2.1 Introduction

Literature review which envelops understanding of the areas of research which is already undertaken on the potential areas has been made to a concise survey of the work already undertaken on the field of occupational stress and employee performance in banking sector.

The term 'Stress' has come into wide use in behaviour study only within the past two decades. Generally two general kinds of things are described by most of the people when they are inquired about stress: firstly, there are experiences of psychological discomfort frequently accompanied by feelings of not being able to manage, secondly there are physiological signs of loss of appetite, sleeplessness, sweating and ulcers or other physical illnesses of diverse levels.

2.2 Definition

According to (Douglas, 1980), stress is defined as any action or situation that places special physical or psychological demand upon a person.

(Selye, 1956) has described Physiological stress as the condition of the organism and subsequent failure of the ordinary homeostatic regulatory mechanism of adjustment to Stress often known as General Adaptation Syndrome. He examined a matching sequence of bio chemical changes in numerous organisms adapting to a diversity of ecological circumstances. He named this series of changes as the 'General Adaptation Syndrome (GAS)'.

He proposed that job stress leads to health-related problems among workers and also adds to organizational problems such as employee dissatisfaction, alienation, low productivity, absenteeism, and turnover.

Holmes and (Rahe, 1967) suggest that competing standard of living can create stress; as the number of changes amplify, the risk of illness continues to raise;
stress can cause effect for as long as one year after the events. Mc Grath (1970),
defines stress as a distinguished considerable discrepancy between demand and
response capability, under conditions where failure to meet demand has important
identified end results.

(Beehr & Newman, 1978) suggested that job stress contributes to health-
related problems among workers and to organizational problems such as employee
dissatisfaction, alienation, low productivity, absenteeism, and turnover. The concept
of stress does not have accuracy in that it has been both broadly and narrowly defined,
and treated as a stimulus, a response, an environmental characteristic, an individual
quality, and an communication between an individual and his or her environment.
According to them, stress is a condition arising from the interaction of people and
their jobs and differentiated by changes within people that force them to diverge from
their normal functioning. (Mc Grath, 1970), defines stress as a perceived significant
disparity between demand and response capability, under conditions where
malfunction to meet demand has important perceived results.

Fred Luthans defines the stress as, “an adaptive response to an external
situation that results in physical, psychological and/or behavioural deviations for
organisational participants.”

2.3 Kinds of stress

According to (Mc Grath, 1970), The common organizational and individual
stressors could be classified into five groups: (1) Organizational practices
(performance reward systems, supervisory practices, promotional opportunities) (2)
job/task features (workload, workplace, and autonomy) (3) Organizational
culture/climate (employee value, personal growth, integrity) (4) Interpersonal
relationships (supervisors, coworkers, customers), and (5) Employee personal
characteristics (personality traits, family relationships, coping skills).

(B. Kishori & B.Vinothini, 2016) have found that productivity of the work
force is decisive factor for the success of an organization. In an age of highly active
and competitive world, an employee is exposed to all sorts of stressors that can affect
them on all spheres of life. The research intended to learn the impact of occupational
stress on Nationalized Bank employees.
2.4 Studies on banks

( Caral Lopes & Kachalia, 2016) have conducted a study on private and public banks. They have shown that the technological growth has revolutionized the way in which banking sector works and the competition is globalised nowadays because of the economic situation. The level of stress faced by the employees in banking sector is also growing rapidly. The study found that there is a significant relationship between type of the banks and other demographic factors such as age, gender and education, job, role, interpersonal relationship and influence of occupational stress. So the banking sector employee should accept new coping strategies for maintaining good physical and mental condition to get better productivity.

(Das & Srivastav, 2015) have identified that banks must manage people at work to improve physical work environment. If the organizations enhance the psychological well-being and health of the employees, the organizational profits will increase and there will be employee retention as well. They concluded that the level of stress among the select public sector banks are found to be inadequate and if the necessary action taken by the management that will help to reduce the stress of the employees and also help to affect more productive employees that will help the banks to achieve greater heights.

The study by (Ementa & Ngozi 2015), looked into the bank secretaries’ perceived causes of stress, its effect on their performance and effective strategies for coping with stress. The study showed that bank secretaries consider most of the work functions as causes of stress in the workplace, and these stressors has great influence on their performance, and have considered a number of factors as helpful strategies for coping with occupational stress. This study concluded that bank secretaries experience a lot of work stress as they carry out their administrative and clerical functions in the bank. The study further revealed that gender; work experience and marital status do not significantly affect respondents’ mean rating on causes of stress, influence of the stressors to performance and effective coping strategies.

According to them stress is unavoidable in work life, and it is obvious that the bank secretaries must go through a form of stress to accomplish office tasks, efforts towards effective management of stress is supreme.
According to (Kannan & Suma, 2015), the organization has to encourage employee development and discover and have information on training interventions for employees in order to manage stress. Training specifically related to policies and policy implementation is a key priority. Stress in banking sector is mostly due to excess of work pressure and work life imbalance. Therefore, the organization should support and promote taking up roles that help them to balance work and family.

In a study by (Samartha & Begum, et al. 2014) the stress is unavoidable in any occupation and banking is no exception. Their study found that factors such as performance pressure; inadequate planning at workplace, change to adaptability; family demands and lack of competent manpower caused more stress among the bank employees.

(Enekwe, Chinedu Innocent & Agu, Charles Ikechukwu, et al., 2014) have conducted study based on the statistical calculation and concluded that stress management is not gender sensitive. This means that the problem of stress is sensitive for both genders. Furthermore, section of a banker has a noteworthy influence on stress management technique among bank employees in Nigeria banking industry.

According to( Rahman & Kamruzzaman, et al., 2013) the commercial bank as one the occupational group functions under of high stress. There are number of variables such as long working hours, workload, family sympathy, management pressure, mental depression, and job insecurity perceived stress stressors of commercial bank. Employees wellbeing psychologically and mentally depress if stress prolong over the period of time. Effective job design, healthy working environment, remuneration should be recommended to employees to motivate in aggressive jobs of commercial bank.

As per (Tatheer & Hassan et al., 2013) the bankers are facing high levels stress in their job and the reasons for this are long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc and the main reason is lack of management support to employees. They can notice a number of symptoms indicating high level stress. If these symptoms are not noticed in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc.

(Sharmila & Poornima, 2012) in their study on “employee stress management in selected private banks in Salem” told that a majority of the employees face severe
stress related ailments and a lot of psychological problems. The management must take initiatives in helping employees to overcome its disastrous effect. In an age of highly vibrant and competitive world, employees are exposed to all types of stressors that can affect them on all areas of life. The rising importance of interventional strategies is felt more at organizational level.

(Zafar Awan & Jamil 2012) in their research titled “A comparative analysis: Differences in overall job stress level of permanent employees in Private and Public sector banks, found that private sector is more prone to occupational stress, but overall public sector is found to be more stressful.

(Bashi Usman et.al, 2010) have analyzed the relationship between job stress and job performance in their study. The result has indicated that job stress is negatively correlated with job performance and they found out that job stress significantly reduce the performance of employees. The stresses in work environment reduce the intention of employees to perform better in jobs. It was concluded in their study that stress management is not gender sensitive.

P.S. Swaminathan, & Rajkumar S. in their work proposed that, an optimum level in which every individual can perform with his full capacity are: 1) Role overload 2) Role self distance 3) Role stagnation.

According to (Satija S. & Khan W., 2013) observed that Occupational Stress is identical to Job Stress that needs to be controlled at the place of work otherwise it will negatively influence on employee’s work attitudes & activities. Their study examined that, the relationship between Emotional Intelligence and Occupational Stress. This study revealed that, Emotional Intelligence is a most noteworthy forecaster of Occupational Stress.

(Kavitha, 2012), has focused on the organizational role stress for the employees in the IT sector. She found in her research that, women encounter more stress than men in the organization and to be more specific married women face more stress than the unmarried women as per the study.

According to (Katyal, Jain & Dhanda, 2011), the employees have to face stress and strain at workplace which is responsible for higher neurotic symptoms among them, like, emotional instability, depressive mood, nervous breakdown, hyper reactivity, over anxiousness, etc.
A study by (Malik, 2011), which was aimed to study the influence of occupational stress on public and private bank employees concluded that the growing importance of interventional strategies is felt more at organizational level.

### 2.5 Work life balance

(Viljoen & Rothmann, 2009) have investigated the relationship between occupational stress, ill health and organizational commitment and investigated that organizational stressors contributed significantly to ill health and low organizational commitment. Stress about job security contributed to both physical and psychological ill health.

(Urska Treven, Sonja Treven & Simona Sarotar Zizek, 2011) in their research titled have found that the workers are said to be stressed are more likely to be unsuccessful in their work. Various approaches of managing stress, good work organization and good management are the helpful ways of avoiding stress.

Khalid A. in his research titled (2012), have found that, there is a direct relationship between stress and job performance in any organization. To develop the performance of an individual in an organization an employee should be given good support from their leaders. Therefore, a supportive leader can enhance the performance of an employee even at unfavorable situations.

(Cannon, 1929) studied the consequences of stress on animals and people and, in particular, studied the fight-or-flight reaction. He saw that people react physically to stressors: when confronted with a stressor, their physiological equilibrium changes.

(Cooper and Marshall, 1976) opined that individuals in organizations are focused to conditions that may lead to psychological and/or physiological deviations from normal functioning. These deviations are perceived as resulting from anticipated or missed opportunities, constraints on goal-directed actions, or requirements leading to vital but uncertain results. They are of the view that occupational stressors such as work overload, role conflict, role ambiguity, and poor working conditions are associated with a particular profession.

(Lazarus, 1990), says that the transactional stress models are related to the dynamics of the psychological mechanisms that strengthen a stressful encounter. The term “transaction” implies that stress is in the vibrant transaction between the person
and the environment. There are three main themes of the transactional definitions. They are: a dynamic cognitive state, a disruption or imbalance in normal functioning, and the declaration of that disturbance. He advocates that besides the apparent factors of office politics and colleague rivalry, stress can also result due to need of social support in difficult situations.

(Murphy, 1995), had classified individual stressors into five groups: (1) Organizational practices (performance reward systems, supervisory practices, Promotion opportunities) (2) job/task features (workload, workplace, and autonomy) (3) Organizational culture/climate (employee value, personal growth, integrity) (4) Interpersonal relationships (supervisors, coworkers, customers), and (5) Employee personal characteristics (personality traits, family relationships, coping skills).

(Sen, 1981) in his study investigated the main role stresses experienced by employees in banks at different levels and the coping strategies adopted by them. Sen observed slight difference between the scores in the three banks but he found interesting data about difference in role stresses at the organizational levels. Top level people obtained lower scores on role stagnations whereas clericals staff; obtained the highest score on this dimensions. Sen has interpreted this by observing that people at the lowest level felt that they were stagnating both individually; as well as role-wise. However, this feeling decreased as people moved up in the hierarchy.

(Chaudhary, 1990) examined the relationship between role stress and job satisfaction among bank officers. The main findings of the study were as follows (a) Role erosion and resource inadequacy were experienced as dominant whereas role ambiguity and role expectation conflict as remote contributors of role stress among bank officers. (b) No significant differences were observed between the two age groups on role stress dimensions. (c) The overall indices of role stress and job satisfaction were found to be negatively correlated in higher as well as lower age groups of bank officers.

(Mukherjee, 1997) studied the relationship between organizational role stress, role efficacy, and organizational climate among banking professionals. The sample consisted of 71 managers which included 27 senior level and 44 junior level management personnel of a large banking organization. They concluded that junior level managers experienced higher stress on all the role stress dimensions as compared to senior level managers. Significant differences were observed between
the two groups on the dimensions of inter-role distance, role overload, personal inadequacy and total role stress. Workplace interpersonal conflicts and negative interpersonal relations are prevalent sources of stress and are existed with negative mood depression, and symptoms of ill health.

(Kahn, et. al., 1965) found that the experience of role conflict and role ambiguity is common. The conflict and ambiguity are usually hierarchical and consequent emotional costs include low job satisfaction, low confidence in the organization, and a high degree of job related tension and withdrawal. The major elements of ambiguity include uncertainty about the way in which one’s superior Evaluate one’s work about opportunities for advancement, about scope of responsibility and about the expectations of others regarding one’s performance. Role conflict is most intense at the upper levels of management as per the study.

(Cobb, 1975) has the opinion that, “The responsibility load creates severe stress among workers and managers.” If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them.

(Brook, 1973) reported that qualitative changes in the job create adjust mental problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organization to a great extent.

(Miles and Perreault, 1976) identify four different types of role conflict: 1. Intra-sender role conflict 2. Inter sender role conflict. 3. Person- role conflict; 4. Role overload. The use of role concepts suggests that job related stress is associated with individual, interpersonal, and structural variables (Katz and Kahn, 1978). The presence of supportive peer groups and supportive relationships with super visors are negatively correlated with role conflict. There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self esteem, lower levels of job involvement and organizational commitment and perceptions of lower performance on the part of the organization, of supervisors, and of themselves.

(Singh & Singh, 1984) in their study occupational stress, security-insecurity and job involvement of first-level industrial supervisors found that there is a positive relationship between occupational stress and job involvement. An inverse relationship
has been observed between security-insecurity and job involvement and between perceived occupational stress and security-insecurity in the study.

(Dhar, 1991) found that personality characteristics, role overload, role conflict, role ambiguity, role stagnation and midlife crises, absence of social support, role incompatibility are the determinants of organizational stress. The development of learning based anxiety reduction techniques, meditation are helpful in stress management.

(Blix and lee, 1991) in a study found that a misfit between person and environment will lead to perceived stress, job strain and illness. The study suggested that a good fit between the motivational style of the worker and the perceived job demand in the environment is an important element in reducing occupational stress. The finding of the study supported the person-environment model of occupational stress.

(Rajeshwari, 1992) in a study of bank employees found that level of stress of employees was independent of the position occupied and sex. The study revealed negative relationship between stress and work experience, stress and income, stress and age and family members. The structural rigidity, poor physical working conditions and extra organizational factors to be potent stressors, inducing stress in employees.

According to Pant and (Bhardwaj, 1992) in a study named executives stress and its correlates explored the work stress and some related factors in 90 senior managers from public sector organizations. The results revealed that work stress was found at all the managerial level with different coping strategies. Indian public sector managers were not high on the workaholics scale but managers at all the levels were committed to their work organization.

(Wilson, et. al., 1993) carried out a study of stress among job insecure workers and their spouses. It was found that job insecurity was an influential stressor for the spouse as well as for the employee and age was a negative predictor of stress. Job insecure employees experienced a sense of powerlessness, betrayal and often show signs of grieving.

(Chand and Sethi, 1997) examined the organizational factors as predictors of job related strain. The study revealed positive relationships between jobs related strain
and role overload, role conflict and strenuous working conditions. Role conflict, strenuous working conditions and role overload were found to be the most significant predictors of the job related strain.

(Bland, 1999) reports that stressors that seemed to be popular with employees in the workplace include too much work, inadequate time to do the work, stressful environment, relationship problems with partners, boss or colleague and financial insecurities.

(Tehrani, 2002) argued that stress is caused by unsympathetic organizational culture, poor communication between managers and employees, lack of involvement in decision-making, bullying and harassment, continual or sudden change, insufficient resources, conflicting priorities, and lack of challenges.

(Chandraiah, et. al., 2003) in their study occupational stress and job satisfaction among managers found that the subject with lower job satisfaction were found to experience more stress in the form of overload, role ambiguity, role conflict, under participation, powerlessness and low status compared to those with higher job satisfaction. Significantly decreasing stress and increasing job satisfaction with increasing age was found among the managers.

(Shah , 2003) found the most of employees experience medium to high level of stress and role stagnation, inadequacy of role authority, role overload and role erosion are comparatively high rated dimensions of job stress. The study showed that the banking employees find their career development opportunities bleak along with inadequate authority to carry out their responsibility efficiently.

As per the study of (Ritu , 2007) in Punjab in case of organizational role stress and job satisfaction public sector executives were better than the private sector executives. Organizational role stress and job satisfaction indicates a negative relationship and explains that if stress level is high, job satisfaction level will be low or vice-versa.

(Noor and Maad , 2008) examined the relationship between stress and work life conflict with turnover intentions. The result showed that work life conflict and stress have a significant positive relationship with turnover intentions.

( Jayashree, 2009) in her study on stress management with special reference to public sector bank employees in Chennai observed that most of employees
encountered high level of stress. Workload and work life imbalance were the major characteristics of stress. Meditation was found to be the essential part of life to diminish stress.

(Dasgupta and Kumar, 2009) researched role stress among doctors and found that role overload, self-role distance, role isolation, inter-role distance, role stagnation, role expectation conflict, role ambiguity and role inadequacy are the factors causing role stress among doctors. And except inter-role distance and role inadequacy there was no significant difference between the stress level among male and female doctors.

(Karad, 2010) found that less feedback and less identity at workplace, low level variety in job work, morally conflict, nature of job, role conflict, poor communication, excessive rules, no participation in decision making, poor group relationship, lack of job security are the various sources of job stress. Physiological fitness, time management, assertiveness, readjusting life goals and relaxation techniques will help to avoid stressful conditions.

(Ahmad and Singh, 2011) found that responsibility for persons, intrinsic impoverishment, low status, unprofitability are four main dimensions of occupational stress and among biographical variables only “experience in present position” is held predictors of banking sector employees’ reactions towards organizational change.

(Katyal, et. al., 2011) in their study compared the job stress and type of personality of employees working in nationalized and non nationalized banks in Chandigarh. The findings revealed that employees of non-nationalized banks having higher job stress as compared to their counterparts working in nationalized banks. Employees of non-nationalized banks were found to be more neurotic than the employees working in nationalized banks.

(Shobhana and Kavitha, 2012) in a study found that role ambiguity, role conflict, absence of role authority, role overload, lack of leadership support and role stagnation and mismatch are the significant causes of job stress of bank employees. Stressful situations have a negative impact on the quantum of work. Coping strategies such as rational task oriented behaviour, relief techniques and organizational strategies are to be adopted by the bank employees.

(Gani, 2012) conducted a study on job stress among bank employees and found that occupational stress has a significant difference in the level of stress
between managers and non manager’s. Occupational stress was found high among managers as compared to non manager. The various stressors found in the study were role overload, role conflict and job burnout.

(Bano and Jha, 2012) in their study concluded that the employees in both public and private sector face moderate level of stress and role erosion was most and resource inadequacy the least stressing factor.

(Ayyappan and Vadivel, 2013) found that there is significant relationship between type of banks, gender, age education, marital status, length of services, job role, family type of the respondents and impact of occupational stress. The study revealed that employees of public sector banks, employees under the age group of 31-40 years, employees who had the educational degree of ICWA/CA, length of services under the 5 years, working in remittance section and managers faced high level of stress.

2.6 Impact of stress on job performance:

(Rubina et al., 2008) viewed job performance as the result of three factors working together: skill, effort and the nature of work conditions. Skills include knowledge, abilities and competencies of the employees; effort is the degree of motivation the employee puts forth towards completing the job; and the nature of work conditions is the degree of accommodation of these conditions in facilitating the employee’s performance. The whole concern for the organizations is performance of their employees irrespective of factors and conditions.

Good performance of employees leads to good organizational performance which is an indicator of their success (Armstrong & Baron, 1998).

Stress has significant impact on company and people performance and it terribly affects health of employees (Shah et. al, 2012).

The studies conducted in western countries have shown that the sources of stress that we name as Occupational Stress Inducers (OSI) are negatively related to well-being and job satisfaction of employees. (Robertson, Cooper, & Williams, 1990).

(Shah et al., 2012) in their study on impact of stress on employee performance among teaching faculty, found a negative relationship between organizational
structure and employee efficiency while rewards were found to be positively correlated to employee efficiency as expected.

(Rubina et al., 2008) too found a negative relationship between job stress and job performance. However the male employees were found to be affected more than their female counter parts.

(Munir and Islam, 2011) tested relationship between work stressors like role ambiguity, workload pressure, home-work interface, performance pressure, relationship with others and role conflicts on one side and job performance on the other with motivation as mediator and found that ‘role conflict’ and ‘role ambiguity’, have a positive relation with stressors against the common notion while the relationship is found to be negative between other stressors and job performance.

(Imrab et al., (2013) found that stress is responsible for decreasing the performance of bank employees. Ahmed &Ramzan (2013) too found a negative correlation between stress and job performance i.e as the stress increases the job performance goes down and vice-a-versa.

(Usman Ali et al., 2014) found that workload, role conflict, and inadequate monitory reward are the prime reasons of causing stress in employees that leads to reduced employee efficiency.

(Deshinger, 2003) suggested that different aspects of employee job performance that are likely to be affected by stress include Productivity, Job Satisfaction/Morale, Absenteeism, Decision Making Abilities, Accuracy, Creativity, Attention to Personal Appearance, Organizational Skills, good manners, assistance , Initiative Reliability, Alertness, urgency and Tardiness.

(Shukla & Garg, 2013) observed that most of the employees fear with the point that lack of quality in their work which ultimately leads to stress for them. The researchers have explained that this study was exploratory in nature and maximum number of employees in bank had experienced in stress. The main causes of stress were role overload, non-achievement of their target, family problem, the order of their boss by sacrificing their important home function.

(Pathak, 2012) has examined the understanding between organizational stress, job satisfaction and Perceived Organizational Support in their study on the role of perceived organizational support on stress-satisfaction relationship. The result of the
study shows that Perceived Organizational Support has moderated relationship between both. The study was conducted on a sample of 200 managers belonging to Private Sector Organizations of Delhi/NCR region. The result has showed that Organizational Role Stress was negatively related with job satisfaction.

(Deshpande, 2012) has explored the various causes of stress in their study. It aimed at suggesting the various stress management techniques like humour, Yoga, Meditation and Soothing. The study was exploratory in nature and based on secondary data. The researcher has recommended that stress can be reduced if enterprises take the right steps. Employees perform better, work harder, feel happier and have a long-term commitment to the organization in stress free environment.

(Satyanarayan K.S & Dr Maran, 2011) in their study on Stress Management in IT Industry, highlight the job stress, types of stress and its impact on employees who were working in various departments in SEMAN SYS technologies. The researchers have found that the major factors of stress were workload, vulnerability and low physical conditions. Significant correlation between workload and emotional exhaustion was found in the study and it was found that there is no significant different in stress variable and gender. They have used the 100-sample size and used convenience sampling method. They have given the some suggestion for reducing the stress such as yoga, counselling, brainstorming games, relaxation activity.

(Bhattacharya & Basu, 2007) have observed that personal and professional stressors exert cumulative effect on the individuals. females have greater feeling of wellness and less organizational stress than males. The older age group feels higher level of stress than the younger age group.

The results of the study by (Usman et.al, 2010) have analyzed the relationship between job stress and job performance. The result has indicated that job stress was negatively correlated with job performance and the researchers find out that job stress significantly reduce the performance of employees. The stress in work environment reduces the intention of employees to perform better in jobs.

(Jianwei, 2010), has investigated the characteristics of organizational climate and its effects on organizational variables such as turnover intentions, job satisfaction, work efficiency, job stress and organizational commitment. It was found in the study that organizational climate not only plays an important role in human resource effectiveness but also has influence on organizational effectiveness.
(Coetzer J.W. & Rothmann.S, 2006) have found that major causes of stress such as job insecurity, pays and benefits in insurance company. Physical ill health is significantly related to the workload, job characteristics, and control and psychological health is related to work life balance, work relationship. The study shows that the major difference was there in occupational stressors, organizational commitment, and ill health concerned with clerical employees.

In the study of (Stephen Et.Al, 2000) A model of work stress emphasis on the specific relevance of workplace risk assessments which help educate and inform all personnel, mainly managers, human resources, health, safety and welfare professionals. The researchers have included a model of organizational stress has emphasized the relationship between work-related stress hazards, individual and organizational symptoms of stress, negative outcomes and financial costs. The researchers identify the six hazards demand, control, support, relationship, role and change.

According to (Lo Lou, 1999), Work motivation job has investigated the relationship between stress, and strain and the impact of two potential moderating variables work motivation and social support. This study indicates the cross sectional social survey. The researcher uses this variables stress, work motivation, social support, job satisfaction and mental health. The result that job stress alone has not predicted the various psychological symptoms.

(Van Fleet, 1988), stress is caused when a person is subjected to unusual situations, demands, extreme expectations or pressures that are difficult to handle.

(Brook, 1973) reported that qualitative changes in the job create adjustment problems among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organisation to a great extent.

(Miles and Perreault, 1976) identify four different types of role conflict: 1. Intra-sender role conflict 2. Inter sender role conflict. 3. Person- role conflict; 4. Role over load. The use of role concepts suggests that job related stress is associated with individual, interpersonal, and structural variables (Katz and Kahn, 1978).

There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of
uselessness or lower self esteem, lower levels of job involvement and organizational commitment, and perceptions of lower performance on the part of the organization, of supervisors, and of themselves (Greene, 1972).

(Ivancevich and Matteson, 1950) indicate, Workplace interpersonal conflicts and negative interpersonal relations are common sources of stress and exist with harmful mood depression, and symptoms of ill health. Occupational stress is a rising important occupational health problem and a important cause of economic loss.

Occupational stress may produce both clear psychological and physiological disabilities. However it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity (Quick, Murphy, Hurrel and Orman, 1992).

A work stressed person is likely to have better job dissatisfaction, increased absenteeism, increased regularity of drinking and smoking, amplification in harmful psychological signs and decreased desires and self esteem (Jick and Payne, 1980).

The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables (Whetten, 1978).

Stress on the job is expensive for employers, which is reflected in poorer output, reduced enthusiasm and job skills, and increased accidents.

(Materson, 1980), “Causes of stress are many like work load, cuts in staff, change at work, long working hours, shift work, lack of command, inadequate training, inappropriate working conditions, too intense responsibilities and unfortunate relations with coworkers.”

(Robbins, 1996) conducted a study while examining the occupational stress and job satisfaction. He found the relationship between job satisfaction and occupational stress is also moderated by number of factors like relevant placement, clarity of job role, level of responsibility and designated power. Factors like job importance, uniformity, autonomy and identity improve the job satisfaction, while low level of empowerment, less control over work and unfair interference of higher management increase stress and overall dissatisfaction.

(Ganster & Loghan, 2005), have pointed out a lot of key factors such as work environment, management support, workload etc. in deciding how straining the work can be and its consequence on employees’ physical and mental health.”
(Jamshed et al., 2011) put forward that the workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks. Jadeja & Verma (2016) conducted a study which revealed that stress in work setting is caused from different sources like workload, organization culture, performance pressure, lack of communication, job uncertainty, role conflict, lack of support and insufficient supplies.

(Debus et al., 2015) investigated job stressor ratings through Lazarus’ transactional stress theory and the utility of administrator ratings as an alternative to employee self-reports. Based on the finding that harmful affectivity leads employees to over-report job stressors, they hypothesized that supervisors may also be affected by their negative affectivity when assessing an incumbent’s job stressors. The results highlighted the importance of personal and situational factors in the stressor appraisal process. Various organizational related variables have been found to be the reason behind the workplace stress.

(Bhatti et al., 2010) found that out of the intra organizational and extra organizational causes of stress, 67 per cent of the overall stress is experienced by the employees is due to factors within the organization whereby major cause of the stress is the workload. Time pressures, extreme demands, role conflicts, ergonomic deficiencies, job security and relationship with customers are mainly frequent stressors among the employees in the financial services sector. In addition, new stressors such as computer breakdowns, computer reduced speeds and electronic performance monitoring, have developed as a result of increased human interaction with computers. They also lead to stress as employees are pressured to complete the assignments in stipulated time.

( Bhatti et al., 2010) has classified stressors broadly into two main types: a) Extra-Organizational and b) Intra Organizational Stressors. He predicted that the chief reasons of stress are initially workload that causes 25% of stress, secondly timings that leads to 16% of stress, thirdly climate that results in 11% of stress.

According to (Anderson, 2002) work to family clashes is also an originator to stress for employees of an organization. Eleven factors are used as antecedents of stress which are overload, role vagueness, role conflict, responsibility for people, involvement, lack of feedback, keeping up with quick technological change, being in
an innovative role, career growth, organizational arrangement and environment, and fresh periodic occasions.

(Caplan, 1985) reported the factors like supervisory climate, co-workers, and time pressures, pressures for conformity which affect the mental and physical health of employees. Low control over the work environment, decreased participation in decision making about conditions of work, unpredictability of events, both too small and too much difficulty in work, role ambiguity, and excessive workload, responsibility for persons, role conflict, and lack of social support are found to influence the well being of employees at the work place.

With extra contact to these factors over a period of time, employees face more emotional and physiological disturbance. Lack of involvement in the decision making process, lack of efficient discussion and communication, unjustified constraints on activities, office politics and no sense of belonging are identified as potential sources of stressors. Lack of participation in job activity is associated with harmful psychological frame of mind and behavioral reactions including escapist drinking and intense smoking (Caplan et. al., 1975).
2.7 Studies on Stress in Banking Sector

(Madan & Bajwa, 2016) reported that employees working in banks face huge amount of stress specifically in private banks due to late working hours, superior–subordinate relationship, manager’s attitude and financial rewards. The study by Dhankar, S. (2015) was undertaken to determine the level of stress experienced by the people and also to analyze the impact of various components of stress among the employees of 20 banks of Kurukshetra, Panipat, Sonipat and Karnal region. The results indicated that the private sector employees feel stress due to the role overload whereas the public sector employees feel more stress due to Work Stress in unreasonable group and political pressure.

(Selva Kumar and Immanuel, 2015) conducted a study in the banking sector and found that employees in both the public and private sectors face moderate levels of stress, of which they are subject to role erosion the most and resource inadequacy the least. Further, there is no significant difference in total role stress among public and private sector employees. Although they noted that private sector employees are facing slightly more stress than those in the public sector.

The research conducted by (Tudu and Pathak, 2014) among employees of private and public sector banks of Delhi, Noida and Gurgaon, metropolitan cities of India corroborates the existence of stress among employees of both private and public sector banks. The bank employees, both private and public sector, are experiencing moderate to high level of stress. Role stagnation (RS) emerged as the most potent role stressor in both the sectors followed by Inter Role Distance (IRD) and Role Erosion (RE).

(Ajay & Nidhi, 2013) studied organizational stress and coping mechanism in Public and private sectors. The sample included 260 employees from both the public sector and private sector banks in Delhi. The major findings were that among the different organizational stress factors, the organizational climate factor contributes more to the stress level in case of the public banks and inter role distance factor in case of private sector. There is a significant difference and thus relationship exists between employees working in the public and private sector bank with respect to some role stress factors such as inter role distance, role stagnation, role overload, self role distance, role ambiguity and resource inadequacy.
(Lakhwinder and Rashpal, 2012) conducted a study which investigated the relationship between job and family related stressors and the physical and mental health of bank branch managers. A sample of 316 bank branch managers from public and private sector banks in the state of Punjab (India) was selected. The study revealed that highly intricate nature of the job, lack of time for family and personal care, insufficient training and career uncertainties, performance constraints and pressures, surveillance required, unwanted criticism, travelling and transfers, and family obligations, have been affecting the physical and mental health of bank branch managers.

(Shahid et al.,2012) reported that six components of job stress: Lack of organizational support, unnecessary work demand, awkward customer, coworker’s relationship, family & occupation life balance and riskiness of the work lead to immense stress in bankers and then diminish their output.

(Jamshed et al., 2011) reported that the workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks. Therefore occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to an assortment of conditions of their occupation and fail to cope with stress, it results into burnout. Basically in banking sector lack of administrative support from manager, work overload & time pressure, riskiness of job, poor relationship with customers & coworkers, and work family balance lead to stress which in turn decrease employee performance.

(Malik, 2011) conducted a study among a randomly selected sample of 200 employees from private and public banks. The study reported that occupational stress is found higher among private bank employees compared to public bank employees. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees cannot afford the time to relax and “wind down” when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks.

According to (Subha and shakeel ,2009), in banking sector particularly, higher management doesn’t realize the impact of stress on employee performance which ultimately results in critical managerial dilemmas. In banks the poor relationship among employees often lead to stress and have unwanted effects on the performance
of employees. Lack of social support from coworkers and poor interpersonal relationships can cause stress especially among employees with a high social need.

(Siw et al., 2008) highlighted the significance of exploring the relationship between work-family interaction and burnout over time. Their findings have shown bi-directional causal paths, i.e., both work family interaction and burnout may be either antecedent or outcome, resulting both loss and gain spirals as suggested by Conservation of Resources (COR) theory.

(Shields, 2006) suggested different sources of work stress do not occur in isolation but indeed interact with one another. (Karatepe and Mehmet, 2006) based on their studies reported that work-family conflict increased emotional fatigue and decreased job satisfaction among the frontline bank employees.

In realizing the importance of executives in the organization, a study was conducted in the industry by (Chand & Sethi 1997) to examine the organizational factors namely, role overload, role ambiguity, role conflict, under participation, responsibility for, poor peer relation and strenuous working conditions as predictors of job related stress. The study was conducted in a variety of nationalized banks, 150 executives (middle level officers) were selected through purposive and incidental sampling to represent functional areas like administration, general banking, savings, lending, general services, and auditing, accounting etc. The study reveals that role conflict was the strongest predictor of organizational stress. This was attributed to the factors like incompatible role pressures, insufficient staff, meeting the annual target planned by higher authorities. Strenuous working conditions emerged as the second strongest predictor. Strenuous working conditions in banks arose due to risky and complicated assignments, necessity to work fast, lot of physical effort, excessive and inconvenient working hours and constantly working under tense circumstances. The study empirically demonstrated role conflict, strenuous working conditions and role overload to be clearest and significant predictors of job related stress.

(T. Sigilis, et al., 1994) expressed that there is negative relationship between job satisfaction and burnout reflecting that higher burnout results in lower job satisfaction and vice-versa. Based on literature review various variables are identified that cause work stress.