence of EI and Job Stress among bank employees. It also revealed that EI can be used as a potential moderating variable in the stress process and improving the level of job satisfaction thereby reducing the job dissatisfaction. Measures were suggested for coping the job stress and introducing the EI training programmes. However, most of the Indian banking and corporate sectors offer training programs which are directed or amid towards developing the business acumen skills or abilities of their employees. In other words, these training programs are focused on those components or factors which can raise the productivity of employees in monetary terms, neglecting the human element. Therefore, importance and developing EI still remains a forsaken component of training modules of Indian banking sector.

25. **Essien, Blessing Stephen (2014)**\(^{28}\) - This study examines different form of coping strategies adopted by female
employees of commercial banks in Akwa Ibom State, South-South, Nigeria. The results of the analysis showed annual leave and getting assistance from colleagues as the most widely used organizational and personal coping strategies respectively. Result of multiple logistic regression analysis revealed that physical activity and getting assistance from colleagues as well as annual leave and job rotation significantly reduced occupational stress while lunch breaks and listening to music while on duty were insignificant. There is need for management in commercial banks to increase the level of social support among female employees. Also, sporting/games facilities such as gym, chess, scrabble, Crèche, Restaurant, Staff bus and Staff quarters should be provided for use by employees so as to assist them cope with occupational stress.

26. **Rajesh K. Yadav and Shriti Singh Yadav (2014)** - In today’s competitive environment, work life balance and stress management for women employees is highly desirable and if there is no job satisfaction and regularity in life, it can create a problem for working women. Stress of work life balance is seen in every corner of the world which occurs to everyone. It becomes critical when there is no job satisfaction. Work life balance requires, getting stability between professional work and personal work, so that it reduces friction between official and domestic life. The performance of any organization depends on the performance of its employees, which in turn depends on
several factors. These factors can be related to job satisfaction. This study is conducted among the working women of public sector banks with the purpose of assessing impact of work life balance and stress management on job satisfaction. Observation of the study suggests that WLB and Stress management can be achieved by the factors responsible for job satisfaction such as: encouraging social groups, accommodating working conditions, mentally challenging work, impartial rewards and employee oriented policies etc. The study suggested that work-life balance and stress management is not a problem to be solved; it is a constant issue to be managed.

27. **Tilottama Azad (2014)** - This research shows that a large number of bankers are facing high stress because of their job and the reasons behind this stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is lack of management support to employees. The employees can notice a number of symptoms indicating high level stress among them. However if these symptoms are not noticed in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc. Not only health but personal life of bankers are also being affected because of high job stress, most employees are unable to spend time at home or with family. However, with the help of proper management
techniques by management, the bankers stress level can be reduced to great extent.

28. **Enekwe Chinedu Innocent and Agu Charles Ikechukwu (2014)** - Stress has become a part of day-to-day living of every individual. On the one side, stress provides the means to express talents and energies, and pursue happiness; while on the other it can also cause exhaustion and illness, either physical or psychological. The researcher makes use of gender and sections in determining his decisions. The result shows that male and female bank employees will not significantly cope with stress management techniques in banking industry. It also shows that male and female bankers were found not to differ significantly on their stress management technique and that stress management is not gender sensitive or gender-centric. The researcher recommends that training, total computerization and others to enable bank employees’ cope-up with the stress in the work places. Also the stress management techniques work best when they are used regularly, not just when the pressure is on knowing how to de-stress and doing it when things are relatively calm can help one get through challenging circumstance that may rise.

29. **Gopika G. (2014)** - Nowadays the corporate sector is thriving at a high speed that the working class has to work for lingering hours to maintain the standard of living and achieve their basic needs. So is the condition in the hospitals,
colleges, BPO’s and lots of other places. Despite having the modern technological innovations, people have a feeling of over loaded with work and stressed out. The banking sector is of no exemption. An attempt has been made through this research paper to know the experience level of employees and the relative effect of experience on stress level changes. It is found that maximum number of employees in banks is under stress. Majority of the employees try to find solution to relieve them from stress. Also the measures are also suggested in the paper to overcome stress that affects their physical and mental health.

30. S. Ganesh Kumar and N. Deivanai Sundaram (2014) - A cross-sectional study was conducted among 192 bank employees in urban Puducherry. Stress level was assessed by Cohen's Perceived Stress scale and classified into low (0-11), average (12-15), high (16-20), and very high (21 and above) based on the stress scores. Majority of them had high and very high level of stress. The variables that include age group, sex, category of work, smoking and alcohol use were not found to be significantly associated with the stress level ($P > 0.05$). With respect to question items, handling personal problems and things were going their way were answered as fairly often and very often by the majority of the subjects. Stress level among bank employees is high, which necessitates intervention measures for this vulnerable group.
31. **Niharika Student U. V. Kiran (2014)** - Occupational stress is stress involving work. Occupational related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. Occupational stress results from the complex interactions between large systems of interrelated variables. This study examined occupational stress among private and nationalized bank employees from Lucknow city. Hypothesis was tested for occupational stress among private and nationalized bank employees. The result shows that private bank employees had high occupational stress rather than nationalized bank employees. The correlation between independent variables and occupational stress is positive and negatively correlated with various components of occupational stress.

32. **N.R.V. Prabhu (2014)** - Banks and bank employees are playing a very important role for developing the Indian Economy. It is generally believed by the common man that employees of banks may not experience stressors in their jobs when compared to other occupations. To test the validity of this belief the researcher had undertaken a study of bank employees in Chennai. It is the comparative study with reference to the employees of Nationalized Banks, State Bank of India, Private sector Banks and the Co-operative sector Banks in Chennai.
33. **Moon-dol Kim and Sung-Je Cho (2014)** - The study is identify the effects on stress by general characteristics of bank employees. The study covered employees of banks located in the central part of the Republic of Korea who were invited to a questionnaire survey. Based on the results, stress by general characteristics differed significantly by duty and responsibility assigned. The implications of this study will be a basic data for making policies to improve job satisfaction among bank employees.

34. **Bindurani R. S. Shambushankar and A. P. Hosmani (2014)** - The study is highlighting the causes of stress and the effect of stress on employee job performance. The most important aspect for employees in the work place to have a sound mental health in order for them to actualize their full potential and to add value to the organization. Too much work, time boundary, poorly defined responsibilities, an unsupportive boss, a lack of control and many other factors can constitute stressors which make an employee physically or mentally ill.

35. **Sunita Rao, Sandhya Mohan and Bhawana Pandey (2014)** - In the modern world of 21st century stress is termed as disease of century as it is believed to cause more ailments than anything known to modern medicine. Stress in occupation is a condition or a feeling experienced when an employee perceives that demands placed on him exceed the personal and social resources he is able to mobilize. He has a
feeling of losing control over events, which is stressful. In the study analysis of the level of occupational stress and performance level among Public and Private sector bank employees. Conclusion of the research was that, while Private sector bank employees expressed inter-role distance, role expectation conflict and role overload as factors causing stress, Public sector bank employees showed disagreement towards almost all the factors causing stress.

36. **A. Xavior Selvakumar & S. Lawrence Immanuel (2015)**³⁹ - Stress refers to the strain from the conflict between our external environment and us, leading to emotional and physical pressure. In our fast paced world, it is impossible to live without stress, whether you are a student or a working adult. Job stress level of permanent employees in private and public sector banks, results founded the public sector banks’ employees significantly affected more by stress due to no control on their jobs, social unsupported by the mangers, and mechanistic and strict organizational structure than the private sector bank’s employees. This article highlights employees stress management in public and private sector banks in Nagapattinam district.

37. **A. Mahalakshmi and P. Jeyasri (2015)**⁴⁰ - Stress will be in every aspect either personal or official. The stress can be avoided only by handling the situation in the right direction. The management should take initiative to engage the employees with the training on motivational factors.
Identification and controlling of negative feelings with a realistic approach of perceiving life and replacing of negative and rigid thoughts with positive, flexible and realistic thoughts for behaving rationally and productively. The behavioral approaches to stress management include exercise, and eating a balanced and healthy diet as well as scheduling time for leisure and pleasure.

38. **P. Kannan and Suma U. (2015)** - This research shows that a large number of bankers are facing high stress because of their job and the reasons behind this stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is lack of management support to employees. The employees can notice a number of symptoms indicating high level stress among them. However, with the help of proper management techniques by management, the bankers stress level can be reduced to great extent. The type of research conducted is causal as this research explores the effect of one variable over other. It aims to determine the cause-effect relationship between factors causing stress and their impact on banker’s personal life and health.

39. **D. Chitra and V. Mahalakshmi (2015)** - The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service diversification and global banking. Stress is unavoidable on the part of the employees as the systems,
procedures; techniques are getting complicated with the use of advance technology. Every employee cannot cope with such rapid changes taking place in the jobs. This will lead to arising of stress among employees. This research has conducted to know the reasons of stress among the bank employees and the ways used by employees to cope with the stress generated at workplace. It is found that maximum number of employees in bank’s remains in stress. Majority of employees try to find solution to relieve them from stress.

40. **Sunil Gupta (2015)** - Stress is body's reaction to any demand whether the cause of stress is a physical danger, a family crisis, emotional stress such as a fight with a beloved one or the boss, preparation for examination or interview or a new and demanding assignment at the office. Self-control system is the backbone of stress physiology. Stress affects the mind, body and behavior in many ways and every one experiences stress differently, there sign and symptoms that you may notice when you are experiencing stress. There sign and symptoms fall into four categories: Feelings, thoughts, Behavior and Physiology: The stress relating to job have become predominate feature of modern life, exerting for reading effects as off the job. Occupational stress is an increasingly important in health problem and a significant cause of economic cuss. Occupational stress may produce both overt psychological and physiologic disabilities. Stress has harmful physiological and physiological effects on employees. Stress in a major cause of employee turnover and
absenteeism. Stress experienced by one employee can affect the safety of other employee. By controlling stress, individual and organization can be managed more effectively. Increased competition due to the entrance of more private corporate sector bank, introductions of new technologies etc. there changes. The employee in the banking sector is experiencing a high level of stress.

41. **G. Radha (2015)** - Banks are among the top ten high stress workplaces in India. Elucidating the causes of occupational stress is important not only for its potential implications for stress management at banks but also for enhancing an understanding of strategic human resource management. The study is addresses the specific problems of bank employees related to occupational stress. The study throws light into the pathogenesis of various problems related to occupational stress among public sector bank employees in Tiruvarur. The result of the study reveals that the officers and clerical staff experience high level of occupational stress and sub staff experience moderate occupational stress.

42. **Risham Preet Kaur & Poonam Gautam Sharma (2016)** - Despite of feeling relaxed with the advent of modern technology and innovations in the banking sector, employees are feeling overloaded with work and stressed out. With the advancement in technology, banks have to make rapid changes. It has become hard for employees to cope
with these changes. This attempt has been made to study the causes and effects of stress amongst bank employees. The ways to manage stress has also been suggested. Measures to overcome stress that affects the physical and mental wellbeing of employees are also suggested.

43. **Pooja Chatterjee (2016)**: Employees are increasingly recognizing that work is infringing on their personal lives and they are not happy about it. Evidence indicates that balancing work and life demands now surpasses job security as an employee priority. They want a life as well as a job. The study assess the occupational stress, job satisfaction and mental health of employees belonging to two professions namely bank and IT firms comprising of both private as well as private sector. The need was felt so as to aid the personnel to combat with various dimensions of occupation stress and job dissatisfaction and to inculcate feelings of organizational citizenship behaviour and commitment and reduce employee turnover costs and attrition which is on the rise these days.

The various aspects of the employees have been studied in order to know the problem job stress its causes and consequences. These studies have focused on different aspects of the job stress like sources of stress, stress symptoms, stress management, etc. Despite the fact that the field is quite fertile for the researchers, not many comprehensive studies have been conducted to explore the job stress among employees of commercial banks. No study has so far, been attempted on the subject in Maharashtra state. In order
to fill up this vital gap in the existing field and make a modest contribution in this field, the present study is undertaken in the commercial banking sector in Maharashtra with special reference to employees of State Bank of India, with the specific objectives.

**Importance of Study:**

Research in the area of stress is important for two reasons. *First*, stress is an independent variable influencing employee satisfaction and performance. *Second*, it is incumbent on management to improve quality of life of organizational members. The desire of every employer is optimum productivity. This can only be achieved when the employees work at their best. But one major factor that has been identified in the literature to affect the performance of employees is job stress. Therefore, the employers cannot ignore the influence of job stress in attaining the organizational set goals. The focus of this study is to understand how work stress affects employees’ productivity and also to identify the factors that are responsible for work stress. The present study is an attempt to focus on the stress level and how to reduce that stress from the employees of SBI.

Enough research has not been done in the context of banking industry, because of certain peculiar features, like tight work-ship schedule, work load etc. the changing working scenario of banking industry, due to the sizeable increase in volume of banking business, competitive environment created due entry of new private sectored and foreign banks, has increased the risk of stress among the employees work-ship this industry. It has also affected
the motivation level of employees to a large extent. Therefore, in order to assess the work stress and its impact on motivation of employees in banking industry, the present study has been taken up. This study highlights the reasons behind the stress and also gives suggestions to overcome from those stressful environments. Certainly this research is helpful for the State Bank of India as well as for the employees working in the commercial banks. The application of the findings of this study is mainly for the design and implementation of the most effective strategies for dealing with job stress in SBI. However, it is hoped that the key ideas can be transported to any workplace wishing to increase or enhance employees’ productivity.

**Objectives of the Study:**

The specific objectives of the study can be stated as follows:

1. To study the existing HRM policies and practices of SBI.
2. To examine the nature and causes of job stress in commercial banking Sector.
3. To study the stressful environment factors of the commercial banks.
4. To investigate the effect of job stress on employees’ performance in State Bank of India.
5. To study the recent practices adopted by SBI to reduce the stress.
6. To study the stress levels among the different employee groups such as Managerial level, probationary officer level and Clerical level of employees of SBI.
7. To analyze the effect of stress on employees at SBI.
8. To identify the different methods and techniques to reduce work stress and suggest various stress reduction techniques to alleviate stress.

**Research Methodology:**

Commercial Banks in India have been classified into Public Sector Banks, Private Sector Banks and Co-operative Sector Banks. Public sector banks are further subdivided into State Banks of India and its Associates and other Nationalized Banks. Private sector banks have been classified into private sector banks and foreign banks, in addition to this co-operative sector do operate banks under the classification Co-operative Banks. Further for this study the researcher has taken the State Banks of India. Data were collected from the sample bank groups adopting convenience sampling method. It is also identified that the number of employees in each branch are also handful. Based on the total number of banks situated in Maharashtra state, the total sample size of 160 respondents comprising of 80 branches of SBI were taken for the study.

Both descriptive and explanatory research methodologies are adopted in this study. This is because job stress, which is the main concept in the research, cannot be quantified nor captured by a single research method. A study of this nature requires a wide collection of opinions on the subject matter and one of the ways of achieving this is through administration of questionnaires. As such, self-administered standardized questionnaire is used to gather all relevant information on the subject matter. The study is
A Study on Stress Management of Employees at Commercial Banks with Special Reference to State Bank of India.

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descriptive in nature and Normative Survey method is chosen by the researcher. The researcher had chosen the stratified random sampling method for the present study. Under stratified sampling the population is divided into three sub-populations that are individually more homogeneous than the total population which are called strata and then to select items from each stratum to constitute a sample. The respondents were drawn from State Bank of India employees from working in the selected districts of Maharashtra State of India. The size of the sample is 160 respondents. The main objective of the study is to assess the stress levels of Managerial level employees, Probationary level employees and Clerical level employees. The open and closed ended questionnaire is used for the study.

**Data Sources:**

Both primary and secondary data is used.

- **Primary Data:** The primary data is collected from the respondents by administering a structured, open and closed ended questionnaire and also through observations, interviews and discussion with management teams.

- **Secondary Data:** Apart from primary data the secondary data is collected through Research books, Journals, Records of SBI, websites, etc.

**Sampling:**

- **Sample Size:** There were 375 SBI branches in 33 districts of Maharashtra state. Out of them 15 districts is selected for the
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study in which districts highest branch banking networks are existed. The population samplings of this study are 160 employees of Managerial Level, Probationary officer level and Clerical level bank employees. The details of samples selection is showing below.

Table No. 2.02:

List of Sample selections.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>District</th>
<th>No. of Branches</th>
<th>Selected No. of Branches (25%)</th>
<th>No. of Employees selected</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mumbai</td>
<td>121</td>
<td>30</td>
<td>60</td>
</tr>
<tr>
<td>2</td>
<td>Pune</td>
<td>39</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>Nagpur</td>
<td>32</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td>4</td>
<td>Thane</td>
<td>28</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>5</td>
<td>Nashik</td>
<td>13</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>6</td>
<td>Raigad</td>
<td>12</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>7</td>
<td>Chandrapur</td>
<td>10</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>8</td>
<td>Aurangabad</td>
<td>9</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>9</td>
<td>Ahemadnagar</td>
<td>8</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>10</td>
<td>Akola</td>
<td>8</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>11</td>
<td>Kolhapur</td>
<td>8</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>12</td>
<td>Amravati</td>
<td>8</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>13</td>
<td>Ratnagiri</td>
<td>8</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>14</td>
<td>Sangli</td>
<td>7</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>15</td>
<td>Jalgaon</td>
<td>7</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>318</strong></td>
<td><strong>80</strong></td>
<td></td>
<td><strong>160</strong></td>
</tr>
</tbody>
</table>
• **Sampling Area:** The researcher selected district places branches of SBI in Maharashtra State.

• **Sample method:** The research is made by the survey in accordance to the convenience of the employees. So the sample type is convenience sampling.

• **Tools of Data Collection:** A Questionnaire was administered to assess the job stress levels among the employees operating in the sample study banking organizations. A structured questionnaire and personal interviews techniques is used for primary data collection. Four or Five point Likert scale is used for measuring attitude and level of stress of employees.

**Statement of Hypotheses:**

The following hypothesis also formulated for the study:

1. Managerial level employees are more stressful with compare to clerical level employees.
2. The Bank Management of SBI effectively handling the stressful situation of employees.
3. The Stress Management Programmes organized by SBI is effective for employees.

The method of summary statistics for testing the hypotheses, such as mean score and standard deviations, percentage comparisons were arrived at through the application of simple formulas. Chi-square values were applied in order to ascertain the
level of significance. The perceptual data thus generated was statistically processed, tabulated and analyzed manually as well as with the help of computer software packages.

Scope of the Study:

To fulfill the objectives of this research, the study is undertaken to analyze the stress management at State Bank of India. The study is conducted on one of the important banking organization, namely State Bank of India operating in selected districts of Maharashtra State only. The scope of the study is extended only to the employees working in State Bank of India in Maharashtra State. It does not cover employees in the other banks. The study is limited to the three levels of employees designated as Manager level, Probationary officers level and Clerical level employees. The survey method attempts to analyze the current phenomenon and have short term validity. The validity of the study will be depends on the quality of response given by the respondents.

Research limitations:

The main limitations of the study have been related to time, sampling, hesitation and biasness among the employees in their views. Moreover, other banks operating have not been taken in this study due to time and cost constraints. The other limitations of the study are-

1. The data is based on individual opinion which may bring in some bias.
2. The survey has been conducted among 160 employees of only SBI and therefore the findings of the study are not applicable to other banks.

3. The sample consisted of managerial, probationary officers and clerical level employees personnel of SBI branches.

4. To establish the generalization of the results, within the context of Indian banking Industry, it needs to be surveyed among other employees and other organizations of both public and private sector of banking industry.

**Chapter scheme:**

1. Introduction to Study.
2. Research Methodology and Review of Literature.
3. An Overview of the Commercial Banking industry and the mission and their strategy.
5. Impact of stress on SBI employees.
6. Primary data analysis.
7. Conclusions and Suggestions.
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