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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	BUDGETARY TRADE-OFFS BETWEEN MILITARY AND EDUCATION/HEALTH EXPENDITURES IN DEVELOPING COUNTRIES: A PANEL DATA ANALYSIS <i>A. K. M. SAIFUR RASHID & MD. ZAHIR UDDIN ARIF</i>	1
2.	AN ANALYSIS ON CRITICAL SUCCESS FACTORS FOR NEW PRODUCT DEVELOPMENT IN SMEs OF IRAN'S FOOD AND BEVERAGE INDUSTRIES <i>HOSSEIN SAFARZADEH, REZA TALEIFAR, DR. YASHAR SALAMZADEH & FARHANG MOHAMMADI</i>	7
3.	COMPARATIVE STUDY AND NUMERICAL MODELING OF A CUPOLA FURNACE WITH HOT WIND <i>MICHEL LISSOUCK, FRANÇOIS NJOCK BAYOCK & ARIANE KAMEWE</i>	15
4.	AN ANALYSIS ON THE IMPACT OF QUALITY SERVICE PROVISION ON CUSTOMERS' SATISFACTION IN MICRO- FINANCE INSTITUTIONS IN RWANDA FROM THE CUSTOMER'S PERSPECTIVE - USING THE SERVQUAL MODEL <i>MACHOGU MORONGE ABIUD, LYNET OKIKO & VICTORIA KADONDI</i>	21
5.	FOREIGN AID AND DEVELOPMENT IN AFRICA: IMPLICATION FOR THE MILLENNIUM DEVELOPMENT GOALS (MDG'S) <i>NDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA</i>	27
6.	THE IMPACT OF HRM PRACTICES HAVING A MEDIATING EFFECT OF ORGANIZATIONAL COMMITMENT ON ORGANIZATIONAL PERFORMANCE <i>IFFAT RASOOL & JAMILA KHURDHID</i>	33
7.	ENTREPRENEURSHIP DEVELOPMENT THROUGH HUMAN RESOURCE MANAGEMENT PRACTICES <i>P.MALARVIZHI & DR. P.UMA RANI</i>	37
8.	SELF-MEDICATION IN YOUTH: A SURVEY IN JAIPUR <i>SMRITI OJHA & DR. SUNIL JAKHORIA</i>	41
9.	CUSTOMERS' PERCEPTION TOWARDS SERVICE QUALITY OF INTERNET BANKING SERVICES IN COIMBATORE DISTRICT, TAMIL NADU, INDIA <i>NEETA INDORKER, DR. N. AJJAN, DR. S. D. SIVAKUMAR & D. MURUGANANTHI</i>	45
10.	ECONOMIC PERSPECTIVE OF CHILD LABOR - IT'S IMPLICATIONS AND PREVENTIVE MEASURES: A STUDY ON UNORGANIZED SECTOR IN VISAKHAPATNAM, A.P., INDIA <i>DR. M.V.K. SRINIVAS RAO & B. OMNAMASIVAYYA</i>	50
11.	HAZARDOUS WASTES: INDUSTRIAL CONCENTRATION AND POLLUTION INTENSITY IN ANDHRA PRADESH <i>DR. PRABHA PANTH</i>	55
12.	CHANGING WORK SCENARIO- A CAUSE FOR STRESS AMONGST BANK EMPLOYEES <i>VISHAL SAMARTHA, DR. MUSTIARY BEGUM & LOKESH</i>	62
13.	A STUDY ON CONSUMER BEHAVIOUR OF MINI PUMPS IN DOMESTIC SECTOR <i>G. DEVAKUMAR & DR. G. BARANI</i>	67
14.	SHOPPING MOTIVES OF CONSUMERS TOWARDS ORGANIZED RETAIL SECTOR IN ODISHA <i>CHINMAYEE NAYAK & DR.DURGA CHARAN PRADHAN</i>	74
15.	CURRENT STATUS AND CHALLENGES IN IMPLEMENTING INFORMATION AND COMMUNICATION TECHNOLOGY INITIATIVES IN EDUCATION IN INDIA <i>JAYASHREE SHETTY & DR. FAIYAZ GADIWALLA</i>	78
16.	USING WEB SERVICES IN ENTERPRISE COMPUTING AND INTERNET APPLICATION DEVELOPMENT <i>DR. PANKAJ KUMAR GUPTA</i>	84
17.	TEXT CATEGORIZATION USING FPI METHODOLOGY <i>M. PUSHPA & DR. K. NIRMALA</i>	87
18.	APPLYING AND EVALUATING DATA MINING TECHNIQUES TO PREDICT CUSTOMER ATTRITION: A SURVEY <i>AFAQ ALAM KHAN, NASIR HUSSAIN & PARVEZ ABDULLAH KHAN</i>	90
19.	IMAGE EDGE DETECTION USING MORPHOLOGICAL OPERATION <i>PADMANJALI. A.HAGARGI & DR. SHUBHANGI.D.C</i>	97
20.	PERFORMANCE AND EVALUATION OF CONSUMER FORUMS – A CASE STUDY OF WARANGAL DISTRICT <i>T. VIJAYA KUMAR & M. RADHA KRISHNA</i>	102
21.	PROSPECTS OF TRADITIONAL THERAPY: CONSUMER'S PERCEPTION - AN EMPIRICAL STUDY OF RURAL MARKET WITH SPECIAL REFERENCE TO INDORE DISTRICT <i>SWATI KEWLANI & SANDEEP SINGH</i>	108
22.	STATE FINANCIAL CORPORATIONS AND INDUSTRIAL DEVELOPMENT: A STUDY WITH SPECIAL REFERENCE TO RAJASTHAN FINANCIAL CORPORATION <i>SUSANTA KANRAR</i>	112
23.	A STUDY OF CUSTOMER LOYALTY WITH REFERENCE TO PRIVATE AND PUBLIC SECTOR BANKS IN WESTERN MAHARASHTRA <i>NITIN CHANDRAKANT MALI</i>	118
24.	ANALYSIS OF EARNINGS QUALITY OF SELECTED PUBLIC, PRIVATE AND FOREIGN BANKS IN INDIA <i>SAHILA CHAUDHRY</i>	126
25.	SOLUTION OF MULTICOLLINEARITY BY RIDGE REGRESSION <i>R. SINGH</i>	130
26.	AN IMPACT OF CELEBRITY ENDORSEMENT ON THE BUYING BEHAVIOR OF YOUTH <i>RAVINDRA KUMAR KUSHWAHA & GARIMA</i>	136
27.	A STUDY ON ANALYSIS OF SHARE PRICE MOVEMENTS OF THE SELECTED INDUSTRIES BASED ON NIFTY STOCKS <i>C. SOUNDAR RAJAN & DR. S. SANGEETHA</i>	142
28.	INCREASING NETWORK LIFETIME WITH ANGLED-LEACH PROTOCOL IN WSNs <i>DEEPTI GARG & ROOPALI GARG</i>	147
29.	THE IMPACT OF CONTENTS ON NATIONAL AND INTERNATIONAL UNIVERSITY WEBSITES NAVIGATION BEHAVIOUR <i>SUNITA S. PADMANNAVAR & DR. MILIND J. JOSHI</i>	152
30.	ULTRA SOUND BREAST CANCER IMAGE ENHANCEMENT AND DENOISING USING WAVELET TRANSFORM <i>K. HAKKINS RAJ.</i>	158
	REQUEST FOR FEEDBACK	162

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CHANGING WORK SCENARIO- A CAUSE FOR STRESS AMONGST BANK EMPLOYEES

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ABSTRACT

The banking sector in Indian economy has undergone tremendous change with increasing levels of deregulation, increased competition which have facilitated globalization of the Indian banking system and has placed pressure on the employees of banks. Performing in this demanding environment has exposed banks to various challenges. The competition paved the way for the banks to introduce new instruments and find out new opportunities to have an edge over its competitors. In this context the researcher has undertaken a study to find out the impact of stress on the performance of bank employees in Dakshina Kannada district. Statistical tool such as annova is used.

KEYWORDS

Job stress, challenges, employees, banks.

INTRODUCTION

Stress is dependent on organizational factors such as expectations of an organization in terms of performance, deadlines to be met, targets to be achieved, conflict for power, desire to take decisions, unhealthy competition, instability in organization structure, strained personal relationship with co-workers, frequent quarrels and back biting, increased automation, distortion in communication, tendency to revolt against the management, prestige, recognition, desire for status, performance based evaluation, rewards linked to performance, have pressurized the employees to work beyond their capacity and has disturbed the well being of the employees.

The entry of the foreign banks and advance in technology has set higher standards for the banking industry. To cope up with these increased challenges, the existing banks have to continuously involve in work to render better services and meet the demands and expectations of the customers. This has brought many changes in the work structure and causes stress among the employees of the bank. In this regard, a study on banking employees stress in Dakshina Kannada district of Karnataka state is conducted.

CONCEPT OF JOB STRESS

A generic definition of job stress given by US National Institute of Occupational Safety and Health (1999) is 'harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury'. The terms work stress, job stress, or occupational stress is used interchangeably (Dollard, 2003).

REVIEW OF LITERATURE

Yahaya L.A et.al (1996) in their survey in 5 cities of Nigeria on commercial banks indicated that there was no significant difference in the stress experienced by male and female bank employees. This shows that sex had no significant influence on sex experienced by the 2 groups. This finding might be related to the fact that bank employees irrespective of sex are exposed to similar working conditions and work activities. The responses of single and married respondents were compared. The 2 groups were significantly different in the stress experienced by them. This finding could be as a result of the responsibilities attached to marriage.

Jasmine (1997) conducted a study to compare the level of job related stress among public and private sector blue collar employees. The analysis of the data revealed that incumbents of public sector organization experienced significantly more stress than those of private sector organization. Job stress was reported to be significantly and negatively associated with income. No significant relationship was found between stress and age.

Aminabhavi and Triveni (2000) revealed that nationalized bank employees have significantly higher occupational stress than non nationalized bank employees, in the dimensions such as role conflict, unreasonable group/political pressure, intrinsic impoverishment and strenuous working conditions.

Fernandes et al (2008) studied the impact of social support on role stress experienced by the executives of public and private sector banks in Goa. Ten types of role stress were measured using the ORS scale and their study found that enhancing social support lowered the role stress.

Garg Pratibha (2010) in her study on few selected private sector banks of Chandigarh stated that Private sector banking employees experience stress in the workplace because of role and demands, control, interpersonal relationships, organizational processes and work-home balance: Deadlines they have to meet, high management expectation, job insecurity causes stress. They earn excellent salaries but they are expected to perform in accordance and even give more that their money's worth to justify their positions and their salaries. Apart from the stress at the workplace, there are other areas of their lives where they experience stress. With ongoing stress in work and non work areas employees feel out of balance with themselves and their environment. If employees do not take steps to manage their stress level it could be detrimental to their health and work performance and they can lead to burnout.

Sankalp et.al (2010) in their article 'Organizational Role Stress of Employees: Public Vs Private Banks' found that the private bank employees experienced higher organizational role stress than their public bank counterparts. Looking at the various aspects of components of organizational role stress, it was found that there

was no difference between the Public and Private Sector bank employees in certain aspects like role expectation conflict, role isolation, personal inadequacy and role ambiguity.

Malik Nadeem (2011) in his study on the occupational stress of employees in public and private sector banks in Quetta city, Pakistan stated that occupational stress is higher among private bank employees as compared to public bank employees. In both sectors the role over load, role authority, role conflict and lack of senior level support are the major stressors. The study indicates that the private Bank employees have high workload compared to public bank employees. The employees feel that the work allotted is taxing to the employees and it is beyond their expertise and limit. In this turbulent competition status in banking sector existence is the factor than maintenance. Members have to work under pressure, to compete with other private banks. The study also indicates that the private bank employees have high feeling towards lack of supervisory support compared to public bank employees. This indicates that the private bank employees are not getting adequate support from the superiors in their work accomplishments and dissemination of functional duties. Lower the level of support employees obtained from the organization higher the level of stress experienced by the employees at work.

OBJECTIVES OF THE STUDY

The objectives of the proposed research are;

- To understand the stress level of bank employees in public and private sector banks in Dakshina kannada district.
- To understand the influence of demographic variables on job stress.

HYPOTHESIS

- H₁: Women are more stressed than men.
- H₂: Higher the education more the stress
- H₃: Age has a significant influence on stress of employees
- H₄: Married employees experience more stress than the unmarried
- H₅: Income level of the employees have a significant influence on stress
- H₆: The type of family has a significant influence on stress.
- H₇: Larger the dependents in the family higher the stress
- H₈: Higher the designation more the stress.
- H₉: The type of employment has a significant influence on stress.

METHODOLOGY

DATA COLLECTION

The secondary sources of data such as books, periodicals, and through internet is collected. The relevant primary data and information is collected through a comprehensive, structured and pre-tested questionnaires, interview, discussion and observational methods.

ANAYSIS AND INTERPRETATION

The researchers studied the relation between demographic variables and job stress in private and public sector banks. The analysis of the study is as follows

TABLE 1: SHOWING THE GENDER AND THE LEVEL OF STRESS

	Type of Bank	Gender	N	Mean	Std. Deviation	Median	Percentage mean	t value	p
Level of stress due to job	Public	Male	216	2.99	.532	3.00	59.8	.71	.478
		Female	195	3.03	.596	3.00	60.6		NS
	Private	Male	83	3.06	.631	3.00	61.2	.60	.551
		Female	43	3.14	.833	3.00	62.8		NS
	Total	Male	299	3.01	.562	3.00	60.2	.759	.448
		Female	238	3.05	.645	3.00	61		NS

There is no significant difference in stress and gender in public sector banks as t value =.71, p=0.478 as well as private banks as t=.60, p=.551. In banks as a whole also there is no significant difference in stress and gender as t=.759, p=.448 and hypothesis H₁ is rejected.

TABLE 2: SHOWING THE EDUCATION AND THE LEVEL OF STRESS

	Type of Bank	Education	N	Mean	Std. Deviation	Median	Percentage mean	ANOVA F	p
Level of stress due to job	Public	sslc	35	2.83	.382	3.00	56.6	10.603	.000
		puc	46	3.00	.816	3.00	60		HS
		graduate	240	3.12	.523	3.00	62.4		
		PG	90	2.77	.475	3.00	55.4		
	Private	sslc	4	3.25	.500	3.00	65	2.731	.047
		puc	6	3.50	.548	3.50	70		sig
		graduate	81	3.16	.679	3.00	63.2		
		PG	35	2.83	.747	3.00	56.6		
	Total	sslc	39	2.87	.409	3.00	57.4	11.618	.000
		puc	52	3.06	.802	3.00	61.2		HS
		graduate	321	3.13	.566	3.00	62.6		
		PG	125	2.78	.562	3.00	55.6		

There is high significant difference in stress among the different levels of education in public sector banks as F=10.603, p=0.000 whereas in private banks there is significant difference among the age groups as F=2.731, p=.047. Therefore stress is more among the post graduate qualification holders in public sector banks when compared to in private banks.

In banks as a whole there is high significant difference among the different levels of education as F=11.618, p=.000 and it is observed that stress is more among the post graduate qualification holders. Hence hypothesis H₂ is accepted.

TABLE 3: SHOWING THE AGE GROUPS AND THE LEVEL OF STRESS

Type of Bank	Age(yrs)	N	Mean	Std. Deviation	Median	Percentage mean	ANOVA F	p
Public	21-25	30	3.00	.000	3.00	60	1.719	.129
	26-30	23	2.83	.388	3.00	56.6		NS
	31-35	16	3.00	.000	3.00	60		
	36-40	48	2.83	.630	3.00	56.6		
	41-45	36	3.03	.506	3.00	60.6		
	above45	258	3.05	.612	3.00	61		
Private	21-25	38	3.00	.658	3.00	60	6.008	.000
	26-30	20	2.80	.616	3.00	56		HS
	31-35	10	2.40	1.265	3.00	48		
	36-40	20	3.15	.366	3.00	63		
	41-45	11	3.45	.522	3.00	69		
	above45	27	3.48	.509	3.00	69.6		
Total	21-25	68	3.00	.489	3.00	60	3.451	.004
	26-30	43	2.81	.500	3.00	56.2		HS
	31-35	26	2.77	.815	3.00	55.4		
	36-40	68	2.93	.581	3.00	58.6		
	41-45	47	3.13	.536	3.00	62.6		
	above45	285	3.09	.616	3.00	61.8		

There is no significant difference in stress among the age groups in public sector banks as $F=1.719$, $p=0.129$ whereas in private banks there is high significant difference among the age groups as $F=6.008$, $p=.000$. Therefore stress is not related with age in public sector banks whereas in private banks the age group 31 to 35 has more stress compared to other age groups.

In banks as a whole there is high significant difference among the age groups as $F=3.451$, $p=.004$ and the age group 31- 35 shows more stress compared to other age groups. Hence hypothesis H_3 is accepted.

TABLE 4: SHOWING THE MARITAL STATUS AND THE LEVEL OF STRESS

	Type of Bank	Marital status	N	Mean	Std. Deviation	Median	Mean(%)	F	p
Level of stress due to job	Public	married	356	3.00	.603	3.00	60.06	.188	.851
		unmarried	55	3.02	.135	3.00	60.36		NS
	Private	married	81	3.15	.726	3.00	62.96	1.304	.195
		unmarried	45	2.98	.657	3.00	59.56		NS
	Total	married	437	3.03	.629	3.00	60.59	.447	.655
		unmarried	100	3.00	.449	3.00	60.00		NS

There is no significant difference in stress and marital status as in public sector banks as $f=.188$, $p=0.851$ as well as in private banks as $f=1.304$ $p=.195$ In banks as a whole also there is no significant difference in stress and type of banks as $f=.447$, $p=.655$ and the hypothesis H_4 is rejected.

TABLE 5: SHOWING THE INCOME PER MONTH AND THE LEVEL OF STRESS

	Type of Bank	Income per month	N	Mean	Std. Deviation	Median	Percentage mean	ANOVA F	p
Level of stress due to job	Public	<10,000	8	3.00	.000	3.00	60	1.160	.328
		10,000-20000	35	3.00	.000	3.00	60		NS
		20000-30000	94	2.90	.442	3.00	58		
		30000-40000	136	3.01	.678	3.00	60.2		
		above40,000	138	3.07	.594	3.00	61.4		
	Private	<10,000	8	3.13	.641	3.00	62.6	2.539	.043
		10,000-20000	44	3.16	.680	3.00	63.2		sig
		20000-30000	28	2.79	.630	3.00	55.8		
		30000-40000	25	3.36	.490	3.00	67.2		
		above40,000	21	3.00	.949	3.00	60		
	Total	<10,000	16	3.06	.443	3.00	61.2	2.441	.046
		10,000-20000	79	3.09	.511	3.00	61.8		sig
		20000-30000	122	2.88	.491	3.00	57.6		
		30000-40000	161	3.07	.663	3.00	61.4		
above40,000		159	3.06	.649	3.00	61.2			

There is no significant difference in stress and the income per month in public sector banks as $F=1.160$, $p=0.328$ whereas in private banks there is significant difference with the income per month as $F=2.539$, $p=.043$. Therefore stress is not related with the income per month in public sector banks whereas in private banks the income group of 20,000 to 30,000 has more stress compared to other income groups.

In banks as a whole there is significant difference in stress and the income per month as $F=2.441$, $p=.046$ and the income group of 20,000 to 30,000 shows more stress compared to other income groups. Hence hypothesis (H_5) is accepted.

TABLE 6: SHOWING TYPE OF FAMILY AND THE LEVEL OF STRESS

	Type of Bank	Family type	N	Mean	Std. Deviation	Median	Percentage mean	ANOVA F	p
Level of stress due to job	Public	nuclear	257	3.02	.499	3.00	60.47	.952	.387
		joint	67	3.03	.577	3.00	60.60		NS
		extended	87	2.93	.712	3.00	58.62		
	Private	nuclear	67	3.07	.724	3.00	61.49	.036	.964
		joint	24	3.08	.881	3.00	61.67		NS
		extended	35	3.11	.530	3.00	62.29		
	Total	nuclear	324	3.03	.553	3.00	60.68	.371	.690
		joint	91	3.04	.665	3.00	60.88		NS
		extended	122	2.98	.668	3.00	59.67		

There is no significant difference in stress and type of family in public sector banks as $f=.952$, $p=0.387$ as well as in private banks as $f=.036$ $p=.964$.

In banks as a whole also there is no significant difference in stress and type of family as $f=.371$, $p=.690$ and the hypothesis H_6 is rejected.

TABLE 7: SHOWING NUMBER OF DEPENDENTS AND THE LEVEL OF STRESS

	Type of Bank	No. of dependents	N	Mean	Std. Deviation	Median	Percentage mean	ANOVA F	p
Level of stress due to job	Public	<2	159	3.09	.488	3.00	61.89	5.672	.004
		3-5	243	2.96	.598	3.00	59.26		HS
		above5	9	2.56	.527	3.00	51.11		
	Private	<2	56	2.93	.735	3.00	58.57	2.781	.066
		3-5	67	3.22	.670	3.00	64.48		NS
		above5	3	3.00	.000	3.00	60.00		
	Total	<2	215	3.05	.566	3.00	61.02	2.373	.094
		3-5	310	3.02	.623	3.00	60.39		NS
		above5	12	2.67	.492	3.00	53.33		

There is high significant difference in stress and the number of dependents in the families of the respondents in public sector banks as $f=5.672$, $p=0.004$ whereas in private banks there is no significant difference in difference in stress and the number of dependents in the families of the respondents as $f=2.781$, $p=.066$. Therefore stress is more among the respondents who have more than 5 dependents in their family in public sector banks when compared to in private banks. In banks as a whole there is no significant difference in stress and the number of dependents in the families of the respondents as $f=2.373$, $p=.094$ and hence hypothesis H_7 is rejected.

TABLE 8: SHOWING DESIGNATION AND THE LEVEL OF STRESS

	Type of Bank	designation	N	Mean	Std. Deviation	Median	Percentage mean	ANOVA F	p
Level of stress due to job	Public	clerk	205	3.08	.563	3.00	61.56	3.924	.021
		officer	139	2.96	.523	3.00	59.14		sig
		Branch head	67	2.88	.616	3.00	57.61		
	Private	clerk	60	3.17	.740	3.00	63.33	1.097	.337
		officer	42	3.07	.745	3.00	61.43		NS
		Branch head	24	2.92	.504	3.00	58.33		
	Total	clerk	265	3.10	.608	3.00	61.96	4.774	.009
		officer	181	2.98	.582	3.00	59.67		HS
		Branch head	91	2.89	.586	3.00	57.80		

There is significant difference in stress and designation of the respondents in public sector banks as $F=3.924$, $p=0.021$ whereas in private banks there is no significant difference in stress and designation of the respondents as $F=1.097$, $p=.337$. Therefore stress is more among the branch heads in public sector banks. In banks as a whole there is high significant difference in stress and the designation of the respondents as $F=4.774$, $p=.009$ and stress is more among the branch heads. Hence hypothesis H_8 is accepted.

TABLE 9: SHOWING TYPE OF EMPLOYMENT AND THE LEVEL OF STRESS

	Type of Bank	Type of employment	N	Mean	Std. Deviation	Median	Percentage mean	ANOVA F	p
Level of stress due to job	Public	probationary	44	2.91	.291	3.00	58.18	1.427	.233
		permanent	367	3.02	.587	3.00	60.33		NS
	Private	probationary	19	3.00	.000	3.00	60.00	.312	.732
		temporary	12	3.00	.853	3.00	60.00		NS
		permanent	95	3.12	.756	3.00	62.32		
	Total	probationary	63	2.94	.246	3.00	58.73	.785	.457
		temporary	12	3.00	.853	3.00	60.00		NS
		permanent	462	3.04	.626	3.00	60.74		

There is no significant difference in stress and type of employment in public sector banks as $f=.1.427$, $p=0.233$ as well as in private banks as $f=.312$, $p=.732$. In banks as a whole also there is no significant difference in stress and type of employment as $f=.785$, $p=.457$ and the hypothesis H_9 is rejected.

FINDINGS

It is observed that gender does not have a significant influence on stress. Men and women experience the same level of stress. The literature on stress says that women experience more stress than men but in the present days the scenario has changed. Men are very supportive more women to be career oriented and they support them in taking up a career. Men give a helping hand to their wives at home and hence they do not experience the overburden of handling roles at different places.

Age has a significant influence on stress and the age group 31- 35 shows more stress compared to other age groups. This age is seen to be the age where they settle down by getting married and build a family life. Hence coping with pressure of the work place as well as their personal life may have an influence on them. This would lead to stress.

Higher responsibilities would be given to those who are well qualified. Hence it is observed from the study that job stress is more among the post graduate qualification holders in banks as responsible jobs of managerial level would be given to those who have higher level of education.

The income group of 20,000 to 30,000 has more stress compared to other income groups. It is observed that the living expenses have risen and a salary in this range has to take care of the family. Employees in this range of salary would be clerks and officers who would have to handle a lot of documentation and perform monotonous type of jobs.

There is no significant difference in stress and marital status. Both married and unmarried experience the same level of stress. The type of family also has no significant influence in the stress of employees banks. Whether the employee lives in a nuclear or a joint family or an extended family he experiences the same level of stress.

The respondents who have more than 5 dependents in their family in public sector banks are having more stress when compared to in private banks. In banks as a whole there is no significant difference in stress and the number of dependents in the families of the respondents.

Job stress is more among the branch heads in public sector banks. In banks as a whole there is high significant difference in stress and the designation of the respondents

There is no significant difference in stress and the type of employment in private or public sector banks. It doesn't matter whether the employees are probationary, temporary or permanent for the stress which they experience at the work place.

CONCLUSION

The banking sector has undergone tremendous changes due to the improvement in technology and entry of foreign banks. This has an ultimate impact on the bank employees. There is pressure for the employees to perform effectively in order to sustain and grow along with peers. The results of the analysis suggest that there is an increasing tendency of the banking employees to give better performance irrespective of their age groups and type of the bank. There is no significant impact of gender, marital status, and type of employment on stress.

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