Stress isn't a latest trouble. It is part and parcel of all occupations and it helps to keep the people motivated. But extreme pressure can lead to strain which damages performance, is expensive to employers and can make people sick. Now-a-days stress has become an essential part of employment in every sector. Competition is growing day by day thus increasing the levels of stress among employees. An employee spend almost one third of his life on work, and sometimes he has to face a lot of stress during his/her job. The nature of the job has gone through extreme changes over the last decade and it is still changing rapidly. Stress in a workplace has been experienced in almost all professions, starting from managerial levels to co-workers who are openly engaged in the production. The result of the job stress ultimately influences the physical as well as psychological health. Stress has been defined in various ways over the time. It is a situation in which any human is encountered with an opportunity related to what they aspire and for which the result is observed to be both doubtful and important. There are number of studies and surveys have been carried out by the researchers throughout the world for suggesting superior techniques to manage stress. Some of the reasons of occupational stress may be: Interpersonal communication, role requirements, job demand, hierarchy of the organization, approach of leadership, organizational culture etc.

Stress has been described in various ways over the period of time. It was conceived as strain in the person. The generally accepted definition today is one of interaction between the situation and the individual. It is the mental and physical state that results when the resources of the person are not enough to deal with the demands and pressures of the situation. Stress can undermine the achievement of objectives, both for employees and for organizations. Delicate answers to stress may be in the areas of feelings (anxiety, depression, irritability, fatigue), behaviour (being introvert, violent, tearful, unenthusiastic), believing (complexities of concentration and problem solving) or substantial indicators (palpitations, sickness, annoyances).
Workplace stress has been revealed to have a harmful outcome on the health and welfare of employees, as well as a pessimistic effect on organizational productivity and profits. Some of the causes of occupational stress could be the lack of ability to meet out the requirements of the job, disparity with job profile, job insecurity, relationship with coworkers and other organizational structural factors. In today’s fast rate scenario employees experience high level of occupational stress, greater disappointment, and have higher job anticipations. There are measures that workers and organizations can adopt to reduce the negative impact of stress, or to stop it from arising in the after all. However, employees first need to learn to distinguish the indications that specify they are feeling stressed out, and employers need to be aware of the effects that stress has on their employees’ physical condition as well as on organizational profits. This study evaluates empirically the impact of occupational stress on employees’ performance in banks as well as insurance sector.

Review of various studies has been carried out for this study which were specially focussing on the problems that arose due to unbearable level of occupational stress.

This basic question of stress in banks and insurance sector has been approached from several angles. Although in this study whole range of prevailing variables has not been examined, but an attempt has been made to create a satisfactory answer to the factors causing stress at the workplace and the attitude of the respondents towards sources of stress and ways to eradicate them.

Descriptive and analytical research methods are used to conduct this study. The primary source for data collection was questionnaire which contained likert type scale and it was used to elicit the response from the consumers to facilitate better analysis of data. The secondary sources of data were books, magazines, newspapers, and previous researches, and journals.

Two stage sampling was adopted for the study. In the first stage, towns were selected on judgment basis and 300 respondents were selected as sample and they were categorized on the basis of age, gender, income and location, duration and organization. The same number of questionnaires were distributed among them, data analysis and statistical testing. First of all the filled up questionnaires were coded and the master data sheet was prepared. Final data was tabulated and analyzed using
frequency, mean and percentage and other statistical tools. Public sector banks were as follows: SBI, Central Bank of India, Union Bank. Insurance companies listed were as follows: HDFC, LIC, and ICICI.

Respondents were stratified on the basis of banks in which they worked. After this stage, respondents were categorized on the basis of location also. As all the selected banks were there in selected cities of Madhya Pradesh, hence 10 respondents were selected from each bank from each city. For instance out of total, 50 respondents from each city. One of the reasons for doing so is non-availability of huge number of respondents from a single bank. The bank employees were approached personally, with prior appointment, to brief them about the objectives and scope of the study and the value of their association with it.

Participants were individually contacted at their workplace; measures were administered to each of them individually. The participants were asked to respond to each item according to instructions indicated in the questionnaire.

**The awareness about the job requirements among the employees.**

a) It is examined that 64% respondents have shown their awareness about the authority they have in their company. 80.3% respondents were saying that they receive incompatible requests from two or more people at their organization. 86.3% respondents were showing that unity of command is not there in their organization. 87% respondents were indicating that they get assignments without sufficient resources and materials to finish them. 90% respondents were indicating that they work on the things that are not very necessary at their organization.

b) Here it can be said that respondents have positive attitude towards various aspects of their own job and were also having higher level of awareness about the job requirements among the employees.

c) Respondents from both the sectors, i.e., banks as well as insurance sector have provided positive and favourable answers to the questions indicating that they feel considerable level of stress due to their job requirement.

d) Respondents from banking as well as insurance sector encounter same kind of situations in their respective organizations.
Intention to quit among the employees in banking sector with respect to designation and gender.

a) It was found that respondents were involved in performing their job but were not too much satisfied with it.

b) There is no significant difference in the intention to quit among the employees in banking sector with respect to designation.

c) Respondents indicated that they would leave the organization if they get better option than the present job.

d) It can be said that there is no significant difference in the intention to quit among the employees in banking sector with respect to gender.

Factors affecting job satisfaction in present job among the employees of banking sector.

A variety of variables were included in the study, such as, Ability to keep oneself busy, No close supervision, Job rotation, adequate salary, Sufficient chances for advancement in the job, Freedom to use employee’s own judgment for their own work, Freedom to try one's own methods of doing the job, Good working conditions, Matching skills and qualifications, Sufficient lighting and ventilation facility in my organization, Work life balance, Relationship with peers, Performance Appraisal, Superiors’ support etc. It was examined in this case also that respondents were having the opinion that these factors affect the level of job satisfaction among the workforce of banking as well as insurance sector.
Effect of job requirements upon the health of employees w.r.t. duration of work.

a) About 73.7% respondents indicated that job in banking and insurance sector has direct effects upon the health of the employees.
b) 67% respondents specified that the job in bank involved a great deal of tension.
c) Although respondents were bit satisfied with many aspects of banking sector, but they have felt nervous at times, as a result of their job.
d) 76.3% were saying that they feel physical problems because of their job.
e) 77% respondents have to complete their job by being awake at night also as per their responses.
f) 84% respondents were saying that they are pressured to work for long hours.
g) 85% of the respondents said that they have to take their job to home,

- Influence of job requirements upon the health of employees w.r.t. organizations.

a) It was observed that employees from banks as well as insurance sector point out that they experience considerable level of stress because of their job and it has certain unavoidable consequences upon their health.
b) People from both the sectors think differently about the impact of job upon their health.

- Influence of job requirements upon the health of employees w.r.t. gender.

a) Respondents were having the negative perception for their job. And generally no significant difference has been found in the responses of both the samples.
b) Males and females have the same opinion regarding impact of job requirements upon their health. Both groups felt equal level of negative impacts upon the health of the employees.
- The impact of job requirements upon the health of employees w.r.t. experience of the respondents.

a) It was found that the respondents go through that the requirements of their job which have certain positive and negative consequences upon their physical condition.

b) The rate of recurrence for unfavourable responses was more which denotes that the respondents were having the unsupportive perception for their job.

c) No significant difference has been found in the responses of all the three samples.

d) People from different groups of experience have almost same opinions regarding the role of job upon the health of the respondents.

- The attitude of the respondents towards the variables like, Organizational Expectations, Autonomy, Awareness about the goals of the organization, Relationship with Peers, Superiors' Support, Autonomy, Upward Communication and flexibility in time and location w.r.t. organization.

a) It was found that 67% respondents were clear about the organizational expectations from them.

b) 64% indicated that different groups within the organization demand different things from them which they are unable to fulfil. 33.7% respondents often felt so.

c) 66.7% respondents indicated that they have a choice in deciding their own work. 29.3% respondents were also in support of the statement.

d) 46% respondents were indicating that they know how to get their job done.

e) 40% respondents showed that they have unachievable deadlines.

f) 63.7% respondents were having the clarity about organizational goals and objectives.
g) More than 50% respondents were agreeing that there is friction or anger between colleagues. 53.3% respondents told that they get respect by their colleagues even if they have friction among them.

h) Again higher number of respondents were favouring the statement that they are provided supportive feedback for the work they do and their percentage was 51%.

i) Another 31% respondents also supported the view but to a varying degree. As far as upward communication was concerned, respondents provided favourable answers to the statements.

j) 64.7% respondents were supporting the view that staffs are always consulted about change at work.

k) 24.7% respondents also supported the view but to a higher degree. They said that staffs are always consulted about change at work.

l) 56.7% respondents were saying that they can talk to their line managers about something that has upset or annoyed them at work.

m) More than 80% respondents were having the opinion that they have sufficient opportunities to question managers about change at work.

n) 56.3% respondents indicated that they have flexi timing facility in their organization. But lower percentage of respondents was specifying that their working location can be flexible. Higher percentage of respondents was disagreeing in this regard.

Respondents have indicated that they are mostly aware of their organizational expectations from them. Higher number of respondents has indicated that they have unachievable deadlines. They also have indicated that there is friction among the colleagues although they are respected by them. Higher number of respondents have indicated that they have to face change of location. Thing to be noticed here was that there was not much variations in the opinions of the employees from both the categories of financial institutions.

Samples from the banks employees and insurance sector do not have much difference in their opinion regarding organizational expectations, autonomy,
awareness about the goals of the organization, relationship with peers, superiors’ support, autonomy, upward communication and flexibility in time and location.