**STRESS MANAGEMENT AMONG BANK EMPLOYEES**

**In AXIS BANK**

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**Abstract:**

Stress Management is a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from the normal functioning. Stress Management is associated with constraints and demands. The constraints prevent you from doing what you desire. The demands refer to the loss of something desired.

“Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important”.

Stress is not necessarily bad in and of itself. While stress is typically discussed in a negative context, it also has positive value. It is an opportunity when it offers potential gain. Sometimes individuals use stress positively to rise to the occasion and perform at or near their maximum.

**Keywords:** Online Share Trading, Proposed Tools.

**INTRODUCTION:**

“An adaptive response, mediated by individual differences and/or psychological processes that a consequence of any external action, situation, or event that places excessive psychological and/or physical demands on a person”.

The entire research is based on causes of stress, consequences of stress and how to cope up with stress.

This project is helpful for both individual and organization to understand the importance of stress management, how to face the situations and how to eradicate the stress. By this they can give their better performance towards their job.

“Without stress, there would be no life.” By -Hans Selye

### Stress In Today's World

It was the best of times, it was the worst of times,” Charles Dickens wrote of 18th century France in his masterpiece *A Tale of Two Cities*. Could the same be said for you, today's college student? Never before have college students been faced with such vast opportunities, such freedom of choice, and such an array of information. Yet these opportunities, these many choices, and this information overload can be the factors that leave you feeling overwhelmed and stressed. Will this be the best of times or the worst of times for you?

As you will learn in the chapters to come, the decision is yours. With the right skills and the right information, you will be in control of your destiny.

Stress is a part of day-to-day living of every individual. The college students may experience stress in meeting the academic demands, people on the job, business men may suffer stress to reach office in time and to complete the projects on time and even the house hold ladies may experience stress in managing the home affairs and to look for the maid servant. The reasons for the stress differ from person to person. The stress people experience should not be necessarily treated as harmful. An optimum amount of stress can always act as an energizer or motivator and propel people to apply the efforts and complete the work. But a high level of stress can be serious threat to the personality traits of the individual and can cause physiological and social problems.

### What is Stress?

Stress is the "wear and tear" our bodies experience as we adjust to our continually changing environment; it has physical and emotional effects on us and can create positive or negative feelings.

### How can I eliminate stress from my life?

As we have seen, positive stress adds anticipation and excitement to life, and we all thrive under a certain amount of stress. Deadlines, competitions, confrontations, and even our frustrations and sorrows add depth and enrichment to our lives. Our goal is not to eliminate stress but to learn how to manage it and how to use it to help us. Insufficient stress acts as a depressant and may leave us feeling bored or dejected; on the other hand, excessive stress may leave us feeling "tied up in knots." What we need to do is find the optimal level of stress, which will individually motivate but not overwhelm each of us.

### How can I tell what is optimal stress for me?

There is no single level of stress that is optimal for all people. We are all individual creatures with unique requirements. As such, what is distressing to one may be a joy to another. And even when we agree that a particular event is distressing, we are likely to differ in our physiological and psychological responses to it.

**REVIEW OF LITERATURE:**

**ARTICLE: 1**

**Tile:** Managing Stress at Workplace

**Author:** Ashok Panigrahi

**Source:** **Journal of Management Research and Analysis, October-December,2016;3(4):154-160**

Stress is generally indicated as a deviation from normal functioning of body and mind. Stress can approach in an organization due to many reasons such as control over work, managerial style of manager etc. Stress in limited quantity is beneficial to organization and employee as well. It helps to achieve personal as well as goals of organization. But stress in excess quantity can cause harmful effects on the body, mind and psychology of employees. Stress can be measured by using psychological methods involving use of questionnaires. Physical measurement involve measuring of various physical constants of body such as blood pressure. Physiological measures include measurements of various hormonal levels etc. And the measures to relieve this stress include sports, music, dancing, hobbies etc. Excessive stress can be reduced by help of professional counselors. But the stress at workplace is an important issue must be dealt with to achieve progress. Day by day challenges for human is increasing in many different fields as if progress in turn creates new problems. Slowly the nature of working has been changed and still these changes are in progress. Because of these changes, number of illnesses has been increased, morality and human aspects are faded and new problems are occurred every day, so that we are facing job stress which called “illness of the century”. As a measure to minimize stress, delegating some work, share burden with colleagues, leave and time off work with family and love ones, as well as reducing work overtime ranked highest as strategies for stress management. Findings of a number of studies on this aspect say that stress has a great impact on the professionals and thereby affects the level of productivity. Thus it is recommended that professionals should exhibit self-control and good self-esteem; engage in continuous professional development on skills for better organization, integration of work within specified project constraints and delegation of assignment, authority and breaking work into manageable parts so as to be able to cope with stress..

**ARTICLE: 2**

**Tile:** Stress Management in the Modern Workplace and the Role of Human Resource Professionals

**Author:** Cam T.H. Tran, Huy T.N. Nguyen, Dung N. Mach, Hieu T.M. Tran

**Source:** **Business Ethics and Leadership, Volume 4, Issue 2, 2020**

Due to the potentially negative impact on the employees’ well-being and productivity, the stress in the workplace becomes one of the most difficult problems for the enterprise's successful operation. The frequency of its manifestations in the workplace is constantly increasing. These issues are especially relevant in the Covid-19 era, when HR managers constantly have to form and implement policies to protect the employees’ mental health and general working conditions. It creates the preconditions to identify the factors underlying the occurrence of stress and employees’ potential behavioral responses. The aim of this study is to analyze and evaluate certain aspects of stress in the workplace. Based on the systematization of the results from previous research and interviews with five experienced heads and managers of Vietnamese companies, the article identifies and classifies common reasons, signs, symptoms and consequences of workers’ stress. The classification of stress in the workplace into three categories (acute stress, episodic acute and chronic stress) forms the basis for identifying the source of stress as a result of the manifestation of factors which differ from the usual ones for the worker, taking into account their external and internal peculiarities. The article proposes an approach based on a combination of psychological, physiological and autonomic methods to measure stress. It takes into account its cognitive, physical, emotional and behavioral symptoms to increase the accuracy for evaluating the practical application of stress minimization strategy. The paper examines the relationship between individual, organizational and financial effects of stress. It identifies four problems faced by staff in the workplace: identifying the reasons of stress, identifying ways to minimize it, resolving conflict, and developing proposals and recommendations for reducing stress. According to the analysis of five interviews with experienced managers from Vietnamese companies, there are recommendations on how to form and implement stress management strategies for human resource managers. Primary, secondary and tertiary approaches to workplace stress reduction are proposed based on managers’ individual and organizational interventions focused on different goals. Thus, human resource managers play an essential role in the development of stress management strategies to facilitate the interactive internal exchange of information and to establish a balanced personnel structure of the organization.

**ARTICLE: 3**

**Tile:** A Study on Stress Management among Employees

**Author:** Kashish Peswani, Dheeraj Kalani

**Source:** **Journal of Emerging Technologies and Innovative Research (JETIR) www.jetir.org**

Stress is a universal phenomenon that essentially manifests itself in humans as a result of pressure emanating from several experiences or challenging situation. Delay in job completion, deterioration of the power of organization and planning, increase in error rate during manipulative and cognitive task, depression and feeling of helplessness and over sensitivity are the major impact of stress on the productivity of professionals. In order to minimize stress, delegating some work, share burden with colleagues, leave and time off work with family and loved ones, as well as reducing work overtime ranked highest as strategies for stress management. Based on the findings, it was concluded that stress has a great impact on the professionals and thereby affects the level of productivity. It was therefore recommended that professionals should exhibit self-control and good selfesteem; engage in continuous professional development on skills for better organization, integration of work within specified project constraints and delegation of assignments, authority and breaking work into manageable parts so as to be able to cope with stress. An attempt has been made through this research paper to know the reasons of stress among the employees and the ways used by employees to cope with the stress generated at workplace. In the second part of the article some stress coping strategies, such as gaining social support, taking advantage of the programs targeting on stress coping, reduction of stress in the workplace by improving work environment and work organization, are explained.

**SEARCH GAP:**

# A major cause of stress is other people with whom an individual comes in contact. These include coworkers and supervisors. An employee may suffer from the lack of a promotion or a promotion that extends beyond personal capabilities

# **OBJECTIVES:**

* To find out the overall organizational stress levels of the employees in AXIS BANK LTD.
* To find out the probable causes of stress for the employees of AXIS BANK LTD.
* To verify whether they are satisfied with various terms and conditions of AXIS BANK LTD.
* To recognize various problem areas for employees, which is stress causing.
* To understand the liquidity, profitability and efficiency positions of the company during the study period.
* To evaluate and analyze various facts of the financial performance of the company. To make comparisons between the ratios during different periods`
* To study the investment pattern and it’s related to risk and return, rates of return for efficient portfolios

**RESEARCH METHODOLOGY:**

**Need For The Study**

* In the era of globalization the nature of work place and the way of working is getting more complex day by day which are in turn adding to the stress levels of employees in every organization. Excessive stress may cause unproductive behaviors in the organization hence it’s very important to study the stress levels of employees in an organization
* Knowing the reasons of stress will help an organization to focus more towards creating employee satisfaction and providing them good amenities to deal with stress.
* Stress management will also help in differentiating between the organizational factors and personal factors which cause stress.

**Scope Of The Study:**

* The present study is to acquire an intensive opinion about the level of stress among the employees in AXIS BANK LTD, Hyderabad.
* The study of Stress Management will facilitate us to know several aspects like the causes of stress, the working conditions, the time flexibility, treatment to the employees, grievances in the AXIS BANK LTD, Hyderabad.
* Knowing the above facts provides a unique platform to generalize certain factors causing stress which is occurring more frequent in AXIS BANK LTD.

**Data Collection**

Research is a procedure of logical and systematic application of the fundamentals of science to the general and overall questions of a study and scientific technique by which provide precise tools, specific procedures and technical, rather than philosophical means for getting and ordering the data prior to their logical analysis and manipulation, Different type of research designs is available depending upon the nature of research project, availability of able manpower and circumstances. Survey method is used for the study.

**Primary data:**

Primary data is a type of information that is obtained directly from first-hand sources by means of surveys, observation or experimentation. It is data that has not been previously published and is derived from a new or original research study and collected at the source such as in marketing.

Primary data for this study was collected through well-designed questionnaire

**Secondary data:**

Secondary data is all the information collected for purposes other than the completion of a research project and it’s used to gain initial insight into the research problem. It is classified in terms of its source – either internal or external.

Secondary data was collected through company records, books and websites of AXIS BANK LTD.

**Sample Size:**

The sample size for this study was 100 employees that comprise of executives, non- executive, managers, etc. We analyzed the data using simple sampling technique.

**Period of the Study**

The time period of my concerned project was 45 days. The data which I collected is current in nature.

## Tools and techniques for data collection:

The primary information was collected by distributing the questionnaires and by performing surveys. On the basis of tables, the facts are presented in the form of pie charts.

## Plan of analysis

* The data is collected and classified using convenience sampling method.
* The classified data is tabulated and calculated into percentages.
* The tabulated data is shown in the pie charts for better understanding.

**HYPOTHESIS OF THE STUDY:**

According to Goode and Hatt, "Hypothesis is a proposition, which can be put to test to determine validity". A hypothesis can be defined as a logically conjectured relationship between two or more variables expressed in the form of testable statement.

Null hypothesis (H0) – There is no significant relationship between the age and the stress in their job.

Alternative Hypothesis (H1): Alternate Hypothesis (H1) is a statement, which is accepted after the null hypothesis is rejected based on the test result. The alternate hypothesis usually is formed as a positive statement

**DATA ANALYSIS & INTERPRETATION:**

## From how long you have been working with this organization?

**Table no : 1**

|  |  |
| --- | --- |
|  | **No. of Responses** |
| < 1year | 3 |
| >1year | 90 |
| 2-5 years | 3 |
| >5years | 4 |
| **Total** | **100** |

### FIGURE NO :-1

**Figure No:- 1**

**Sales**

1st Qtr

2nd Qtr

### INTERPRETATION:-

* 36% of employees worked for this organization, for more than 1 year.
* 36% of employees worked for this organization, for less than 1 year.
* 27% of employees worked for this organization, for 2-3years.
* 1% of employees worked for this organization for less than 5years.

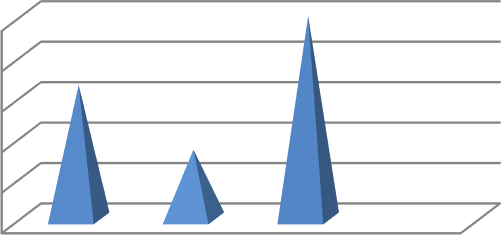
**CONCLUSION:- Most of the employees are working in the organization for more than 1year**

### Do you feel secure in present job?

**Table no: 2**

|  |  |
| --- | --- |
|  | **No. of responses** |
| **Yes** | **66** |
| **No** | **34** |
| **Total** | **100** |

### Figure No:- 2



100

80

60

40

20

0

RESPONSES

YES NO TOTAL

**INTERPRETATION:**

* + - 66% of employees feel secure in their present job.
    - 34% of employees do not feel secure in their present job.

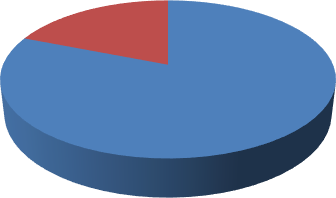
### CONCLUSION:

**Maximum numbers of employees feel secure in present job.**

### Do you feel the work that you are doing presently is creative? Table no 3

|  |  |
| --- | --- |
|  | **No. of responses** |
| Yes | 81 |
| No | 19 |
| **Total** | **100** |

**FIGURE NO:- 3**



**No. of responses**

No 19%

Yes 81%

### Interpretation:

* 81% of personnel’s feel that their work is creative.
* 19% of personnel’s do not feel that their work is creative.

### Conclusion:- Most of the employees that their work is creative

**How do you act at your work place?**

### Table no :4

|  |  |
| --- | --- |
| **Name of the**  **attribute** | **No. of responses** |
| Very serious | 30 |
| Serious to some  extent | 25 |
| neutral | 5 |
| Jovial | 12 |
| Aggressive | 30 |
| **Total** | **100** |
|  |  |

**Figure no :- 4**

**30**

Serious to some extent neutral

Jovial Aggressive Total

### Interpretation:

* 35% of employees are very serious at their work place.
* 25% of employees are serious to some extent at their work place.
* 12 % are jovial.
* 28% of employees are aggressive at their work place.

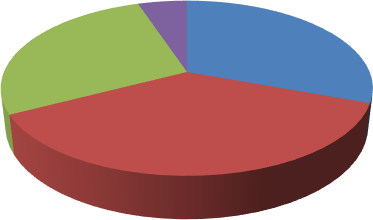
### CONCLUSION: - Most of the employees are very serious at their work place

**How your superiors treat you at workplace?**

### Table no.5

|  |  |
| --- | --- |
|  | **No. of responses** |
| excellent | 30 |
| Good | 36 |
| Moderately Good | 27 |
| Not bad | 7 |
| Bad | 0 |
| **Total** | **100** |

**Figure no :- 5**



**No. of responses**

excellent Good Moderately Good Not bad

7%

27%

31%

37%

place

### Interpretation

* 36% of the employees feel that their superiors treat good at workplace.
* 36% of the employees feel that their superiors treat moderately good at workplace.
* 27% of the employees feel that their superiors treat not bad at workplace.
* 1% of the employees feel that their superiors treat bad at workplace.

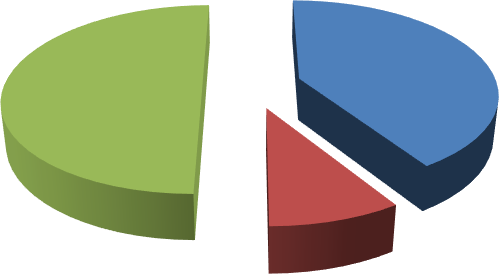
**Conclusion:- Most of the employees feel that their superiors treat good at work**

### Do your family members provide enough support to you at work?

**Table no :6**

|  |  |
| --- | --- |
| **Name of the**  **attribute** | **No. of responses** |
| Yes | 82 |
| No | 18 |
| **Total** | **100** |

### Figure no :- 6



**No. of responses**

Yes No Total

**Interpretation:**

* 82% of personnel’s have support from their family members.
* 18% of personnel’s do not have any support.

### Conclusion:-Most of the employees have support from their family members.

**CONCLUSION**

* Lack of interaction of HR department with employees: None of them know their HR, Many of them meet the HR while they are resigning or withdraw their money.
* Transparency towards employees is lacking: The employees feel that company is squeezing them to work and company is earning profits by exploiting them.
* Recruiting of inappropriate candidates causing communication gap in peer groups.
* Lack of support from organization in providing stress management programs..
* Lack of positive attitude in many employees: When the employees are not positive towards organization they expose the same behavior to clients It may spoil the company’s image.
* Communication gaps between team leaders and members.
* Lot of stress on team leaders: Because of inappropriate candidate recruitment the burden of making them work is more on team leaders.
* High rate of employee turnover.

**WEBSITES & SEARCH ENGINES**

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