



## STRESS AND ANXIETY REDUCTION TECHNIQUES FOR BANK EMPLOYEES

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### Abstract

*Stress has become a part and parcel of human life and is more pronounced in corporate life. Globalization and liberalization has made a rapid change in the banking sector and as a result of it, the employees in this sector have been facing so many challenges. The sizeable increase in the volume of banking business along with the inherent characteristics of job has given rise to a lot of stress and anxiety among banking personnel. Anxiety is a psychological state characterized by cognitive, somatic emotional and behavioural components. These combine to create an unpleasant feeling that is typically associated with uneasiness, fear or worry. It is the need of the hour that the management of bank must provide a stress-anxiety free work environment for enhancing the productivity and well-being of its employees.*

*The present study has been carried out to examine the level of stress and anxiety among Bank employees of Nationalised banks of Coimbatore city. An attempt has also been made to study the influence of stress and anxiety reduction techniques among them. The study was conducted in two phases. In the first phase, the samples were selected from four zones and their level of stress and anxiety was assessed. A total of 46 Managers and 69 Clerks of Nationalized Banks were selected through random sampling from four zones of Coimbatore city. In the phase II, samples with high/moderate level of stress as well as with high/moderate level of anxiety (37 managers and 44 clerks) were selected for training on reduction techniques for two months. The reduction techniques include relaxation, deep breathing, listening to music and counselling. The subsamples were assessed again to see the impact of training on level of stress and anxiety. Suitable statistical test were applied for data analysis.*

*The results indicate that bank employees' working environment adversely affects their health status. Majority of the employees have high and moderate degree of stress and anxiety. The bank employees have no time to relax exhausted with variety of work. The employees also experienced discrimination, political pressure, unprofitability, powerlessness along with poor peer relation and under participation in recreational activities. During post training period, significant reduction in their level of stress and anxiety was noticed. This study recommends that the bank management should take initiation to organize the training programme on reduction techniques to lessen the level of stress and anxiety and to uphold psychological wellbeing of their employees.*

**Key Words:** *Stress, Anxiety, Adulthood, Bank Employees, Stress Reduction Techniques.*

We are living in an era of growing complexities and pressures where human constitution and capacities are being taxed severely. The stresses relating to job have become predominant feature of modern life, exerting for reaching effects on focal employees behaviour and adjustments on as well as off the job (Srivastava and Singh, 1984)

### Adulthood

The term adult comes from the same Latin verb as the term adolesere – which means “to grow maturity”. However, the word adult is derived from the past participle of that verb – adults – which means “grown to full size and strength or matured” (Hurlock, 1981).

### Stress: Definition

The word “stress” was coined and the nature of stress was understood when and physicians, Walter Bradford Cannon (1871 – 1945) and Hans Selye (1907 – 1982), began to publish the results of their research efforts. Dr. Hans, Selye says that stress occurs when demands, or stresses are made on us and our bodies respond with a



serves of changes. The changes lead to what is called the stress response. A stress response enhances, a person's ability to perform well under the pressure of whatever stressors initiates it (Bickerstaff, 2007).

### **Characteristics and Symptoms of Stress**

People with stress suffer from frequent headaches, or migraines, difficulty in swallowing, exercise infrequently, mental attitude are generally negative, rarely develop new ideas and often feel anxious, feel unhappy most of the time, worry a lot, suffer from loneliness and lack of intimacy, feel apathetic, feel little obligation towards others (Hiriyappa, 2012).

### **Symptoms of Stress**

The general symptoms of stress are chest pains, loss of appetite or eating too much, high blood pressure, women missed period, frequently get infections, confusion, loss of sense of humour, feeling sick and dizzy, error in judgement, sense of loneliness and isolation, irritability, anger, fear, inability to relax, depression, unhappiness, crying, moodiness, sadness, swearing, bothering cynicism and many more.

### **Anxiety: Definition**

Anxiety is the tense unsettling anticipation of a threatening but vague event a feeling of uneasy suspense. It is a negative affect so closely related to fear that in many circumstance the two terms are used interchangeably; like anxiety, fear also is a combination of tension and unpleasant anticipation. Strictly, the term "fear" is used to describe an emotional reaction to a specific perceived danger, to a threat that is identifiable, such as poisonous snake.

### **Characteristics and Symptoms of Anxiety**

Anxiety is characterized by worry and fear about events and activities. Anxiety signals are cues there is an underline conflict which are emotions that if not dealt with, can cause problems.

### **Symptoms of Anxiety**

The general symptoms of anxiety are feeling of threat, excessive worry, tremor, twitchy and shakes nervous feeling, tense, aching and sore muscles, restlessness and fatigability, sleeping difficulties, inability to concentrate and irritability. Other symptoms to identify anxiety include shorter breath, rapid pulse and palpitation elevated blood pressure, excessive sweating, dry mouth, dizziness, nausea, diarrhea, intestinal distress, frequent urination, trouble swallowing, lump in the throat, over sensitivity in interpersonal relationship, difficulty indecision making, depression, vague apprehensions and fears (Aliez, 2011).

### **Stress and Anxiety among Bank Employees**

Bankers are under a great deal of stress and due to many past history of stress such as overload, role ambiguity, role conflict, responsibility for other, lack of feedback, keeping up with rapid technological change. The advent of technological changes, especially extensive use of computers in the sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relation (Dileepkumar, 2006).

### **Stress and Anxiety Reduction Techniques**

- i. Relaxation
- ii. Deep breathing
- iii. Listening to light music
- iv. Counselling

Work stress and anxiety among bank employees adversely affect their working and family environment. It was sympathetic and worth studying this issues to all to minimize the adverse effects of stress and anxiety among



them to improve the working environment and conditions. So the researcher aimed to identify the level of stress and anxiety among selected samples. The researcher designed following objectives and hypothesis to investigate the present study.

### **General Objectives**

1. To analyze the level of stress and anxiety among selected bank employees.
2. To find out the influence of stress and anxiety reduction techniques among selected bank employees.

### **Specific Objectives**

1. To analyze the level of stress and anxiety among bank employees in different sector – Manager, clerk.
2. To study the level of stress and anxiety among managers and clerks.
3. To know whether gender, age, education difference exist with regards to stress and anxiety level.
4. To find out the influence of stress and anxiety reduction techniques among selected bank employees.

### **Hypothesis**

1. There is a significant difference in level of stress and anxiety among manager and clerk working in bank.
2. Stress and anxiety level has highly significant relationship between gender, age and education level.
3. There is significant influence on stress and anxiety reduction techniques among selected bank employees.

### **Methodology**

The study was conducted in various banks situated in Coimbatore. The area was selected because the previous studies stress indicates that stress and anxiety among bank employees are slightly higher in level, so there is a need for giving awareness about stress management for the bank employees to overcome stress. The study has focused on the level of stress and anxiety among bank employees. Such as managers and clerical staff from Coimbatore city was selected due to easy accessibility.

### **Selection of the Sample**

The primary data were collected through random sampling from four zones. A total of 46 managers and 69 clerks were selected for the conduct of the study. The investigator has interviewed selected respondents through questionnaire.

### **The tools used for this Study are**

- I. The Occupational Stress Index by Dr.A.K.Srivastava and Dr.A.P.Singh
- II. Comprehensive Anxiety Test by Dr.R.L.Bharadwaj, Dr.H.Sharma and Dr.M.Bhargava.

The scale consists of 46 items, each to be rated on the five-point scale out of 46 items 28 are 'true-keyed' and rest 18 are 'false-keyed'. The items relate to almost all relevant components of the job life which cause stress in some way or the other such as role overload, role ambiguity, role conflict, group and political pressures, responsibility for persons, under participation, 30 powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions and unprofitability. Comprehensive Anxiety Test scale suitable for individual and group testing. This scale consist of 90 items and all items have to be answered either ("yes" or "no"). No time limit has been set for the test. The test is administered only after establishing a good rapport with the respondents and giving adequate and proper instruction. The scoring can be done by hand and no stencil is needed. The response indicated as "yes" should be avoided the score of one and zero for No. The total of all positive or "yes" response would be the total of anxiety score of the individual.

### **Collection of Data**

The data can be collected randomly in selected banks. The investigator had visited selected banks and established good rapport with respondents by giving adequate and proper instruction to fill the questionnaire. The investigator had left questionnaire form to the respondents hand and collected back the next day/according to their free time.



After the statistical analysis the investigator had prepared booklets consisting of coping strategies to reduce stress and anxiety. These booklets can be given to the selected respondents and gave counseling for those who are having high level of stress and anxiety. Each respondents had a very tight schedule in banks during working hours, so that they could not spare time with the investigator. So the investigator had to meet the respondents two or three times in some cases. After one month of coping strategies, the investigator had given the same questionnaire to identify the influence of stress and anxiety reduction techniques. Few respondents hesitated to give the data second time because of their busy schedule but investigator had requested the respondents to collect the information.

The statistical analysis was done through the following:

- Frequency and percentage
- T-test
- ANOVA

**Table I, Frequency and Percentage Analysis of Pre Test Scores on Stress and Anxiety Level (N = 115)**

Percentage	Level	frequency	Percentage
Stress	Low	15	13.0
	Moderate	45	39.1
	High	55	47.8
	Total	115	100.0
Anxiety	Low	12	10.4
	High	48	41.7
	Very high	50	43.5
	Total	115	100.0

Table I shows pre test scores on total subscales on occupational stress index and state anxiety scores out of 115 respondents. Majority of the bank employees were having high stress 47.8 per cent and rest of them falling 39 per cent moderate level in stress. Out of 115 respondents majority were having very high 43.5 per cent anxiety levels and rest of them 41.7 per cent were in high level of anxiety, remaining samples show low level. This shows selected respondents were having more stress and anxiety levels in their occupation.

**Table II, Cross Tabulation of Pre Test Subscales of Stress and Anxiety Level among Managers and Clerks (N = 115)**

Cadre	Total subscales pretest stress and anxiety						Total
	Low		Moderate		High		
	No	%	No	%	No	%	
Manager	6	13.0	12	26.0	28	60.8	46
Clerk	13	18.8	18	26.0	38	55.0	69

Table II shows pre-test scores of occupational stress and anxiety levels among 115 respondents according to cadre wise. Out of 115 respondents majority of managers having stress and anxiety i.e. 60.8 percent is having high level, 26 percent having moderate level of stress and anxiety. Clerical staffs also having high stress and anxiety i.e 55 per cent and 26 per cent were having high and moderate stress and anxiety levels respectively. This table clearly indicates both managers and clerical staffs are having high levels of anxiety.



**Table III, Cross Tabulation Of Gender Wise Difference In Pre Test Scores Of Stress And Anxiety Level  
(N = 115)**

Gender	Pretest scores of stress and anxiety						Total
	Low		Moderate		High		
	No	%	No	%	No	%	
Male	11	14.9	17	23.0	46	62.1	74
Female	8	19.5	13	31.7	20	48.8	41

Table III shows gender difference on pre-test scores of stress and anxiety levels. Out of 115 respondents, 46 males and 20 females taken into account for the study. According to the table majority of males having high stress and anxiety 62 per cent of males and 23 percent having high and moderate stress and anxiety. among females 48.8 and 31.7 percent having high and moderate level respectively. By taking this result into an account, hypothesis two can be accepted in relation to gender difference among stress and anxiety levels.

**Table IV, Cross Tabulation of Pre Test Scores of Stress and Anxiety Levels According to Age Wise (N = 115)**

Age	Pretest scores of stress and anxiety						Total
	Low		Moderate		High		
	No	%	No	%	No	%	
Young adult	9	18.0	13	26.0	28	56.0	50
Middle adult	10	15.3	17	26.1	38	58.5	65

Table IV indicates pre-test scores of stress and anxiety levels according to age wise. Majority of middle adults 58.5 per cent having high stress and anxiety and 26 per cent were showing moderate scores on stress and anxiety levels and rest of them were having low levels. Among young adults majority i.e 56 percent showing high levels and 26 percent young adults showing moderate level of stress and anxiety. This table indicates that middle adults are suffering from high stress and anxiety than young adults.

**Table Cross Tabulation of Pre Test Scores of Stress and Anxiety Level on Different Education Level  
(N = 115)**

Education	Pretest scores of stress and anxiety						Total
	Low		Moderate		High		
	No	%	No	%	No	%	
12 <sup>th</sup> standard	01	10	04	40	05	50	10
Bachelors degree	16	21.7	12	16.2	46	62.1	74
Masters degree	02	6.4	14	45.1	15	48.3	31

Table V shows majority of bachelor's degree holders 62 per cent were having high stress and anxiety level and 16.2 per cent were having moderate level of stress and anxiety, 21.7 percent having low level. Then the master's degree holders 48.3 per cent, 16.2 percent are having high and moderate level of stress and anxiety respectively. And 6.4 per cent were having low level of stress and anxiety. Majority 12 th standard qualified employees were having 50 per cent having high stress and anxiety levels and 40 per cent respondents were having moderate level of stress and anxiety, the remaining 10 percent having low level. So by seeing this table hypothesis two is



accepted as there is a difference in stress and anxiety levels among different education levels. Majority of bachelor's degree holder's having high stress and anxiety than their counter parts.

#### Post Test Results

**Table VI, Frequency and Percentage Analysis of Post Test Score on Stress and Anxiety Level (N=81)**

Particulars	Level	Frequency	Percentage	Sig.
Stress	Low	51	63	P < .0001
	Moderate	20	24.7	
	High	10	12.3	
	Total	81	100.0	
Anxiety	Low	60	74.07	
	High	15	18.5	
	Very high	06	7.4	
	Total	81	100.0	

Table VI shows frequency and percentage analysis of post test scores on occupational stress and anxiety levels. Out of 81 bank employees 63 percent has reduced high stress levels and falling under low stress level and 74 percent employees showing low level of anxiety after the training. And 24.7 percent respondents are having moderate level of stress, 18.5 percent having high level of anxiety. The results indicate that 12.3 percent having high stress and only 7.4 percent having very high level of anxiety after the training. There is a significant difference between pre and post test values ( $P < .001$ ). A remarkable improvement can be seen over the stress and anxiety levels after reduction techniques.

**Table VII, Cross Tabulation of Post Test Sub Scales of Stress and Anxiety Level among Managers and Clerks N=81)**

Cadre	Total subscales post-test stress and anxiety						Total
	Low		Moderate		High		
	No	%	No	%	No	%	
Manager	23	62.1	08	21.7	06	16.2	37
Clerk	30	68.1	10	22.8	04	9.0	44

Table VII shows out of 37 managers, majority of them 62.1 per cent have been reduced the stress and anxiety levels and falling under low level after the training and 21.7 percent are in moderate level. Only 16.2 percent have been falling under high stress and anxiety levels even after the training. Similarly out of 44 clerical staffs majority of them 68.1 per cent were reduced stress and anxiety after therapy and falling under low level, 22.8 percent are in moderate level and only 9 percent are still having high stress and anxiety after the training process. Clerical staffs were better than managers in the management of occupational stress and anxiety after giving stress and anxiety reduction therapy. Comparing pre and post test scores of managers and clerks showing significant difference in their improvement ( $P < .001$ ).

Cobb (1975) was with belief that, "The responsibility load creates severe stress among workers and managers". If the individual manager / employee cannot cope with the increased level of responsibilities it may lead to several psychological and physical disorders among them.





**Table VIII, Cross Tabulation Of Gender Wise Difference In Post Test Scores Of Stress And Anxiety Level (N=81)**

Gender	Post test scores of stress and anxiety						Total	Sig.  P < .001
	Low		Moderate		High			
	No	%	No	%	No	%		
Male	30	60.0	13	26.0	07	14.0	50	
Female	23	74.1	05	16.1	03	9.7	31	

Table VIII shows gender wise difference in post test scores of stress and anxiety level out of 31 females majority of them 74.1 per cent showed remarkable improvement over the performance after stress and anxiety reduction techniques, this group falls under low level of stress and anxiety, 16.1 percent are in moderate level and only 9.7 percent are showing high levels in their stress and anxiety after the training. Out of 50 males majority of them (60 per cent) were showing low level of stress and anxiety after the training, 26 percent are having moderate levels and 14 percent falling under high stress and anxiety after the training. Females were better than males in the management of occupation stress and anxiety. Comparing frequency and percentage values of pre and post test scores of males and females showing significant difference in their improvement. ( $P < .001$ )

Katyail (2011) conducted the study on life stress and family environment as related to marital adjustment in working and non-working women. The level of marital adjustment, life stress, and family environment of working and non-working women. The finding revealed that working women had higher marital adjustment; lower life stress and higher competitive frame work, cohesion, expression, independence, organization and recreational orientation in their families as compared to their non-working counter parts.

**Table IX. Cross Tabulation of Post Test Scores of Stress and Anxiety Levels According to Age Wise (N=81)**

Age	Post test scores of stress and anxiety						Total
	Low		Moderate		High		
	No	%	No	%	No	%	
Young adult	23	60.5	10	26.3	05	13.1	38
Middle adult	30	69.8	08	18.6	05	11.6	43

Table IX shows cross tabulations of scores of stress and anxiety levels according to age wise. Out of 81 respondents, 38 were in young adulthood stage and rest of them i.e., 43 falls under middle adulthood stage. Among 38 young adults, majority of the 60.5 per cent showed drastic change in their stress and anxiety levels. This group falls under low level of stress and anxiety after therapy, 26.3 per cent of young adults having moderate level of stress and anxiety and 13.1 percent are still showing high stress and anxiety levels. Among 43 middle adults most of them 69.8 per cent were showing low level of stress and anxiety and remaining 18.6 per cent were categorized under moderate level, and 11.6 percent showing high levels in +stress and anxiety. This table indicates that middle adults are much better than the young adults in coping their stress and anxiety levels after therapy.



**Table Cross Tabulation of Post Test Scores of Stress and Anxiety Level of Different Educational Level  
(N=81)**

Education	Post test scores of stress and anxiety						Total
	Low		Moderate		High		
	No	%	No	%	No	%	
12 <sup>th</sup> standard	02	66.7	01	33.3	00	00	03
Bachelors degree	36	65.4	14	25.4	05	9.0	55
Masters degree	15	65.2	03	13.0	05	21.7	23

Table X shows cross tabulation of post test scores of stress and anxiety on different educational level. Out of 55 bachelor's degree holders, majority of them i.e 65.4 per cent were showing low level of stress and anxiety, 25.4 percent were still in moderate level and only 9 percent were having high stress and anxiety even after the training. Out of 23 master's degree holders majority of them were reduced their level of stress and anxiety i.e 65.2 percent showed drastic change, 13 percent were in moderate level and still 21.7 percent were having high stress and anxiety levels. Out of three 12<sup>th</sup> standard respondents, most of them 66.7 per cent were showing low level of stress and anxiety., 33.3 percent having moderate level and no one shows high levels in this section. This table clearly indicates the master's degree holder's showing better improvements in coping their stress and anxiety level rather than others. We observe significant difference among pre and post test respondents ( $P < .001$ ).

### Summary and Conclusion

Stress at work is a moderately new phenomenon of present life styles. The nature of work has gone through strong changes over the last centum and it is still changing at rapidly speed they have touched almost all professions, occupational stress or job stress poses a threat to physical health working at job related stress in the life of organized workers, as a result affects the health of organizations. Recently, job stress has come into prominent work – related research topic. Job stress is generally define as the time of relationship between person and environment. McGrath (1976) has noted that a stress involves as interaction of person and environment. To define stress he said there is potential for stress when an environmental situation is perceived as presenting demand which threatens to exceed the person's capabilities and resource for meeting it, under conditions where he expects a substantial differential in the rewards and costs from meeting the demand versus not meeting it.

The major findings of the study have been summarized in the following paragraphs.

- Majority of the bank employees were having high stress 47.8 per cent and rest of them falling 39 per cent moderate level in stress. Out of 115 respondents majority were having very high 43.5 per cent anxiety levels and rest of them 41.7 per cent were in high level of anxiety, remaining samples show low level. This shows selected respondents were having more stress and anxiety levels in their occupation.
- Out of 115 respondents majority of managers having stress and anxiety i.e. 60.8 percent is having high level, 26 percent having moderate level of stress and anxiety. Clerical staffs also having high stress and anxiety i.e 55 per cent and 26 per cent were having high and moderate stress and anxiety levels respectively.
- 46 males and 20 females taken into account for the study. In this, majority of males having high stress and anxiety 62 per cent of males and 23 percent having high and moderate stress and anxiety. Among females 48.8 and 31.7 percent having high and moderate level respectively.
- Majority of middle adults 58.5 per cent having high stress and anxiety and 26 per cent were showing moderate scores on stress and anxiety levels and rest of them were having low levels. Among young adults majority i.e 56 percent showing high levels and 26 percent young adults showing moderate level of stress and anxiety.





- Majority of bachelor's degree holders 62 per cent were having high stress and anxiety level and 16.2 per cent were having moderate level of stress and anxiety, 21.7 percent having low level. Then the master's degree holders 48.3 per cent, 16.2 percent are having high and moderate level of stress and anxiety respectively. And 6.4 per cent were having low level of stress and anxiety. Majority 12 th standard qualified employees were having 50 per cent having high stress and anxiety levels and 40 per cent respondents were having moderate level of stress and anxiety, the remaining 10 percent having low level. So by seeing this table hypothesis two is accepted as there is a difference in stress and anxiety levels among different education levels. Majority of bachelor's degree holder's having high stress and anxiety than their counter parts.

### Post test results

- Out of 81 bank employees 63 percent has reduced high stress levels and falling under low stress level and 74 percent employees showing low level of anxiety after the training. And 24.7 percent respondents are having moderate level of stress, 18.5 percent having high level of anxiety. The results indicate that 12.3 percent having high stress and only 7.4 percent having very high level of anxiety after the training. There is a significant difference between pre and post-test values ( $P < .001$ ). A remarkable improvement can be seen over the stress and anxiety levels after reduction techniques.
- Among 37 managers, majority of them 62.1 per cent have been reduced the stress and anxiety levels and falling under low level after the training and 21.7 percent are in moderate level. Only 16.2 percent have been falling under high stress and anxiety levels even after the training. Similarly out of 44 clerical staffs majority of them 68.1 per cent were reduced stress and anxiety after therapy and falling under low level, 22.8 percent are in moderate level and only 9 percent are still having high stress and anxiety after the training process. Clerical staffs were better than managers in the management of occupational stress and anxiety after giving stress and anxiety reduction therapy.
- Out of 31 female's majority of them 74.1 per cent showed remarkable improvement over the performance after stress and anxiety reduction techniques, this group falls under low level of stress and anxiety, 16.1 percent are in moderate level and only 9.7 percent are showing high levels in their stress and anxiety after the training. Out of 50 males majority of them (60 per cent) were showing low level of stress and anxiety after the training, 26 percent are having moderate levels and 14 percent falling under high stress and anxiety after the training. Females were better than males in the management of occupation stress and anxiety.
- Out of 81 respondents, 38 were in young adulthood stage and rest of them i.e., 43 falls under middle adulthood stage. Among 38 young adults, majority of the 60.5 per cent showed drastic change in their stress and anxiety levels. This group falls under low level of stress and anxiety after therapy, 26.3 per cent of young adults having moderate level of stress and anxiety and 13.1 percent are still showing high stress and anxiety levels. Among 43 middle adults most of them 69.8 per cent were showing low level of stress and anxiety and remaining 18.6 per cent were categorized under moderate level, and 11.6 percent showing high levels in +stress and anxiety.
- Out of 55 bachelor's degree holders, majority of them i.e 65.4 per cent were showing low level of stress and anxiety, 25.4 percent were still in moderate level and only 9 percent were having high stress and anxiety even after the training. Out of 23 master's degree holders majority of them were reduced their level of stress and anxiety i.e 65.2 percent showed drastic change, 13 percent were in moderate level and still 21.7 percent were having high stress and anxiety levels. Out of three 12 th standard respondents, most of them 66.7 per cent were showing low level of stress and anxiety, 33.3 percent having moderate level and no one shows high levels in this section.

### Conclusion

Occupational stress and anxiety emphasizes the important of assessment and management of work related stress and anxiety. The recognition of harmful, physical, psychological effects of stress and anxiety on both individuals and organizations is widely studied in many parts of the world. The present study examines occupational stress and anxiety of employees in banking sector. Results of data analysis provided evidence that employees working



environment affect the degree of stress the experience in various ways bank employees cannot afford the time to relax and wind down when they are paste with variety of work, discrimination, poor peer relation, delegation, conflicting task. Some employees tend to bring work related problems home depends on their stress and anxiety levels. This situation can be modified only with border change in the vision of the family members and working environment as a whole. It is necessary to establish stress free environment in banks and time to relax.

(Anderson, 2003) indicate that, occupational stress has become an essential topic for study of organizational behaviour for a number of reasons. Stress has destructive psychological and physiological effects on employees. By controlling stress, individual and organizational can be managed more effectively.

Michailidis et al. (1992) found that during the past decade banks have had to cope with deregulation, liberalization and despecialization. Such changes in the banking sectors have definitely affected the work load of its employees the employees task has been increased due to high level of competition. There are different banks that are competing with each other and due to this the level of competition. The high level of competition among the banks has resulted into an increased level of tension. The staff of banks has loads of work. They have to keep themselves up to date in the market.

### **RECOMMENDATIONS**

Banking sectors need to take certain specific steps to reduce employees work load achieve balance in their life.

1. Introduce flexible working arrangements for bank employees especially managers and other higher bodies.
2. Organized stress management training programmes to the top officials.
3. Encouraged inter departmental work arrangement to reduce stress and anxiety.
4. Adequate resources i.e., marital, technical and human should be extended to may employee feel safe and secure to perform their work effectively.
5. Undertake stress audit at levels in the organizations.
6. Cut back excessive banks directly affect the employee's physical fitness.
7. Organization also organized regular check up those who are suffering from high stress and anxiety and subjected to management post.