Introduction
Stress is the state of dynamic tension created when we respond to perceived demand and pressures from outside and within yourself. Stress seen in individual is defined as an interference that disturbs a person’s health, mental and physical well being. It occurs when body is required to perform beyond its normal range of capabilities.

Stress leads to disorder or breaking down of coping mechanism. Stress is high where there is uncertainty of outcome is very high.

How Personality Linked With Stress
Stress is more or less linked with personalities of different people.
• Outgoing, definite and confident people with dynamic personality often tend to suffer less from stress.
• Quite, sensitive and who thinks more feel more of the stress, along with aggressive personalities generate their own stress.
• ‘Personality A’, type of people may have more stress in their work circumstances due to their achievements, impatience and perfectionism.
• People with ‘Type B’ personality has got an entirely different profile. By nature, they are calm, relaxed not very ambitious and due to low profit ego are less prone to stress.

Relationship between Life Events and Stress
To understand the relationship between stress and other two elements, SOCIAL ADJUSTMENT RATING SCHEDULE was developed by HOMAS HOLMES and RICHARD for accessing the degree of stress created by different events in one’s life. Psychologist regard 300 points on SRRS as a breaking point for an average person.

Social Re-Adjustment Rating Scale (SRRS)

<table>
<thead>
<tr>
<th>Life event</th>
<th>Mean value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Death of spouse</td>
<td>100</td>
</tr>
<tr>
<td>2) Serious problems in marital status</td>
<td>73</td>
</tr>
<tr>
<td>3) Death of close family member</td>
<td>70</td>
</tr>
<tr>
<td>4) Serious illness of close family member</td>
<td>68</td>
</tr>
<tr>
<td>5) Prolonged illness in family</td>
<td>65</td>
</tr>
<tr>
<td>6) Personal injury or illness</td>
<td>53</td>
</tr>
<tr>
<td>7) Getting married</td>
<td>50</td>
</tr>
<tr>
<td>8) Under employment/losing job</td>
<td>47</td>
</tr>
<tr>
<td>9) Reconciliations with family members</td>
<td>45</td>
</tr>
<tr>
<td>10) Retirement</td>
<td>45</td>
</tr>
<tr>
<td>11) Pregnancy of someone in your care</td>
<td>40</td>
</tr>
<tr>
<td>12) Concern about not having children</td>
<td>40</td>
</tr>
<tr>
<td>13) New addition to close family group</td>
<td>39</td>
</tr>
<tr>
<td>14) Business readjustment</td>
<td>39</td>
</tr>
</tbody>
</table>


Stress Model: Source & Its Consequences
Stress is experienced at home and with friends will be carried over to workplace. It is also seen that stress from one’s domain of life shift to other domain of life, one’s professional life cannot be seperated from one’s personal life.

Abstract
A mild stress is must for stimulation, motivation and growth which is desirable. Till you manage stress, it is not harmful but when stress starts managing you it becomes harmful. When we do or are made to do things beyond our capacity, the paradigm is broken and we become tense – this is nothing but STRESS. In business across the country, the employee stress levels are rising day by day along with the talks of increasing conflicts in the organisations. Each individual reacts differently to the factors causing stress and actual stress itself. Though it is believed that women generally tend to go into shell when extremely stressed, men on the contrary become more violent, irritable and develop addictions. No addiction can claim to be free from stress at all points of time. Stress cannot be eliminated full but can be reduced, so the need of the hour is to manage the stress at the right time. We have to manage stress till, stress starts managing us. Various techniques are used to manage stress by arranging various stress relieving programmes say yoga, meditation etc. Stress should not only be managed at individual level but more important is to be managed at Individual level but more important is to managed it out at organisational level. As one’s quality of professional life leads to quality of personal, family and social life which cannot be easily separated.

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### Organisational factors
- Work demand
- Interpersonal demand
- Organisational structure
- Organisational leadership
- Organisational life stage

### Individual factors
- Family problems
- Economic problem
- Personality

### Behavioural symptoms
- Low productivity
- Absentism
- Turnover

### Psychological symptoms
- Headache
- High blood pressure
- Heart diseases

### Physiological symptoms
- Anxiety
- Depression
- Decrease in job satisfaction

### Economic problem
- Depression
- Family problems
- Personality

### Technology:
- Computer and mobile phones are developed to make life easier, faster and more convenient.
- However, pressures on workers to stay up to date with every new technology launch result in a large amount of stress.

### Discrimination:
- Sex, race, religion or nationality.
- Disciplines could be on the basis of sex, race, religion or nationality.

### Harrasment:
- While the first thing that comes to mind is sexual harassment that is fairly rampant, especially in certain industries.

### Types of managerial actions that cause workplace stress:

#### Individual factors
- Physiological symptoms
  - Heart diseases
- Psychological symptoms
  - Headache
  - High blood pressure

#### Organisational factors

| 1) | Employees not being given enough control over their work. |
| 2) | Inadequate staffing or budget. |
| 3) | Management and employees not talking openly. |
| 4) | Management perceived as become unsupportive. |
| 5) | Below average sick and vacation facilities. |
| 6) | Reduction in employee benefits. |
| 7) | Lack of recognition or reward. |
| 8) | Unnecessary workload. |

#### Key managerial structures to minimise the stress: how to reduce the stress at work place?

Positive job factors can play a vital role in keeping stress in check.

- Having supportive co-workers, managing time effectively, being active in social groups and not taking work home with them are the effective ways to reduce stress.

The following are some points which are to be taken into care for reducing stress:

1. Think positive.
2. Be prepared for change.
3. Change your diet.
4. Change your life style.
5. Encourage good time management techniques.
6. Maintain a sense of humour.
7. Take more responsibilities.

Some of them are explained as under:

- **SET REALISTIC GOALS AND PRIORITIES:** Encourage employees to be a part of priority setting process.
- **ENCOURAGE GOOD TIME MANAGEMENT TECHNIQUES:** Planning for important activities, scheduling them in advance, following up with others and keeping good records help people to get things accomplish on time and realize their value.
- **TAKE SHORT BREAKS AFTER A PARTICULAR STRESSFUL EVENT:** Encourage employees to take a 5 minute walk around the block or a few minute of quite meditation to rebalance their energies.
- **REHEARSE AND PREPARE:** Being prepared reduces stress. Be prepared for stressful situations for all possible outcomes.
- **TAKE RESPONSIBILITY:** Encourage employees to take responsibility of their own work and their contribution to the success of company as a whole.
- **CHANGE YOUR ATTITUDE:** think of stressful situations as a challenge to your creative thinking.

Know that eventually everything will either get done or it won’t. So above all points should be focussed.

### Cost to the business of ignoring employee stress: is it dangerous?

Home and job stress both affect wellness through a number of related mechanisms, including:

1. By defeating employees sense of control over their work and their healty which in turn reduces motivation to pursue positive health practices.
2. By making it difficult for employees to maintain a healthy lifestyle and pursue positive health practices.

So stress of the employee cannot be ignored by any employer wishing to stay competitive in today’s market place.
Safety related cost:
A research of various employees in the organisation shows that the employees who hardly ever enjoy their job were 2.5 times more likely to report job insecurity than those who reported almost always enjoying their job.

Employees with a high number of stressful life events were 25% more likely to have more than one time high blood pressures than those with a low number of stressful life events.

**Absentism and health related cost:**
Workers with high stress were over two times more likely to be absent more than 5 days a year.

**Techniques of stress management: how to tackle stress?**
Research shown that majority of diseases in human being has a psychosomatic origin, they first start in mind and then manifest themselves in body, people all over the world are suffering from stress then any other disease. So, there is a need to manage it as earlier as possible.

**Prevent those situations, events, places or persons who may give stress to you**

**Ways to tackle stress.**

<table>
<thead>
<tr>
<th>At individual level</th>
<th>At organisational level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physiological fitness</td>
<td>Proper goal setting</td>
</tr>
<tr>
<td>Knowing the reasons of stress</td>
<td>Improved and regular communication</td>
</tr>
<tr>
<td>Managing stress through time management</td>
<td>Right selection and placement</td>
</tr>
<tr>
<td>Develop a strong social support network</td>
<td>Develop participative decision making network</td>
</tr>
<tr>
<td>Know, how to release</td>
<td>Taking care of employees welfare</td>
</tr>
<tr>
<td>Well plan in life</td>
<td>Develop team spirit</td>
</tr>
</tbody>
</table>

**Stress-out workers or high achievers:**

**Which will it be?**
Reducing employee stress isn’t a matter of reducing work load, it’s a matter of understanding how to create an organisation where employees are motivated, committed and exited about work.

When employees feel this way, they are able to perform at high levels and maintain a demanding work load without getting burnt out.

**Creation of stress less organisation requires:**
Identification of major sources of employees stress in the company.
Invests in the organisations supervisors and managers.
Give employees as much control over their jobs as possible.
Make sure that right people are hiring for jobs and also preparing them for jobs.
It is important that employees have resources and training to do their jobs well.
Communicate freely and often about everything.
Talk with the employees that how they make organisation great.
Work with the employees to make their jobs as rewarding as possible.

**The most important is:**
**Implement an Employee Assistance Program:**
Having an EAP provides employees with an easily accessible way to find the resources that will help them solve the problems that are creating stress. Not only does an EAP provide employees with links to various helping resources, the mere fact of its existence gives them a place they can turn to, which in itself reduces employee stress. The benefit of an EAP extends beyond those employees who use the program’s services. When a company institutes an EAP, it sends a clear message that the company cares about its employees. They can have a significant impact on morale and employee retention. Stevens Wellspring and MEMIC have formed a partnership to provide EAP services and products necessary to meet the needs of our customers.

**Review of Literature**
Bhatnagar and Bose (1985) studied “Organizational role stresses among branch managers of a banking organisation.” In this study, an attempt was made to identify age and leadership styles as correlates of 10 types of role stresses. For this purpose, leader effectiveness and adaptability description (lead) (hershey and blanchard, 1972) and scale (pareek, 1983) were administered to a sample of 140 branch managers. The findings of the study revealed that branch managers scored lower on role ambiguity, self –role distance and role stagnation indicating that respondents do not really experience major stresses in this areas.

Kumar, D.M.(2006) conducted a study on stress of nationalized and non nationalized bank employees. The main objectives of the study was to analyze the level of occupational stress among the nationalized and non nationalized bank employees. The study reveals that occupational stress is higher among non nationalized bank employees compared to nationalized bank employees. The study is to highlight that occupational stress variable such as over load, role authority, role conflict and lack of senior level support.

Sisson and Marginson(2000) suggested that immense merger and acquisition activity in banking and insurance have lead to substantial changes in the size, structure and activity of organizations. Extensive restructuring resulting from this intense merger activity may not only threaten job security of workers in the sector, but also lead to high levels of work-related stress, demotivation and declining organizational commitment (ILO, 2001).

Michailidis, M.and Georgiou,Y.(2005) conducted a study on “ employee occupational stress in banking”. The sample size of the study was limited to 60 bank employees at different organisational levels and educational backgrounds. Occupational stress indicator (OSI) was used. The results of the study reveal that educational background, limited time, work-related problems, drinking habits etc. were found to play a significant role in determining the levels of occupational stress.

Chew Kok Wai, Ching and Fairuz Abd. Rahim in their study on "Working Environment and Stress: a survey on Malaysian Employees In Commercial bank” focuses on analyzing the relationship between the elements of working environment and stress at the workplace. The study indicate that the size of working area, lighting intensity and noise level are important factors of stress. The study suggests that to minimize employees’ stress, a large working environment with bright lighting and low noise level is required.

Eunice Modupe Hassan(2009) conducted a study on “Gender, Self-Concept and occupational Status Differentials in Occupational Stress among Bank Workers in Lagos State.”
From the analysis of data, it has been found that stress affects all categories of workers irrespective of their gender and occupational status but the effects are moderated by workers’ self concept which has an impact on occupational stress. Stress effects are greatest among service staff at the bottom of the hierarchy, with least participation in decision-making by it.”

Research analysis:
This Research is conducted on the stress management in TEN small organisations in and around Yamunanagar in order to know the practical procedures followed in stress management.

Research methodology:
Research objectives:
• Recognize stress and its symptoms.
• Diagnose personal and organizational stress/stressors.
• Identify specific problems and apply treatments.
• Gain practical techniques that can be readily applied.
• Identify your personal and work related sources of stress.
• Describe several common lifestyle and societal pressures that can produce stress.

To know the basic about Stress Management and its nature arising out in an organisation, its problems, symptoms and to understand the stress sources and consequences model.

The major objective is to know the highest factors that cause more stress and also that how manager can tackle stress and techniques to manage this stress problem.

Scope of the study:
The Stress Management policy covers all Services of the Council and as such is the responsibility of all Elected Members, Directors, Area Managers, Service Managers and any employee in a supervisory role. To manage stress effectively, managers will promote and maintain systems of management and behavior at work consistent with the principles of this policy and of the various strategies outlined in the section on management intervention.

SAMPLING TECHNIQUE: Sampling method used for the study was Simple Random Sampling.

METHOD FOR SELECTING SAMPLE: The phone numbers of the employees were drawn randomly from Office Directories, Websites and also from employees working in various organisations.

SAMPLE SIZE: THE SAMPLE SIZE WAS 50 EMPLOYEES OF FIVE BANKS.

TYPE OF RESEARCH: QUANTITATIVE research in and around Yamunanagar.

SOURCES OF DATA:
There are basically two sources of collecting DATA.

1) Data can be collected by Primary as well as secondary method, Questionnaire methods and discussions with the HR and the Employees were there, asking the questions regarding the practices followed by the organizations for managing stress.

2) Data is collected also telephonically though an Interview, and from various journals, books, websites etc.

Limitations of the Study:
The questionnaires were filled by small no. of employees, the scope of sample findings was less.

The questionnaire was filled by employees of different designations. So the point of view of employees differs as per their designations.

The responses of the employees cannot be accurate as the problem of language and understanding arises. These problems are not in all cases.

One of the other problems of questionnaire is the cost. Some times it may be possible that even by spending so much the result may not be reasonable.

Many a times the employees may not be really conscious or may not be bothered about the questionnaire. This may create a problem in the research.

Analysis:
Active role players in solving stress of the workers

<table>
<thead>
<tr>
<th>Role players</th>
<th>No. Of responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Departmental heads</td>
<td>15</td>
</tr>
<tr>
<td>Manager</td>
<td>15</td>
</tr>
<tr>
<td>Managing director</td>
<td>10</td>
</tr>
<tr>
<td>Bod’s</td>
<td>10</td>
</tr>
</tbody>
</table>

Causes of stress in the organisation

<table>
<thead>
<tr>
<th>Causes</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uncomfortable working conditions</td>
<td>16</td>
</tr>
<tr>
<td>Job insecurity</td>
<td>14</td>
</tr>
<tr>
<td>Harrasment</td>
<td>15</td>
</tr>
<tr>
<td>Long working hours</td>
<td>5</td>
</tr>
</tbody>
</table>

Is organisational stress also affect your personal life

<table>
<thead>
<tr>
<th>Affect of stress on personal life</th>
<th>Responses (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>70</td>
</tr>
<tr>
<td>No</td>
<td>30</td>
</tr>
</tbody>
</table>

Is more stress affect the goodwill of the firm

<table>
<thead>
<tr>
<th>Stress affect goodwill</th>
<th>Respon ses (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>60</td>
</tr>
<tr>
<td>No</td>
<td>40</td>
</tr>
</tbody>
</table>
Is stress major reason for labour turnover in your organisation

<table>
<thead>
<tr>
<th>Turnover</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>69%</td>
</tr>
<tr>
<td>NO</td>
<td>31%</td>
</tr>
</tbody>
</table>

Do you get tensed at your non achievement of your target?

<table>
<thead>
<tr>
<th>Stress for non-achievement of target</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>79%</td>
</tr>
<tr>
<td>NO</td>
<td>21%</td>
</tr>
</tbody>
</table>

Do you fear about the quality of your performance?

<table>
<thead>
<tr>
<th>Fear about performance</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>60%</td>
</tr>
<tr>
<td>NO</td>
<td>40%</td>
</tr>
</tbody>
</table>

Findings

a) The findings of the study are that stress creates tension in the mind of employees along with this, it affect the performance of their work.
b) The major reason for the employee turnover in the banks is the stressing their minds regarding the work.
c) Less of the benefits be given to the employees for their work & long working hours of the job.
d) Some of the employees do not even know their roles & lack of clarity in their mind regarding to whom they have to report.

Suggestions

1. Take adequate steps to redesign jobs, which are taxing to employees' abilities and capacities.
2. To reduce the workload role slimming and role adjustment process should be resorted to.
3. Encourage the cross-functional and interdepartmental work arrangements to reduce work related stress among low performers and low achievers.
4. Facilitate role enlargement, role linkage and role enrichment to manage role isolation, self-role distance and role erosion.
5. Adequate role clarification to be made whenever necessary to eliminate role ambiguity.
6. Introduce more job oriented training programs, which improve employees skill and their confidence to work effectively.
7. Do concentrate on career planning to manage role stagnation.
8. Encourage open channel of communication to deal work related stress.
9. Let the employee clear about hard work related reward and smart work related reward.
10. Adequate resources i.e., material, technical and human, should be extended to make employee feel safe and secure to perform their work effectively.
11. Provide counseling on work related and personnel problems and support from a team of welfare health and counseling staff.
12. Attractive system of reward and recognition of good work.

Conclusion

Stress refers to the strain from the conflict between our external environment and us, leading to emotional and physical pressure. In our fast paced world, it is impossible to live without stress, whether you are a student or a working adult. There is both positive and negative stress, depending on each individual’s unique perception of the tension between the two forces.

The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial well being of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on Nationalized and Non -Nationalized Bank employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.

Bibliography