Chapter No. 05:

Strategies of Stress Management.

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Introduction:

Employees are greatest resource of an organization. Attracting and retaining the right people is critical to the success of an organization. When it comes to human environment, it focuses on human aspects that influence an employee’s performance and job satisfaction. Job satisfaction has been defined as the amount to which employees have a positive sentimental direction towards employment by the organization. Job satisfaction creates innovative ideas among the employees. Individuals may become more loyal towards the organization. Employees will be more satisfied if they get what they expected with efficient work life balance and stress management policies.

Stress is an inevitable concomitant of organizational life. Its source in an organization is task or role related. An organization being a network of roles performed in interconnected positions is dynamic in nature. The complex and dynamic environment in which organizations have to exist adapt themselves and grow, add to further stress at work. These environment forces include rapid technological advancements, their adaptations in organizations of consequent changes, in the nature of jobs, the demands made on employee skills, increased employee expectations about the quality of work-life and in congruence perceived organizational outcomes or benefit, changes in organizations in terms of downsizing, mergers, expansions, closures, etc. affecting employment security, social relations at work and upward mobility. Stress is the psychological and physiological reaction that takes place when one perceives an imbalance in the level of demand placed on the capacity to meet that demand on individuals.
Stress and Banking Sector:

Stress management can be defined as intervention planned to decrease the force of stressors in the administrative center. These can have a human being focus; aimed at raising an individual’s ability to cope with stressors. The banking sector in India has undergone tremendous changes with increased competition, increased levels of deregulation, which has facilitated the Indian Banking system and has placed enormous pressure and has created stress in the bank employees. Occupational stress has been a much commented upon phenomenon of the 21st century. Stress has become an inevitable part of human life in recent times and it makes life more challenging and innovative. The lifestyle of the employees has become very complex, due to which their mental health gets affected. In 1991, after liberalization, privatization, and globalization, all sectors have undergone major reforms, including the banking sector. With the opening of the banking sector, nationalized banks had to face fierce competition from private and foreign banks.² The psychosocial well-being of an employee is very crucial to have a productive work force. The productivity of the work force determines the success of an organization. In an age of highly dynamic and competitive world, bank employees are exposed to all kinds of stressors that can affect them on all aspects of life.

The problem of stress in Banking Sector:

The problem of stress is inevitable and unavoidable in the banking sector. In order to manage stress within the organization, it is recommended that the organization encourage employee
development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. The more informed the employee, the less stress and the more productive the employee will become. 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 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.

**Organizational Coping Strategies:**

Organizations may have different reasons for wanting to implement stress management initiatives. One reason may be the need to reduce the costs to the organization of stress-related illness, absenteeism and staff turnover. It may be a humanitarian desire to improve working conditions. There may be regulations in place regarding the listing and assessing of workplace hazards, including hazards to mental health such as psychological stress, and to provide a safe working environment. An organization might wish to be seen as caring and as looking after their employees in
order to raise morale or improve the company image as well. A final reason for wanting to make these changes may simply be to follow current trends, where other such organizations are introducing stress management intervention.³

Whatever the reason, the issue of workplace stress can no longer be ignored, and it is necessary for changes to be made where unhealthy work environments exit. This calls for stress intervention and management strategies. There are a broad range of interventions that can be used to manage stress in the workplace. These include interventions that aim to change the individual, the individual’s relationship with the organization, and the organization. Three broad aims of stress management interventions include: Prevention through control of hazards by design and worker training to reduce the likelihood of workers experiencing stress, timely reaction to improve the ability of managers to recognize and deal with problems as they arise and rehabilitation which often involves offering enhanced support such as counseling to help distressed workers cope and recover.⁴

The Organizational Oriented Strategies for Coping with Stress:

1. **Flex time:** Allowing workers to start or end the workday earlier or later can reduce work/life stress, especially for working parents. Flex time can also reduce the stress of commuting in rush hour traffic.

2. **Job sharing:** This allows at least two people trained to perform each job, enabling each employee to have time off without losing productivity.
3. **Work from home:** Working from home results in higher morale and job satisfaction and lower employee stress and turnover. The prime reason is that working at home provides employees more control over how they do their work, working at home also helps workers better manage work / family demands.

4. **Longer lunch hours:** Extending the lunch hour may help discourage snacking and fast food. Adequate time may also encourage time for calming or other stress-reduction activities such as walking.

5. **Healthcare advocacy:** Offering an expert who can personally address healthcare issues, such as helping to resolve medical bills and interacting with insurance and providers, can help employees reduce worry and stay focused on their job.

6. **Employee Assistance Programs (EAP):** EAPs are typically offered by the HR department as part of the employer's health insurance plan to assess and address personal issues that affect employee performance and productivity. Issues can range from substance abuse to family problems, and EAPs often include counseling benefits. EAPs for substance abuse can reduce workers’ compensation claims, employer healthcare costs, and absenteeism.
7. **Stress management programs:** Conducting stress management programs at organizational level, with the objective of creating awareness about stress and making employees to learn stress management techniques.

8. **Physical activities planned in job design:** The body can release stress, better through physical exertion, as physicians were suggesting, indulging any kind of physical activity is recommended while job design.

**Effective Stress Management Practices in Banks:**

Due to recession in the global market and cut-throat competition, banks are facing many challenges. As a response of which, they have to make efforts to increase their efficiency. Banks, these days, are restructuring themselves. This results in more workload on their employees.\(^5\) Organization stress ultimately results in employee turnover, changes in employees’ behavior and attitude. A little organization stress is healthy as it increases the efficiency. But stress beyond limits destroys the inner peace of the employees and ultimately hampers the growth of the individual as well as the organization.

With the rising problem of stress, stress management has become very important. Stress Management refers to the wide range of techniques and psychotherapies which can prevent and control an individual’s level of stress. Thereby, improving everyday functioning of an individual. Stress management can have any of the three solutions – prevent or control, escape from it, or learn to
adopt to it. As it is said that prevention is better than cure, steps should be taken at the initial stage to prevent the stressors rather than curing its harmful effects or bearing heavy costs after being affected by it. Effective stress management can be done at the individual level as well as at the organizational level in various ways. Stress management can be divided into two phases: the first is coping with stress and the second is facing the stress with the help of relaxation techniques such as meditation. As every individual is different, psychotherapies should be used. Banks should treat people at work differently, treating them with respect and valuing their efforts. Banks should introduce Employee Assistance Programmes (EAPs) and stress control workshops according to the level of employees as level of stress and employees are directly related. If psychological wellness and health of the employees are improved, productivity shall also increase. Because it is said that, “a Healthy Employee is a Productive Employee”

**Stress Management Programmes:**

Organize a stress management program that focuses on different leave categories of employees’ at all hierarchical level. Many situational observations of employee employer interaction identified within the organization can lead to stress at work. Organize stress management training programs’ with specific human resource development goals in consultation with senior management. Successful stress management training programs requires the involvement and support of top officials and the cooperation from employees. It depends upon a clear plan, ongoing evaluations of progress, and clear goals for measuring success.6
To increase the productivity and efficiency of the banks, banks have come forward with a number of solutions. Banks are employing Human Resource practitioners to solve these issues. Human Resource Department has become an integral part of Bank. Human Resource Practitioners are being involved in planning decisions. Banks are implementing various strategies at all the levels so that workplace stress can be eliminated.

- Employees’ health is being given priority over other things.
- Effective communication strategy is a tool through which the effect of most of the stressors like uncertainty, insecurity and fear of job loss can be eliminated.
- Employees are being reassessed after accomplishment of every task.
- It has been proposed that Employee Development Programmes should be conducted from the initial stage so that employees can easily understand the working environment.
- Stress Control Workshops are being conducted by Banks according to the level of employees.
- Stress in banking sector is mostly due to excess work pressure and work life imbalance. Stress brought by work, family life or substance abuse affect the employee's workplace productivity. Management should take several initiatives in helping their employees to overcome work-family conflict. Banks should support and encourage taking up roles that help employees to balance work and family life. Employees also need to take steps at their own level. Individuals should take steps to improve their interpersonal relationships. Meditation and yoga is also a solution to this. Employee Assistance
Programmes (EAP) should also be introduced to solve the problem. Employees are provided assistance. Expertise is employed for providing counseling service to various employees. Face-to-face counseling and telephone counseling is a tool of EAPs.

Thus, professional help and stress management programmes if implemented carefully can help in minimizing workplace stress and overcoming all the obstacles in the growth of banking industry. If psychological well-being and health of the employees is enhanced, the banking industry would make more revenue as well as improve employee retention in the coming future.

**Components of Stress Management Programme:**

The banks should organize programs on stress management training with definite HRD goals in consultation with board or senior management members. A productive Stress Management training programs requires the support and involvement of top management and the cooperation from workers. Also, it depends upon a clear goal for measuring success, clear plan and ongoing evaluations of progress. The important components of stress management programme are-

- Duties associated with job.
- Relationships with the co-workers.
- An unsupportive sub-ordinate/ supervisor.
- Fear towards organization/management.
- Lack of communication and consultation.
• Too much interference with employees’ social, family or private life.
• Too little or too much to do.
• Too much work pressure, unrealistic targets and deadlines.
• Lack of or inadequate control over the way the task is done.
• Task that is not demanding enough or too difficult.
• Being in the wrong job and poor working conditions.
• Feeling job difficulty and undervalued.
• Feedback, Insecurity and threat of unemployment.

**Stress Management Techniques in Baking Industry:**

1. **Acknowledge stress is good:** Make stress your friend. Based on the body’s natural ‘fight or flight’ response that burst of energy will enhance your performance at right moment.

2. **Avoid stress sneezers:** Stressed people sneeze stress germs indiscriminately and before you know it, you are infected too. Protect yourself by recognizing stress in other and limiting your contact with them or if you have got the inclination, play stress doctor and teach how to better manage them.

3. **Learn from the best:** When people around are losing their head, who keeps calm? What is their attitude? What language do they use? Are they trained and experienced? Figure it out from a far or sit them down for a chat. Learn from the best stress managers and copy what they do.
4. **Practice heavy breathing:** You can trick your body into relaxing by using heavy breathing breathe in slowly for a count of 7 then breathe out for a count of 11. Repeat the 7 – 11 breathing until your heart rate slows down, your sweaty palms dry off and things start to feel more normal.

5. **Give stress thoughts the red right:** It is possible to tangle yourself up in a stress knot all by yourself. If this happens, then that might happen and then we are all up the creek most of these things never happen, so why waste all that energy worrying needlessly?

6. **Know your trigger point and hot spots:** presentations, interview, meetings, giving difficult feedback, tight deadlines... my heart rate is cranking up just writing these down. Make your own list of stress trigger points or hot spots.

7. **Burn the candle at one end:** Lack of sleep, poor diet and no exercise wreaks havoc on our body and mind. Kind of obvious, but worth mentioning as it’s often ignored as a stress management techniques. Listen to your mother and don’t burn the candle at both ends.

**Stress management Strategies:**

1. Take adequate steps to redesign jobs, which are taxing to employees' abilities and capacities.
2. To reduce the workload role slimming and role adjustment process should be resorted to.
3. Encourage the cross-functional and interdepartmental work arrangements to reduce work related stress among low performers and low achievers.

4. Facilitate role enlargement, role linkage and role enrichment to manage role isolation, self-role distance and role erosion.

5. Adequate role clarification to be made whenever necessary to eliminate role ambiguity.

6. Introduce more job oriented training programs, which improve employees’ skill and their confidence to work effectively.

7. Do concentrate on career planning to manage role stagnation.

8. Encourage open channel of communication to deal work related stress.

9. Let the employee clear about hard work related reward and smart work related reward.

10. Adequate resources i.e., material, technical and human, should be extended to make employee feel safe and secure to perform their work effectively.

11. Undertake stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.

12. Ensure justified use of grievance handling procedures to win trust and confidence of employees and reduce their anxiety and tension related to job related problems.

13. Encourage involvement of leaders and personnel at various levels in all phases of strategic interventions to ensure successful and long-standing interventions.
14. Formulate HRD interventions and individual stress alleviation program.
15. Introduce 'Pranayam' as a holistic managerial strategy to deal with occupational strategy.
16. Provide counseling on work related and personnel problems and support from a team of welfare health and counseling staff.
17. Attractive system of reward and recognition of good work.
18. Ensure an organizational climate with career planning and career growth to ensure further the retention of talented employees.
19. Extend the counseling practices at employee family level including dependents and relatives.
20. Effective follow up should be made to different leave category absentee employees.
21. Organization should organize regular checkup and those found suffering from very high stress should be subjected to stress management process.
22. Cut back excessive hours, which directly affect the employee's physical fitness.
23. Develop realistic self-concept among employees that is neither inflated nor deflated.
24. Encourage management to practice proactive approaches rather than reactive approaches as a strategic step.
Steps to Improve Stress Management:

1. **Recognize that Stress is Internal - Not External:**
   Stress is not something that happens to us. It is our reaction to something. Person ‘A’ may experience overwhelming stress with regard to a particular person, place or situation. Whereas Person ‘B’ may encounter the exact same person, place or situation with minimal or no affect on his or her stress level. Generally speaking, a person’s personal strengths, relationship skills and project skills will determine his or her reaction to a potentially stressful situation. The ability to use their area of control (actions, reactions, emotions, and attitude) can also be very helpful in diffusing stress.\(^8\) The more a person believes he or she can control stress, the easier it will be to develop effective stress management skills.

2. **Anticipate Stress - Identify Your Personal Stress Triggers:**
   When you think of lack of time, energy and/or money, what specific people, places and/or situations come to mind? Make a list of your stress triggers, and then develop a personal strategy for lessening or eliminating the stress associated with each one.\(^9\) In some cases, you may be able to eliminate stress entirely by avoiding a particular stress trigger all together. With regard to people, places and situations you cannot avoid all together, controlling stress will be the goal. Stress management strategies in these cases could include setting personal boundaries and limiting the
time you spend with each stress trigger. Planning ahead can also lessen stress. Being more prepared for an interview or monthly presentation, for example, will increase confidence that can result in a much calmer and less stressful situation.

3. **Recognize and React to Unexpected Stressors:**

Potential stressors, such as a new boss, a sudden trip to the hospital or a natural disaster, can occur at any time. Stress management strategies for dealing with these scenarios would be to:

*Keep perspective:* Stay as calm as possible and take at least a minute to think. Even in emergency situations, haste and emotion can make the situation worse.

*Take Control:* Remember you’re area of control and use decision-making / problem-solving skills to work through situations beyond your control.

4. **Be Flexible:**

Focus on the goal and maintain principles, but be flexible with details. Stress can be lessened by keeping the big picture in mind and not wasting time on minor details. Decide how flexible you can be in a given situation. Being too flexible to the point of abandoning goals and principles will not result in less stress. Letting people walk all over you will only make things worse and result in more stress.
5. **Accept Change as Part of Life:**

   *Change happens:* Evaluate life changes, learn from them and move on. Plan for the future, but focus on the present.

   *Look for opportunity in every change:* even the negative ones.

   *Expect a domino effect:* One change usually results in a series of changes.

   *Develop coping skills:* to anticipate and manage change: Self-confidence, goal-setting, decision-making, communication.

   *Evaluate and move on:* After the effects of change are overcome or absorbed: reflect on the cause; determine if or how its impact might have been lessened; and consider how a similar change might be handled in the future.

6. **Organize and Innovate:**

   *Saves time, money and energy:* Organizing your life is not only an important tool in stress management, it also improves attitude and allows time for more important and/or enjoyable tasks. Think of how your attitude and stress level changes when you spend hours looking for something or when it takes two hours to do something that should only take half that time.

   *Logic, common sense and planning are the foundations:* Logic and common sense dictate need. “If I don’t know where anything is, I can’t get anything done.”

   *Planning makes organization possible:* “What will I need?” “How soon?” “What can I throw away?”
Find better ways of doing things: But don’t sacrifice quality. Think ‘outside of the box’ and look at old ideas in new ways.

Keep it Personal: Organizational strategies vary from person to person. How much structure do you need? Should you organize everything or just the main items? Can you organize mentally or do you need visual reminders?

Don’t overdo it: Being overwhelmed by your organizational plan defeats the purpose. Obsession leads to frustration and does nothing to reduce stress.

Organization Basics: Start small; include all stakeholders; re-evaluate plan in the future.

**Job Stress Effects in State Bank of India:**

Job satisfaction is an interested topic for both employer and employee. It is a most frequently studied variable in the area of organizational behaviour and also a central variable in both research and theory of organizational phenomena ranging from job design to supervision. Job stress is one of the major determinants which affect the job satisfaction, so it is necessary to identify the extent of its effect in a particular organization. Here researcher has identified the extent of job stress effects in State Bank of India in Maharashtra. The various factors of job stress (which affect the job satisfaction) analysed in the study were-

1) Comfortable working with latest technologies,
2) Stress for particular job design,
3) Time enjoyed with the family,
4) Health effects of job,
5) Any activity opt for stress release,
vi) Effects of job rotation and
vii) Counseling of employees.

However, job satisfaction depends upon number of determinants involved around the employee at workplace.

**Stress Policies - Best Practice:**

Its good practice for employers to have a clear and well-publicized policy on managing stress that states how stress risks will be managed in the organization and what support is available to employees experiencing stress problems. This includes both the management, and especially prevention of work-related stress, and organizational responsiveness to non-work stress issues. Although an employer isn't directly responsible for non-work stressors, an employee's well-being and performance at work is, of course, indirectly affected. Good employers are usually those that achieve the best balance between implementing strategies for preventing stress at work and responsiveness to personal domestic crises. Two linked issues are organizational flexibility and trust. Where line managers and employees feel supported by the organization but also trusted to come up with effective, local solutions to stress problems. This usually leads to the best outcomes.

A key thing to remember about a stress policy is that it should be action oriented. It should be clear, simple and reasonably succinct. Managers and staff need to be aware of the policy and what it means for their practice. Because of their key role in identifying, preventing and managing stress, managers usually require training in order to successfully implement a stress
policy. Such training raises their awareness, but also can highlight processes, skills and behaviours necessary for effective stress management.

**Making Positive Changes to Stress Management Practice:**

The following actions will make it much more likely that lasting, positive change occurs:

1. **Make a commitment:** Even if it is a small commitment, to doing something now. Small commitments lead to bigger commitments later. The same applies if you need to get commitment from others or from the organization.

2. **Discuss your findings and conclusions with others:** Important others may be your direct reports, your colleagues, or your own manager. Where appropriate, involve others in the development of plans. Such discussions enable commitment and encouragement from yourself and others and therefore make real and lasting change much more likely.

3. **Don’t try to change everything at once:** It’s very important to prioritize. Focus on what you feel is most important and would have the greatest impact on yourself and others. Start with the most important thing first.

4. **Bear resources in mind:** It’s usually a good idea to focus on quick wins first, those things you can do easily that don’t
have a major resource implication. Also, if these quick wins yield results, you can build a much stronger case later on for longer-term interventions that require a greater investment.

5. **Monitor the results of any changes you make:** This will help you evaluate your actions and provide evidence you can show to others. Such evidence will enable you to influence others e.g. making a strong business case to secure resources for further interventions.

6. **Ask for what you need in terms of skills development:** If through this process you’re able to identify skills development gaps, ask your manager or staff development manager about the availability of relevant training and coaching. Being proactive about your own development needs is usually viewed very positively in organizations and is much more likely to get you the training you need.

7. **Get support:** Making changes can be challenging, so make sure you get the support you need. It’s likely your organization will have a number of support structures and expertise you can call on to help. There may also be external support you can call on. Don’t hesitate to ask for the support you need. Trying to do things on your own with no support is much less likely to succeed.
8. **Keep records:** Write down what you’re going to do and keep records of any changes you make. This is vitally important. Stress is a major health and safety issue with implications in terms of legal compliance, so anything you do to manage stress risks should be recorded in writing. Writing it down is another form of commitment.

**Stress Management in the Workplace: Why It’s important to Managers:**

Stress management in the workplace is a useful skill that many don’t take advantage of. Many of us and leaders alike get caught up in day to day tasks. To many job responsibilities might keep you busy. The result is that stress management is often overlooked or ignored as a solution to business problems. Whatever reason you have for not using stress management techniques is a big mistake. Stress in life today is widespread and has no boundaries. We all deal with stress daily, at work and at home. Stress comes in all forms and can affect emotions and physical abilities. In the workplace, stress can cause all kinds of business issues and concerns. These issues and concerns left unaddressed will ultimately hurt morale and profits. One simple solution to managing stress is to understand what stress management is and how to handle workplace stress. But before we get into solutions explore more reasons why stress management in the workplace is important.
1. **Improves your ability to motivate employees:** The effects of stress on morale and workplace culture can be devastating. Employees can become unfocused, distant, distraught and even short fused. Teamwork may also breakdown. Stressed employees are unmotivated and will make it difficult to set employee motivation strategies in motion. Keep in mind that motivation in the workplace is a powerful technique to build teamwork and sustain employee morale.

2. **Improves your ability to lead:** As a leader, stress management in the workplace could be your best friend. When times are stressed, many employees will look to you for guidance and direction. Some may seek help from you by talking one on one. It will all though depend on the source of the stressor. If you happen to be the stress, then there is bad weather in the forecast. Remember good leaders have the trust and respect of their employees. By properly handling stress and identifying stressful issues correctly you will be able to lead in the tough times.

3. **Allows the meeting of deadlines:** Many times employees become distracted and call out more often when stress arises. Depending on the source of the stressor. Some employees might start not caring and just go through the motions. The result here is the lack of productivity and the missing of deadlines. Keeping a lookout for stressors before they become an issue, should help your business run
smoothly. But remember stress alone is not the only factor that affects productivity.

4. **Decreases chances of unethical issues:** Unethical issues often rear its ugly head in times of high stress. There have been times when unethical practices are used for shortcut purposes. Usually the outcome here is more stress than before. The blame game starts with he said she said or figure pointing. The next thing that will happen will involve human resources and it is investigation. Whenever HR gets involved it ends up being another distraction that you don’t need. Stress management in the workplace can be solution to ethical issues. Many ethics courses have discussed that stress plays a vital role in ethical issues. You may never be able to stop the employee whom chooses to be unethical for reasons that are not stress related. But you can provide ethics and stress seminars to limit the chances of unethical practices.

5. **Reduces possibilities of workplace conflicts:** Workplace conflicts are not uncommon and happen more than you think. Many conflicts occur due to differences in opinions, personalities and sometimes stress. Conflicts that deal with stress usually build up over time and then explode. Learning how to manage conflicts in the workplace will also help. But by managing stress and being aware of a possible issue will make every one’s life easier. Workplace conflicts end up creating chaos and a big distraction you don’t need.
6. **Strengthens communication process:** When stress levels are high, there is a corresponding strong negative effect on communication. The negative actions are less communicating about the job between individuals. Instead employees will talk to others about company issues or problems with particular managers. Attitudes also tend to shift towards angry, bitter and judgmental. The process of communication in the workplace is a key element to business success. When the process fails, it can create a chain reaction. Managers that are strong in handling work-related stress usually can identify a problem and resolve it. This in short strengthens the communication process.

7. **Improves your ability to develop teamwork and team building:** Stress management in the workplace will allow you to build team unity. Many times stress hurts your chance to build teamwork. The leaders who search out stress management resources find positive results. They use handling stress as a tool. Since many employees hate the idea of teambuilding workshops. For the simple reason of stressors in work. So remove the stressor and build team unity.

**Training and Development in Banks:**

There is a need for the continuous training and development of the staff in the areas of customer care services on operational aspects and behavioral aspects of the business. How are the needs identified? The training needs are assessed through task analysis
and performance analysis, which can be conducted through surveys, or from the information furnished by the heads of the departments, customer complaints, even from the reports on 360 degree feedback systems. In case of a large banks, there are two ways of conducting training programmes – through an established department having a full time HRD functionary who oversees all the training and development functions of the banks or through an external trainers coordinated by the HRD department These days banks have recognized the need for training and re-training their staff, in order to develop a competitive edge over their competitors in delivering high quality services to the customers. Traditionnally, banks have recruited young school leavers, and their initial training was either long apprenticeship or on-the-job or formal training in basic routine operations. Aspirants to management position were encouraged to qualify professionally by reading for associate-ship of the Institute of Bankers or an equivalent qualification. It was argued that banking requires exercise of sound training and development programmes for their employees.

**Organizational Climate as a Source of Stressor:**

The climate that persists in the organization can be a potential source of stressors. The freedom given to the plan of work, support given to the views and opinions, participation in decision making, sense of belonging, and provision of good working conditions, free and fair communication, leadership styles and sympathetic approach towards personal problems were considered to measure the stressors in organizational climate. A climate characterizes practices at several levels in the organizations
Stressful organizational climate are characterized by limited participation in decision making, employees not informed of the policies, standards and normal routine activities, use of punishment and negative feedback (rather than rewards and positive feedback), conflicts at workplace and confrontation and no supportive group and leader relations, overall physical working conditions not well managed and irritates the employees.

A friendly organizational climate nurturing stress free employees at all levels affecting the quantity and quality of task performance and job satisfaction must prevail for the progress at individual and organizational levels. Socially supportive climate benefits employee’s mental health, with lower rates of anxiety and depression in supportive settings. Where collective climate exists (where members who interact with each other share common perceptions of the organization) research observes that shared perceptions of undesirable organizational features are linked with low morale and instances of psychogenic illness.

**Develop work climate for reducing the stress:**

Modern life is changing very fast and since everyone wants to keep pace with this changing pattern, the life is becoming more and more stressful. It is not only at individual level but also at organizational level, life is becoming more stressful. In such a stressful environment everywhere, it is very important to create such a working climate that not only increases productivity but also assist in making desired transitions as smooth as possible.
along with quality improvements, thus providing job satisfaction to the employees. Organizational climate can be made conducive to develop potential and competencies of the employees and provide opportunities for fulfillment. There is a need for enhanced role of managers who should feel responsible for building a positive, motivating work culture which should ensure optimum utilization of the capabilities of the team members leading to self and organizational effectiveness. If the work climate is not appropriate or a person is not able to adjust with the working environment, then tension creates a stress and then further psychological problems.

**Reduce Stress at Workplace:**

The problem of stress is inevitable and unavoidable in the banking sector. For maximum stress relief, there must be change in one’s internal mental processing and perception of the world. A majority of employees face severe stress related ailments and a lot of psychological problems. Hence, management must take several initiatives in helping their employees to overcome its disastrous effect. This particular research was intended to study the impact of job stress and coping mechanism followed in State Bank of India. If organizational climate related variables such as supportive culture, good and friendly climate, participative working climate, clearly defined authority and responsibility, proper working conditions, worker autonomy exert significant influences on the satisfaction of organizational members, then definitely, it would create a stress free environment and a balanced organization climate that would yield more satisfied organizational members.
Any of the organizational climate dimensions that perceived to be negative and trigger employee’s intention to feel more stress and quit their jobs must be eliminated. To reduce stress at workplace, an organization should eliminate unnecessary rules and procedures that are ineffective and burdensome. Giving adequate decision-making authority makes employees feel that they are valued and treated respectfully and hence will continue to serve the organization. The study reveals that unhealthy organizational climate lead to stress. An effort should be made to have a friendly climate with appropriate physical working condition. The relevance for the development of platforms to intensify communication throughout the workplace is essential which would not only reduce role ambiguity at work but also helps employees prioritize the tasks for better management of work leading to stress free environment and friendly organizational climate.

The productivity of the workforce is the most decisive factor as far as the success of the bank. 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. It appears that executives are mostly using positive re-appraisal, self-controlling and painful problem solving technique to manage stress. This is a healthy sign and it would be a step in the right direction if organization helps executives to be more self-reliant in resolving their own stress.
References:


