Chapter No. 07:

Findings, Conclusions and Suggestions.

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Introduction:

The efficiency of the workforce is the most decisive factor in the growth of any organization. Efficiency of a workforce is interdependent with the ‘health’ and ‘inner peace’ of an employee. Giving more importance to work and less importance to health and family is the main cause behind this workplace stress. Stress, in the present scenario has become a deep rooted evil which needs to be uprooted. Stress itself is a problem which in turn gives birth to a number of problems. There is a dire need of Stress Management Programmes to relief stress and to reduce its harmful effects. This research is an effort to study the need of Stress Management Programmes due to increasing dangers of stress under which it becomes difficult for an employee to work. It has been found that those banks which have adopted stress management strategies have gained a competitive edge over other firms as their employees work more efficiently. These days Stress Management Programmes have proven to be an integral part of any organization.

The problem of stress is an unavoidable in the banking sector. The majority of the bank employees felt that their job is stressful and that stress in turn decreases their performance. The organizational success is purely based on the productivity of the work force. The productivity is associated with the employees’ well-being. The well-being is closely connected with job stress and job satisfaction. The present study examined the level of job stress among employees working in State Bank of India. No single factor alone creates job stress among the banking employees. Factors like overload of work, working condition, role conflict, role ambiguity,
performance pressure, job security, lack of superior support, and technological problem are contributing their considerable share in this respect.

The purpose behind the study is to find out the key factors responsible for creating the level of stress. In addition to this the researcher also studies the causes of stress and proposes remedies to control stress among employees. This study would help the bank management as well as the employees to identify the factors causing stress and coping strategies to be followed. Therefore a study of this type of identifying the stress factors and analyzing the coping up strategies among bank employees will certainly help for developing training programmes in a big way.

Findings:

The following important findings drawn from the study are listed below

- Out of 160 respondents; 67 (41.88%) respondents age group was 30 to 40 years; 59 (36.87%) respondents were selected from the age group of 41 to 50 years and remaining 34 (21.25%) respondents were belongs to the age group of 51 to 61 years. Out of them; 119 (74.38%) respondents selected from male category while; 41 (25.62%) respondents were selected from female category. 66 (40.62%) respondents were graduate; 76 (47.50%) respondents were post graduate and remaining 19 (11.88%) respondents were having professional degrees. 106 (66.25%) respondents were
married; 37 (23.13%) respondents were unmarried and remaining 17 (10.63%) respondents were divorced or separated. 113 (70.63%) respondents were selected from nuclear family while; 47 (29.37%) respondents were belongs to joint family.

- Out of 160 respondents; 26 (16.25%) respondents were having working experience in SBI up to 10 years; 69 (43.13%) respondents having 11 to 20 years of working experience; 47 (29.38%) respondents were having working experience of 21 to 30 years and remaining 18 (11.25%) respondents were working in SBI of more than 30 years.

- Out of selected 160 respondents; 77 (48.13%) respondents were working as clerical level; 50 (31.25%) respondents were working as probationary officer at SBI and 33 (20.62%) employees were working as Branch Manager at SBI.

- It is evident from the study that; 73 (45.63%) respondents were daily worked at an average 8 hours per day; 24 (15%) respondents utilized as an average 9 hours in the bank; 35 (21.88%) respondents have been working at least 10 hours in the bank and 28 (17.50%) employees daily work in the bank was more than 10 hours.

- Out of 160 respondents; 56 (35%) respondents were getting the salary up to Rs. 5 lakh; 45 (28.13%) respondent’s salary package was Rs. 5 to 7 lakh; 31 (19.37%) respondents were
getting the salary from SBI among Rs. 7 to 9 lakh and 28 (17.50%) respondents getting the highest salary package of more than Rs. 9 lakh.

- The study concludes that; 60 (37.50%) respondents were having highest freedom and flexibility in their work; 56 (35%) respondents having normal freedom and flexibility in the work; and 44 (27.50%) respondents thinks that they were having least freedom and flexibility in the work.

- 36 (22.50%) respondents thinks that their job nature is challenging; 58 (36.25%) respondent opined that their job is very interesting to them; as per 39 (24.38%) respondent’s opinion the job is as routine type and 27 (16.87%) respondents feels that their job nature is boring to them.

- The primary data analysis indicate that; 41 (25.63%) respondents thinks that the work culture in their branch was mostly supportive; 51 (31.88%) respondent finds that the supportive work culture was seen rarely in their bank; 46 (28.75%) respondent’s expressed that some time supportive work culture were seen in the bank branches and 22 (13.75%) respondents feels that no any supportive work culture is available in their bank branches.

- 37 (23.13%) respondents thinks that their workload is too much; 38 (23.75%) respondent told that the routine workload is normal excessive; 51 (31.87%) respondents
expressed that their workload in the bank branches were bearable and 34 (21.25%) respondents feel that they have allotted complete normal work load in the bank.

- 36 (22.50%) respondent’s workload has decreased during the last three years; 64 (40%) respondent told that the workload remains changed during the last three years; while 60 (37.50%) respondents expressed that their workload was increased during the last three years in the SBI branch.

- The study finds that; 43 (26.88%) respondent’s work place area is very comfortable; 59 (36.87%) respondent told that the workplace areas is comfortable; 35 (21.8750%) respondents expressed that their workplace areas is not comfortable and 23 (14.38%) respondents complained that their workplace areas is bad.

- The bank employees performing different types of work in the banks. In this matter the study concludes that; 51 (31.88%) respondents feel excellent in performing to play multiple role in banking duties; 40 (25%) respondent ranked ‘good’ to this questions; 32 (20%) respondents ranked ‘average’; 23 (14.37%) respondents feel ‘bad’ to performing multiple types of role in banks and 14 (8.75%) respondents; they do not prefer to change their duties that’s why they ranked worst in this matter.
The major findings of the study is that; 30 (18.74%) respondents feel ‘great’ while working in SBI bank; 51 (31.87%) respondent were ‘satisfied’ by serving job in SBI; 29 (18.13%) respondent’s told that they were unable to concentrate on their job; 29 (18.13%) respondents feel frustrated and depressed while doing banking duties.

36 (22.50%) respondents reported to their senior or superior when they were in problems in the bank; 51 (31.88%) respondent were make discussion with their colleagues when they undergone some work related problems; 31 (19.37%) respondents told that they were contacted to the head of HR department when they were facing some problems in the bank whereas; 18 (11.25%) respondents were not reported any body when they were in problems.

All the selected respondents were asked about the HR policies and practices of the SBI in respect of - Recruitment and Selection, Training and Development, Performance (Appraisal) Management, Job rotation, Workload, & Responsibilities and Compensation, Salary, Incentives, Rewards & Facilities and asked them to rank as Very strong, Strong, Can’t say, Poor and Very poor. In this matter the study concludes that; on an average 49 (30.63%) respondents told that HR policies and practices of SBI bank is ‘very strong’; 44 (27.50%) respondent were ranked to ‘strong’; 4 (2.50%) respondents have no opinion; while 39 (24.38%) respondents told that the HR policies and practices
is ‘poor’ and remaining 24 (15%) respondents ranked to ‘very poor’.

- Every bank employees is under stress while performing the bank duties. 6.20. The present study concludes that; 53 (33.12%) respondents feels high level stress while performing the banking duties; 62 (38.75%) respondent were under moderate stress and 45 (28.13%) respondents were feel low level of stress while performing the bank duties. It is also seen from the above table that; **High level stress seen** among managerial level employees 64 per cent; Probationary officers 42 per cent and Clerical level employee 14 per cent; **Moderate level stress** seen among managerial level employees 21 per cent; Probationary officers 32 per cent and Clerical level employee 51 per cent and **Low level stress** seen among managerial level employees 5 per cent; Probationary officers 26 per cent and Clerical level employee 35 per cent.

- To know the source or cause of organizational stress on employees 20 components were finalized. All these sources / causes were put to the respondents and asked to tick. All these optioned are ranked with 1 to 20.
  1. 149 (93.13%) respondents told that deadline and time pressure is their main source of organizational stress.
  2. As per 143 (89.38%) respondent’s work overload is one of the major cause of their stress.
3. As per the opinion of 121 (75.63%) respondents’ strict rules, regulations and changing policies, structures, technologies and staff are the source of work stress.

4. 119 (74.38%) respondents think that they were working in the bank at a level below of their level of abilities and skills.

5. 113 (70.63%) respondents expressed that over competitive culture is important source of their stress.

6. 107 (66.88%) respondents think that too many responsibilities for people, money or others increases their work stress.

7. 92 (57.50%) respondents stress increased due to excessive control or peer pressure.

8. 89 (55.63%) respondents expressed that lack of help and support from colleagues is one of the reasons of their stress.

9. 87 (54.38%) respondents were stressed due to customer's complaints.

10. 81 (50.63%) respondents were under stress at working place due to long working hours.

11. 79 (49.38%) employees told that the goal or Target achievement conflict leads to their stress level.

12. 77 (48.13%) respondents were under stress due to discrimination in Pay / Salary structure, Promotions and Poor job security.

13. 75 (46.88%) respondents complained that inadequate or shortage of staff in the bank branch creates the stress.
14. 69 (43.13%) respondents agreed that lack of training and career development opportunities were one of the main causes of their stress.

15. 68 (42.50%) respondents’ feels that low participation in decision making increases their stress.

16. 67 (41.88%) respondents were fears about uncertain responsibilities over their shoulders.

17. 67 (41.88%) respondents explained that poor communications across the organization creates the stressful environment.

18. 46 (28.75%) respondents were stressed by unfair treatment by upper level of management.

19. 33 (20.63%) respondents were experienced that due to lack of control over work they were stressed.

20. 31 (19.38%) respondents told that a poor relation with subordinates is also one of the sources of cause.

- To know the individual / personal source or cause of stress on employees 10 components were finalized. All these sources / causes were put to the respondents and asked to tick them. All these optioned are ranked with 1 to 10.
  1. 99 (61.88%) respondents expressed that their family life adversely affecting their work.
  2. 96 (60%) respondents told that personal financial problems are one of the important causes of their personal stress.
  3. 80 (50%) respondents expressed that personal health related problems is another main source of their stress.
4. 79 (49.38%) respondents feel that they are facing the job interfering with home/family life.

5. 76 (47.50%) respondents expressed that too much family responsibilities creates the stress on their mind.

6. 66 (41.25%) respondents feel that their own nature or behavior may be also the cause of stress.

7. 65 (40.63%) respondents think that their job nature is monotonous.

8. 57 (35.63%) respondents were expecting high level of job with compare to their current level job.

9. 41 (25.63%) women respondents expressed that they have duel responsibility of their work & house and it is create the stress.

10. 38 (23.75%) respondents told that unsafe and unhealthy housing environment also increases their stress level.

- 35 (21.88%) respondents told that they were experienced physical stress in SBI bank; 62 (38.75%) respondent were experienced emotional / mental stress in SBI while; 63 (39.38%) respondent’s experienced behavioural stress in the bank.

- It is concluded from the study that; 55 (34.38%) respondents told that their stress mainly related to the organizational culture / situation; 43 (26.88%) respondent agreed that their stress factor mainly related to individual or personal problems; 27 (16.87%) respondent’s told that the stress created mainly by psychological or mental health problems;
and 16 (10%) respondents have no confirm opinion about the question.

- To know that how work stress impact on SBI bank employee. The data were analyzed. It is concluded from the study that-
  - 147 (91.88%) respondents told that due to high stress they were facing bad publicity or loss of reputation in the bank branch.
  - 136 (85%) respondents expressed that the work stress impacted them by absenteeism in the bank; arriving late or leaving early the branch.
  - 127 (79.38%) respondents’ feels that the work stresses deteriorate their work performance.
  - 115 (71.88%) respondents feel that due to stress their working performance is going down and that’s why they fears of transfer from one branch to another branch or stoppage of promotions.
  - 109 (68.13%) respondents told that due to high stress they were escaping from their work responsibilities.
  - 96 (60%) respondents told that in the stressful situation they feel tired or due to stress their health is deteriorating (high blood pressure, hearing problem, mental disorder) / Improper eating habits.
  - 81 (50.63%) respondents experienced that in the stressful situation they undergone memory loss / sleeplessness / tension / anger / accident (Injury).
• 70 (43.75%) respondents agreed that they were overreacting / Irritated / Nervousness / Dissatisfaction with life.

• 58 (36.25%) respondents told that they were suffering from Frustration / Depression in the stressful situation.

• 29 (18.13%) respondents told that in the stressful situation they were undergone excessive smoking / drinking alcohol / chewing tobacco habits.

- The impact of stress is not negative only; it has positive side also. In this regard the study concludes that; 119 (74.38%) respondents told that the low level of stress increased their concentration on work; 78 (48.75%) respondent expressed that a limited stressful situation creates desirable and pleasurable situation in organization; 69 (43.13%) respondents think that under a limited stress the allotted work definitely completed in time; 65 (40.63%) respondents opined that some time stressful situation creates companions among the employees and 63 (39.38%) respondents told that a stress develops the habit to work under critical situation.

- The work stress on any employee definitely impacted on their family. In this regard the study concluded that; 56 (35%) respondents told that the their work stress highly impacted to their family; 64 (40%) respondent expressed routine impact of their work stress facing by their family and 40
(25%) respondents told that they did not reach their work stress up to their family.

- Every bank employee experiences some symptoms under stressful situations. In this regard the study concludes that:
  - Under stressful situation; 149 (93.13%) respondents fears of their performance quality.
  - 137 (85.63%) respondents told that they feel irritable behavior under stressful environment.
  - 120 (75%) respondents were suffering from headache, muscle ache, heartache, Dry mouth, etc.
  - 115 (71.88%) respondents were suffering from depression / hypertension under stressful environment.
  - 101 (63.13%) respondents were feeling of their poor results.
  - 84 (52.50%) respondents feel that inability to work well.
  - 71 (44.38%) respondents were thinking to change of job feeling under stressful environment.
  - 53 (33.13%) respondents undergone loneliness feeling.
  - 62 (38.75%) respondents facing the negativeness in their mind about the job.
  - 38 (23.75%) respondents feel that they were working in wrong organization under stressful environment.

- 48 (30%) respondents told that the bank management completely handle the stressful situation of employee; 46 (28.75%) respondent expressed to a certain extent the bank management solve the problem of stressful situations; 39
(24.38%) respondents told that to a satisfactorily the bank management were involved in stressful situation and 27 (16.37%) respondents complained that the bank management not at all involved in their stressful situation.

- Every bank office adopted some strategies to reduce the stress on employees. In this matter the study finds that -
  - 149 (93.13%) respondents told that their branch encouraging them for internal organizational communication.
  - 140 (87.50%) respondents expressed that their bank encourage them to participation in decision making process.
  - 134 (83.75%) respondents told that their bank continuously promote job rotation & job enrichment in the branch.
  - 128 (80%) respondents told that the bank follows the employees’ feedback about the work.
  - 119 (74.38%) respondents told that the bank conducting employee counseling activities.
  - 106 (66.25%) respondents told that their bank trying to provide safe working environment to them.
  - 93 (58.13%) respondents expressed that they were appreciated and motivation by peers.
  - 84 (52.50%) respondents expressed that they were allowed regular breaks during work to relaxation.
  - 73 (45.63%) respondents told that some time the bank flexible the organizational goal / target.
A Study on Stress Management of Employees at Commercial Banks with Special Reference to State Bank of India.

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- 61 (38.13%) respondents told that the bank arrange fun way to release the stress by way of Music, Cracking jokes, Playing games, Offering tea, coffee in bank premises.

- Only 40 (25%) respondents told that the special counselor is appointed by the bank to counseling the employee about their stress; 87 (54.37%) respondent say “No” while 33 (20.63%) respondents have no idea about the appointment of counselor.

- Every bank employee had undergone the stressful situation at work. To cope the stress the employees follows any preventive action at their own level. The data in this regard concluded that-
  - 113 (70.63%) respondents told that they doing Yoga, Pranayam, Massage, etc. to cope with the stress.
  - 98 (61.25%) respondents follow meditations to fight the stressful event.
  - 92 (57.50%) respondents told that they were getting support from their seniors and discussions with other staff members.
  - 81 (50.63%) respondents consulted with their physician or Psychologist etc.
  - 79 (49.38%) respondents told that they were listening Music, Watching Movies, TV shows, etc.
  - 75 (46.88%) respondents engaging with their family members.
68 (42.50%) respondents expressed that they were visited to the counselor and discuss with them.

65 (40.63%) respondents told that they were stay as calm and silent in stressful situation.

57 (35.63%) respondents following physical exercise to face the stress.

43 (26.88%) respondents told that in the stressful situation they leave the bank office.

State Bank of India organized No. of stress management programme at head office or district level branches. It is findings from the study that; out of 160 respondents; only 117 (73.13%) respondents have attended the stress management programme while 36 (22.50%) respondents told not yet they joined any stress management programme and 7 (4.38%) respondents have no idea about such type of programme.

Out of 160 selected respondents; only 117 (73.13%) respondents were completed Stress Management Programmes (SMP) organized by State Bank of India. All the selected respondents were asked that what types of components covered under stress management programme. The findings from the study that-

115 (98.29%) respondents told that the SMP creating awareness about stress.

103 (88.03%) respondents expressed that the SMPs making them to learn Stress Management Techniques.
• 97 (82.91%) respondents told that under SMP mostly physical exercise like Yoga, Pranayam, etc. were practiced.
• 95 (81.20%) respondents told that the mental exercise like Meditation techniques were practiced under SMP.
• 91 (77.78%) respondents told that they were known about the relaxation technique in SMP.
• 89 (76.07%) respondents told that effective communication strategies were focused in this programme.
• 71 (60.68%) respondents directly go through face-to-face counseling about their stress under the SMP.
• 68 (58.12%) respondents told the discussion on relationship with co-workers are held under the programme.
• 55 (47.01%) respondents told that the time management techniques were discussed by the trainer in the programme.
• 49 (41.88%) respondents expressed that various techniques to face the stress were discussed in the programme.

- Out of 117 respondents; 35 (29.92%) respondents ranked the programme as ‘excellent’; 39 (33.33%) respondent ranked ‘good’ to SMP; 19 (16.24%) respondents ranked ‘average’; 13 (11.11%) respondents told that the SMP is ‘bad’ and 11 (9.40%) respondents ranked the SMP to ‘worst’.
Out of 160 selected respondents; only 117 (73.13%) respondents were completed Stress Management Programmes (SMP) organized by State Bank of India. All the selected respondents were asked that How stress management programme is helped them. In this issue the findings is that-

- 109 (93.16%) respondents told that they should concentration on their work due to completed of SMP.
- 101 (86.32%) respondents told that they were benefited to handle the stressful situations at work place.
- 95 (81.20%) respondents feel that they were reducing their physical, mental & behavioural stress due to SMP.
- 88 (75.21%) respondents’ explained that due to SMP they were able to balance to their work and family life.
- 81 (69.23%) respondents told that they were developed effective Communication with other due to SMP.
- 75 (64.10%) respondents told that they were upgrade their relationship with co-workers after completion of SMP.
- 71 (60.68%) respondents expressed that they were trying to create less conflict and dispute situation at workplace.
- 60 (51.28%) respondents told that the SMP helped them for their healthy mind and healthy body.
- 46 (39.32%) respondents told that due to learning various technique they were reducing their irritation, tensions, angers, etc. at work place.
18 (15.38%) respondents told that they were avoid smoking, drinks, tobacco, etc. after completed of Stress Management Programmes.

Testing of Hypotheses:

Hypothesis No. 01:
Managerial level employees are more stressful with compare to clerical level employees.

The hypothesis formulated for study is tested by calculating mean value. It is concluded from the above table that the mean value of clerical level is 25.67; in this category moderately stressful and low stressful level is more than mean value; whereas managerial level the mean value is 11; in this category high stressful level (21) is more than calculated mean value; so it is concluded from the above table that managerial level employee of SBI is more stressful with compare to clerical level employees. That’s why the hypothesis formulated for the study is accepted.

Hypothesis No. 02:
“The Bank Management of SBI effectively handling the stressful situation of employees”.

- The computed value of Chi-square is 6.75.
- \(4-1 = 3\) d. f. at 5% level of significance is = 7.815

The table value of \(x^2\) for 3 d. f. at 5% level of significance is 7.815. The calculated value is 6.75. The calculated value is less than the table value so it is significant. The hypothesis formulated for the study is accepted.
Hypothesis No. 03:

“The Stress Management Programmes organized by SBI is effective for employees”.

- The computed value of Chi-square is 28.169.
- 5-1 = 4 d.f. at 5% level of significance is = 9.488

The table value of $x^2$ for 4 d.f. at 5% level of significance is 9.488. The calculated value is 28.169. The calculated value is more than the table value so the hypothesis formulated for the study is rejected.

Conclusions:

The following important conclusions were drawn from the study.

- The State Bank Institute of Information and Communication Management conducts a series of computer based human resource information system courses for various categories of employees.

- HRD policies of the State Bank of India seem to be of the ideal order to win competitive battles in the globalized environment.

- Human resource management policies were reviewed by the SBI from time to time.

- State Bank of India has been a pioneer in its HR policy over the years with the basic underlying principle of sharing and
caring and a sense of belongingness amongst all employees who are considered to be a part of SBI family.

Banking 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. This will lead to arising of stress among employees.

The restructuring process of European and Global Banking has brought substantial changes in the nature and quality of job and employment.

Every banking employee wants the luxurious life, high income, promotion etc. So there will be lots of burden on them to achieve work related targets. This will increase the stress among the employees.

One of the greatest challenges facing the banking Industry today is the requirement of motivated, stress-free work force.

Stress is often termed as twentieth century syndrome born out of man’s race toward modern progress and its ensuring complexities.

Improving stress prevention is a positive action that contributes to a better health of employees and generates great organization efficiency and performance.
Low degree of stress causes negative outcomes such as lack of motivation, lack of interest and gets negative impact on productivity of organization and moderate level of stress creates desirable and pleasant situations that help the individuals to improve the performance of job and the productivity of the organization.

Well-designed, organized and managed work is good for us but when insufficient attention to job design, work organization and management has taken place, it can result in work related stress.

Stress experienced by one employee can affect the security of other employees also.

Workplace stress has a significant impact on team performance, employees’ well-being and overall performance of an organization.

Reduction or elimination of stress is necessary for psychological and physical wellbeing of an individual.

Dealing with stress-related job also consumes vast amounts of management time.

The job nature of banking employees is very tedious as it involves the direct customer interaction at all levels.
The highly competitive banking industry has levied varied role requirements on employees resulting into stress.

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.

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.

Occupational stress is also found among the commercial banks executives due to their typical nature of the work.

Employees of SBI are supposed to be proactive, proficient enough to bear responsibility and to perform under very stiff competitive environment.

Women employees working in SBI find it very difficult to balance ‘home life’ and ‘work life’. Family responsibilities do not permit the women employees to work to the full potential on work front.

Every employee cannot cope with such rapid changes taking place in the jobs.
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.

With the advancement in technology, banks have to make rapid changes. It has become hard for employees to cope with these changes.

Excessive job stress is so destructive to employees and they will try to avoid it by withdrawing either psychologically, physically or by leaving the job entirely.

Employees will be more satisfied if they get what they expected with efficient work life balance and stress management policies.

It can be concluded from the study that, that employees of SBI feel maximum stress due to role overload as they are in situation when they have to accomplish many tasks or carry out tasks in too little time.

Taxing working conditions caused moderate stress in the bank employees. If the working conditions are not pleasant, hygienic and if adequate infrastructure is not provided for executing the tasks, it leads to cause stress in the employees.

Bank employees also experienced stress due to the feeling of low morale and stagnation. The employees feel that their job
has contributed little in enhancing their career, role, social status and adequate recognition has not been given to them by the higher authorities.

Job satisfaction leads to involvement of employees in their work making their job more worthwhile, satisfying and interesting. Therefore, keeps them motivated towards better and enhanced work performance. Job satisfaction prevents them from anticipating stress that can arise due to role ambiguity, job burnout, role overload and role conflict.

Stress was found to be more in female bank employees than male bank employees. Females exhibited stressful behaviour due to work overload, role conflict, under participation and unfavourable working conditions. Indian workplace is mostly male dominated. Harassment at workplace is another issue that women have to face in some form or the other.

The results of this study confirmed the assumption that there is significant level of job stress among bank employees and both the groups, managers and officers appeared almost equally not satisfied with their jobs. When the managers and officers were compared on organizational stressors, it was found that both the groups differed significantly. Managers scored significantly high on organizational stressors scale than the officers and clerical level employees indicating that the managers are more stressed due to the responsibility given to them.
DBI employees are facing stress due to lack of proper communication. Employees are not kept informed of policies and standards for normal routine activity.

Lack of participation of employees and lack of proper working conditions at workplace is more noticeable at SBI branches as compared to private sector banks.

No relationship exists in the stress perception of the employees with respect to the parameters good and friendly organizational climate and fair communication.

The most stress inducing parameter of organizational climate is lack of proper communication followed by good and friendly organizational climate.

The employees of SBI noticed a number of symptoms indicating high level stress among them; these symptoms are not noticed in early stage, they can cause serious health problems among them.

The data analysis clearly shows that the clerical grade employees are more prone to stress as compared to officers working in the organization. It further shows that there is a significant relationship between employee motivation and job stress. Higher level of job stress leads to lesser motivation and vice-versa.
Pay is the basic motivational factor for employees. Reasonable rate of pay increases motivational level of employees which is beneficial for organizations as well. Most of the employees of the sample organization feel that they are not able to satisfy their basic needs with the pay they get from their job.

Jobs providing scope for personal growth motivates personnel to work properly. A considerable percentage of the employees of sample organization feel that there is negligible scope for personal growth in their role.

Unfair promotional policy is another finding of the study. Employees of sample organization feel that the promotional policy adopted by their organization is unfair, which is a matter of concern for the organization.

Underutilization of abilities of employees emerges as another important finding of the study. The study shows that large number percentage of employees of the sample organization complaint that they are not in a position to utilize their abilities fully to prove themselves.

Recognition and status are important things people strive for. Most of the employees of the study organization claim that their job does not provide them proper recognition.

Rewards for the work worth rewarding are another important tool for increasing the motivational level of
employees. Large numbers of employees feel that they are not rewarded for work worth rewarding.

Better and clear organizational policies lead to high productivity and satisfactory and motivated and dedicated employees. The employees of the study organization feel that the policies regarding various aspects of the job are not up to the mark, hence leading to less motivation.

Congenial and supportive work environment leads to higher level of satisfaction and motivation. The employees of the study organization perceive the work environment as suffocative and non-supportive; hence it emerges as one of the findings of the study.

Technological changes in banking sector have taken place at a very large speed from last two decades. The employees of the study organization are of the opinion that the knowledge about technological changes taking place in the banking sector is not satisfactory.

Remuneration remains the main issue in every organization. The employees of the study organization feel that their remuneration policy is unfair, hence contribution to stress as well as lesser motivation levels.

During data analysis it was found that the employees are not satisfied with the overall policies of the organization. Policies
regarding transfer, promotion and other aspects of the job are included over here.

It is evident from the analysis of the study that the managerial level employees are more stressful as compared to officers or clerical level employees.

Most of the employees fear with the fact that lack quality in their work puts stress on them. 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. More than 50 per cent employees use Yoga, Pranayam, mediations and another ways to relieve them from stress.

In spite of stress, majority of the employees balance in their social life.

As most of the employees feel that they feel stress at work, banks should take positive steps to make their employees free from stress so that they can work with optimum efficiency and effectiveness.
Suggestions:

Following suggestions are offered to the SBI and other banking organizations to reduce stress among its employees:

- It becomes necessary for SBI management to know the factors causing stress among the employees as well as how they cope up with stress to make the employee more participative and productive.

- Training is a key variable in human resource development strategy of the Bank. Training system not only addresses the needs in the areas of knowledge and skills but also looks at the need for change in the stress level of employees.

- Effective management of job stress can only be achieved under two conditions. First, the individual worker must be able to recognize stressors and understand their consequences and second, organizations must develop stress prevention, as well as stress reduction techniques.

- Commercial banks are human resource driven organizations, every step should be taken to understand how these professionals are to be made satisfied and free from stress arising out of occupational stressors.

- The management of SBI has to emphasize on the key areas such as fostering a strong work culture and healthy work environment. It can be possible by implementing several
employee satisfaction strategies and employee centric HR policies.

✔ Employees being the vital resources for the organization should be properly motivated and kept abreast with the latest technology and sophisticated practices related to work. They must be developed from intellectual, emotional and psychological perspectives. Their upgraded knowledge, enhanced skill and positive attitude towards their job and organization will ultimately lead to their satisfaction.

✔ Employees satisfied with the organization’s policies, practices and culture will turn to be the best contributors for organizational prosperity.

✔ The management should arrange some effective stress managing programmes for their employee periodically.

✔ If we enhance the psychological wellbeing and health of the employees, in the coming future the organization would make more revenue as well as employee retention.

✔ 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.
✓ Professional help and effective stress management programmes if implemented carefully can help in minimizing workplace stress and overcoming all the obstacles in the growth of banking industry.

✓ 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.

✓ SBI requires exercise of sound training and development programmes for their employees.

✓ Findings of the present study have lots of significance for the Banking organizations. These organizations are human resource driven organizations. They are dependent on the talent and capabilities of the human resources. In order to unfold their potentialities, the organization must try to analyze organizational climate at a deeper level. They must try to remove blockades, if at all, present in their organization and create a healthy and conducive climate.

✓ SBI must organize orientation programmes for its newly inducted staff and for them who get promotion. This will help them to understand their responsibilities expected from the new positions. Failing to understand their duties may lead to problem later on.

✓ SBI must try to improve quality of work life of the executives. They need flexible time and some leisure hours to make them relax during the working hour.
✓ Officers and clerical level employees must be involved in decision making and problem solving processes. This will enhance belongingness in the organizations.

✓ Communication must be two-way in the bank. A two-way communication process will help the executives to understand the directives given by the seniors.

✓ Banking organizations must organize interactive sessions with the customers. These sessions will help executives in understanding needs of the customers and yield maximum customer satisfaction.

✓ SBI head office must help and provide counseling to their executives to set their goals.

✓ They must appraise them their performance and provide continuous feedback to them.

✓ All Executives are knowledge workers. They need to enhance horizon of their knowledge. Lacking of such opportunities may lead to frustration and stress.

✓ To alleviate the negative outcomes of occupational stress, more effort/work on the part of practitioners, policy makers, and organizational management envisaged. It is therefore necessary, to suggest some effective measures or programmes there by making a few efforts that can alleviate
the bank employees stress and leads to their better or improved adjustment within the organization.

✓ Employers should provide a stress-free work environment, recognize where stress is becoming a problem for staff, and take action to reduce stress.

✓ Strategies like tie management, body-mind and mind-body relaxation exercise, seeking social support help individual improve their physical and mental resources to deal with stress successfully.

✓ Many strategies should have been developed to help manage stress in the work place. Some are strategies for individuals, and other is geared toward organizations.

✓ 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.

✓ There is need for management in SBI to increase the level of social support among female employees.

✓ SBI should give some significant power and role to HR director in order to empower the HR departments. This will help to recruit and maintain skilled, knowledgeable and well performed workforce to meet current and future organizational as well as individual needs.
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.

Motivation is an effective instrument in the hands of management in inspiring the workforce is the core of the management. Motivation promotes job satisfaction and increases productivity.

Management can do its job effectively only through motivating people to work for the accomplishment of organizational objectives.

At the organizational level there is needed to formulate preventive and remedial strategies to keep their employees away from the exposure of all types of stress. This would involve provision for planned breaks in between the normal working hours to reduce monotonous routine work.

It can be noted that the cost of stress is not only direct but also it leads to much indirect costs. The management of stress is therefore very essential especially in banking industry. The most helpful method of dealing with stress is learning how to manage it. These skills when learned work best when used regularly and not just when the pressure is on. At the same time stress can only be managed if one is able to know factors that lead to the stress.
✓ The management of banks should from time to time on their own train their employees on some stress management mechanisms.

✓ The relaxation approaches include mind relaxation techniques and mediation and visual imagery. The technique involves identification and controlling of negative feelings with realistic approach of perceiving life and replacing of negative and rigid thoughts with positive, flexible and realistic thoughts for behaving rationally and productively.

✓ At the individual level, the three pronged approach of behavioural/ practical techniques, relaxation strategies and cognitive / thinking techniques. The behavioural approaches to stress management include exercise, and eating a balanced and healthy diet as well as scheduling time for leisure and pleasure. This strategy would also include managing time, setting priorities and limits, delegating responsibility and not procrastinating.

✓ It is recommended that the organization must educate the employees about the promotion policies and transfer policies must be followed strictly as per the norms laid down by the organization.

✓ It is suggested that the organization must take the steps to ensure right person for the right job. It needs a very good exercise by the H.R. department of the SBI.
In order to keep the employees on the track of success and retain them for the benefit of organization, the organization must chart out a proper career planning policy which ensures the employees about their career growth and recognition.

It is also recommended that the SBI must establish proper performance appraisal system associated with reward system to increase the motivation level of employees.

It is also suggested that the management of SBI must undertake stress audit at all levels of the organization to find out stressful areas of job to take necessary action for their elimination or overall improvement of job.

It is further recommended that the employees must use self-assessment programmes to assess their work and to find out the areas they lack in. The organization must help them to improve such areas with best possible resources.

It is further recommended that the SBI must establish a special employee’s grievance handling cell with its branches at district level to redress grievances of employees. However, it should be noted that the coordinators at district level must be given proper authority to handle such grievances and refer critical problems to the head office for immediate solution.

In order to use knowledge, capabilities and skills of employees properly the organization must use job re-
allocation. In this process the personnel department can take the help of branch heads to know about the knowledge, capabilities and special skills of employees and accordingly take steps to re-allocate the job as it deems fit for employees and interests of the organization.

☑ Employees of the banks should be made free from not only fear of quality of performance but also from other types of fear generating in their minds.

☑ Guidance and counseling, quality consciousness awareness programs, psychological support can be provided to employees.

☑ The concept of five day week working can be implemented in banks so that the employees can give more time to themselves and their family and discharge other social responsibilities.

☑ Banks should arrange Yoga Day, Yoga camp, meditation camp, entertaining programs etc. The working environment should be made clean and safer. There should be proper work division in all departments.

☑ There should be friendly environment from colleagues and especially boss. Employees should try for quality of performance rather than fear from it. By adopting healthy habits one can avoid stress.
Psychiatrists should be employed so that stress audit can be conducted at all levels in the organization and stress prone areas can be identified. Thus, improving conditions of job and alleviating job stress

Organization should manage people at work differently, treating them with respect and valuing their contribution. Thus, effective stress management and professional help can improve the performance of employees.

Training specifically related to type of work in which an individual is involved and policy implementation is a key priority at this stage when banking activities have become complex. If an employee is well informed about his/her work, the less will be the stress and the more efficient the employee will become.

Stress Management Programs focusing on different leave categories of employees at all hierarchical level should be introduced so that employees can get a time off from their busy schedule.

Jobs which are hampering employees’ abilities and capacities should either be eliminated or redesigned according to employees potential.

Job oriented training programs should be introduced which improve employee’s skill and their confidence to work effectively.
✓ "Pranayam" and other meditation tools should be used as a holistic managerial strategy to deal with workplace stress.

✓ There is urgent need for compensations and rewards to outstanding performers to sustain a high performance culture and to introduce incentives. Compensation revision is much awaited for all cadres of employees in the SBI.

✓ SBI should improve welfare schemes to improve the quality of work-life and job satisfaction of their employees. These schemes include canteen facilities, education scholarship to children of employees, consumer cooperative stores, housing loans, employees’ mutual welfare scheme, festival advances, conveyance loans, etc.

✓ Open-house discussion/forums should be encouraged more and more for reducing the gap between employees and management.

✓ The personal competency of the employees should be used at a greater extent because IQ varies from person to person.

✓ Employees’ feedback should be solicited while decision-making. Then only the employees could realize their significance in the organization and thus their ego can be satisfied.
It is further concluded that increased level of stress leads to decrease in motivation level of employees. Lesser scope for personal growth, underutilization of abilities, uncongenial working environment, ambiguous organizational policies are other findings leading to stress and lesser motivation of employees. Therefore, in order to increase the motivation level of employees and to decrease the level of stress the origination must consider the above suggestions and recommendations. Besides this the organization must chart out proper human resource development programmes aimed at overall development of employees working in the organization.

**Scope for Further Studies:**

The time period for carrying out the research was short as a result of which many facts have been left unexplored. Lack of time and other resources as it was not possible to conduct survey at large level. The study is limited to the employees of selected branches of SBI in selected district and therefore the findings of the study cannot be extended to other areas. During collection of the data many employees were unwilling to fill the questionnaire due to lack of time. Respondents were having a feeling of wastage of time for them.

Area of present study can be increased from district level to state level, national level, as well as international level; Sample size can be increased; other demographic details can be added in the future research and various other statistical tests can be used for comprehensive analysis and findings. The scope of the present
study is limited, and hence there is an ample opportunity for the researcher to focus more other variables relative to stress. Future research can also be done covering a wider area and more respondents with cross cultural extensions even across the country. Researchers might also want to look at the differences, if any, in the adoption of innovative HRM practices from developed and emerging market perspectives. Industry wise (Public, Private, Cooperative) comparisons can also be done using some secondary financial data.