Dynamics means the forces acting on the team members or on a team for group integration. These forces are physical as well as psychological. In the work set up, there are important performance measures such as job satisfaction, absenteeism, psychological well being, productivity etc. Each measure has various psychodynamics. In this modern world, everyone is involved in cut throat competition to obtain his/her goals. Women are equally representing the global world. To have job satisfaction and balanced mental health, they also face various difficulties, i.e., work stress, adjustment problems etc.

The present study aimed at studying the relationship between Work Stress, Job Satisfaction, Psychological Well-Being, Marital Adjustment and Self-Efficacy among working women in banking sector. Public banks, included State Bank of India (SBI), State Bank of Patiala (SBP), Punjab National Bank (PNB), Oriental Bank of Commerce (OBC), Allahabad Bank, Bank of Baroda, Central Bank of India (CBI). It incorporated five major variables: Work Stress, Marital Adjustment, Self-Efficacy, Psychological Well-Being and Job Satisfaction.

Work Stress has been described as a condition worth intracting with worker’s characteristics to disrupt psychological and physiological homeostasis (Margolis and Kroes 1974). Twelve measures of work stress, i.e. Role overload, Role ambiguity, Role conflict, unreasonable group political pressures, Responsibility for persons, underparticipation, powerlessness, Poor peer relations, intrinsic impoverishment, low status, strenuous working condition, unprofitability were measured. Their sum total was taken an as index of total work stress.

Marital adjustment means the ability to meet day to day demands, vicissitudes and responsibilities of marriage with whatever degree of emotional equanimity and efficiency required at the time (Schneider, 1960).
Limitations and Suggestions

- The banking sector is a very large industry. The economy of entire nation is dependent upon it and it absorbs a large number of human resources. This research study would have fetched more fruitful deliberations, if the larger sample i.e. app. 500-700 subjects would have been taken.

- In this research study only public sector banks have been taken up. The study would have been more informative if a comparative analysis between private and public sector’s female bank employees would have been taken, as the private sector of banking industry is in great demand in this era of globalization.

- The research would have been more informative and pragmatic if the gender differences (Male and female) would have been studied in relation to independent and dependent variables.

- The present research has focused only at clerical staff, but as we know that the managerial staff has more work stress and pressure, the research would have been more enlightening if both the cadres, i.e., managerial and clerical would have been taken.
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Self-efficacy is one of the most important self-related cognition, which relates to the individual's sense of personal efficacy to produce and regulate events of their life. Bandura (1986) defines it as, "People's judgements of their capabilities to organize and execute course of action required to attain designated type of performances".

Well-being is a state in which a person thinks about the positive aspect of herself. General well-being as a construct refers to the harmonious functioning of the physical as well as the psychological aspect of the personality, giving satisfaction to the self and the society (Verma, Dubey and Gupta, 1988). Psychological well-being is regarded in relation to general well-being of employees and their mental status, i.e., control, relaxed emotional behavior, social support. Two measures of well-being, i.e., physical well-being and psychological well-being were measured. Their sum total was taken as an index of total well-being.

Job satisfaction is the favourableness or unfavourableness with which employees view their work. Satisfaction out of job for working women is quite dependent on the intrinsic and extrinsic characteristics of their job and their individual qualities.

Keeping the above mentioned variables in the view, the following hypotheses were formulated:

1. There would be negative relationship between work stress, psychological well-being and job satisfaction amongst working women.
2. There would be positive relationship between marital adjustment, psychological well-being and job satisfaction amongst working women.
3. There would be positive relationship between self-efficacy, Psychological well-being and job satisfaction amongst working women.
4. There would be positive relationship between marital adjustment and self-efficacy amongst working women.

5. There would be negative relationship of work stress with psychological well-being, job satisfaction, marital adjustment and self-efficacy amongst working women.

6. There would be significant contribution of work stress, marital adjustment and self-efficacy in the determination of job satisfaction amongst working women.

7. There would be significant contribution of work stress marital adjustment and self-efficacy in the determination of psychological well-being amongst working women.

The study focused on female clerks of different branches of public banks of Haryana. A correlational design was used to fulfill the objectives of the study.

Tools used in the study were occupational Stress Index (Srivastava and Singh, 1984), Marital Adjustment Questionnaire (Kumar and Rohtagi, 1985), Generalized (Self-Efficacy Scale, 1992), P.G., I Health Questionnaire (Verma & Pershad, 1985) and Job Satisfaction Scale (Singh and Sharma, 1986). All these tests were individually self-administered. The scoring was done manually as per instructions given in manual.

The objectives of the present study are:-

1. To study the relationship between work stress, psychological well-being and job satisfaction among working women.

2. To study the relationship between marital adjustment, psychological well-being and job satisfaction among working women.

3. To study the relationship between self-efficacy, psychological well-being and job satisfaction among working women.
4. To study the relationship between work stress, marital adjustment, Self-efficacy, psychological well-being and job satisfaction among working women.

5. To examine the contribution of work stress, marital adjustment and self-efficacy in the determination of job satisfaction and psychological well-being.

The data was subjected to three types of analyses, i.e., Product moment correlation, Principal component factor analysis and regression dialysis. Inter Correlations between subjects (as hypothesized) showed positive interrelationship between marital adjustment, self-efficacy, psychological well-being and job satisfaction. Negative relationship was obtained between Work Stress in relation to Job Satisfaction, Psychological Well-Being, Marital Adjustment and Self-Efficacy in working women. On the other hand when taken separately, a positive relationship was found between Job Satisfaction, Psychological Well-Being, Marital Adjustment and Self-Efficacy in the working women.

Principal component factor analysis of all the variables at clerical level of working women in banks was made. Four significant factors explaining a total of 75.9% of the total variance were extracted. The nature of significant loadings revealed following descriptions of factors.

**Factor-I** dealt with ‘work stress-I’ rendering significant (+ve) loadings on the following measures, i.e., RO, RA, RC, UGPP, RP, UP, PLN, PPR, II, LS, SWC and TWS. Unprofitability did not load significantly on this factor. This factor clearly confirmed the ‘construct validity’ of occupational stress index.

**Factor-II** dealt with ‘psychological well-being’. It revealed the highly significant (+ve) loadings on the measures of physical well-being, psychological well-being and total well-being.
Factor-III dealt with work stress-II as showing positive loadings on two measures of work stress i.e. poor-peer relations and unprofitability.

Factor-IV revealed effectiveness, showing significant relationship between self-efficacy, marital adjustment and job satisfaction.

This was the factorial structure of various variables taken in the present study.

Further, the Regression Analysis was done to examine the role of work stress marital adjustment and self-efficacy on the job satisfaction and psychological well-being of female clerks. The results revealed that work stress and self-efficacy have emerged as significant predictors of job satisfaction. Marital adjustment has emerged as significant predictor of psychological well-being.