INTRODUCTION:

As per the terminology advocated by Hans Selye stress refers to the negative consequences resulting in several physical and mental symptoms that vary predominantly with each individual's situations. In the present scenario of globalization, stress management has become paramount to exist and promote an individual and organ's health.

Various forms of stress evaluating techniques are available that are used to measure the levels of stress in an individual e.g., polygraphs.

There are several stress management techniques that are applied for combating negative effects of stress but each one has to be particularly evaluated to know its effectiveness. Alternative therapies are also widely used to manage stress besides health care providers and self-help groups whose primary aim is to promote general well-being.

HISTORY:

Selye (1976) emphasized nonspecificity of response to stress and considered a wide variety of environmental stressors, all producing a common specific pattern of bodily reactions. After Selye’s pioneering work, several researchers have studied stress since the last few decades (Aldwin, 1999; Costa & McCrae, 1993; Hockey, 1997; Lazarus & Folkman, 1991; Monat & Lazarus, 1991; Pestonjee, 1987). The perspectives of these studies can be classified in broad terms as physiological (Cannon, 1929, 1939; Cassidy, 1999; Cohen & Herbert, 1996; Evans, Clow, & Hucklebridge, 1997; Martin, 1984; Selye, 1976, 1983), psychological (Lazarus, 1991; Wolff, 1953) and social (House, Landis, & Umberson, 1988; Levine & Scotch, 1970; Major, Zubek, Cooper, Cozzarelli, & Richards, 1997; McLean, 1974; Pearl, 1985; Smelser, 1963).

FEATURES OF STRESS:

- Stress can lead to disease, depending on interacting variables such as habits, adaptive behavior, learning, coping, genetic, and acquired interaction techniques.
- Stress may be defined as a real or interpreted threat to physiological or psychological integrity of an individual that results in physiological or behavioral responses (McEwen, 2000).
- The stressor or stimuli is an event that causes an individual to build up stress; and
lack of defending techniques makes it more stressful to cope.

**Types of stress—**

1. **Eustress** - It is a type of pleasurable experience that people face when they get a positive feeling due to unexpected or expected situations in life.

2. **Distress** - It is a type of feeling that an individual face when they are put in an undesirable situation that leads to a surge of negativity in themselves.

- Surge of negativity and insecurity among the individual leading to depression.
- Stress due to loss of motivation at work place

**STRESS AND JOB PERFORMANCE:**

Work place stress can be normal sometimes excessive stress can lead to interference in productivity as well as performance. Mostly it causes conflict of interest between achievable goals and non achievable goals set by an employer. There can be several accountable and unaccountable ill effects of stress that employees face so employers must make sure they have proper techniques to combat work place stress to improve overall well being of the employees which may result in improving employee engagement and job satisfaction.

While stress which is under controlled limits can act as a motivator and makes an employee feel challenged and focused at work place but when exceeds the comfort level of an employee it can pose serious physical and mental health hazards. There may be many underling factors for stress at work place as-

- Feeling irritable anxious and depressed
- Being unsocial with peers
- Loss of interest n work
- Low concentration
- Loss of motivation
- Succumbing to work pressure
• No job satisfaction

CAUSES OF STRESS:

Stress of surroundings: Due to boon in population and shrinkage of space in urban dwellings people nowadays face a lot of problems pertaining to pollution, ill traffic management, political interference causing chronic forms of stress.

Causes of stress at work place:

Stress due to job role and organs atonal structure: Most people nowadays find themselves doing lowly jobs which are not planned according to their skills and qualifications due to unavailability of jobs and competition among applicants and hence it acts as a major renovator for the employees who see themselves unsuitable to do such jobs. Usually organisation culture and structure also plays havoc as employee find themselves in culture shock.

Stress of career development: Due to increase in competition at work place employees often find themselves confined in same job roles that they were assigned long times ago. Apart from this unavailability of opportunities to move forward in career makes them less motivated at work.

Stress of job security: The constant fear of losing one's job and instability at work place scenario leads to chronic stress among employees who feel they are indispensable and hence have low job satisfaction. Apart from this there is also fear of being laid off due to various reasons.

Stress of benefits and pay: Most of the employees feel they are underpaid according to the skills they possess and goals they achieve at work place. Employees expect sufficient pay which is proportional to the work they do at offices and when the expectations are not met it adds to the stress level. Employees also expect benefits and other rewards in exchange of the work they do at an organization which when not met makes an employee stressful at work.

Relationship with co-workers: Change in attitudes and behaviors of co-workers due to
harassment insecurities pay differences may result in bad relationships at work causing great discomfort to employees.

**Stress due to low work life balance:** Employees often blame themselves for not being able to maintain a healthy work life balance which is crucial for maintaining a hormonal mental health. This may be due to spending too much time at work place and not being able to spend time with family and friends which is paramount to a holistic well being of an individual.

**Stress due to personal factors:** This may be due to some form of trauma that an individual might have faced or underlying health issue. Financial problems, problems within family, addiction, depression, fatigue also results in huge amount of stress among individuals.

**Effects of stress:** When causes of stress are left unchecked it can contribute to several physical and mental problems in individuals. This may include psychological disorders, medical illness, change in behavioral patterns etc.

**Performance:** When employees suffer from high levels of stress at an organization it affects their efficiency at work. It limits their creativity engagement skills. Due to low morale and motivation performance levels and productivity also gets affected.

**Change in attitude:** In many instances employees often find themselves irritable. They may also isolate themselves from rest of their peers.

**PROFILE OF INDIAN BANKING SECTOR:**

With the nationalization of Imperial Bank of India in 1955 the Central Government entered the banking and financial business. The Indian banking sector is broadly classified into scheduled banks and non-scheduled banks. All banks included in the Second Schedule to the Reserve Bank of India Act, 1934 are Scheduled Banks. These banks comprise Scheduled Commercial Banks and Scheduled Co-operative Banks. Scheduled Co-operative Banks consist of Scheduled State Co-operative Banks and Scheduled Urban Cooperative Banks. Scheduled Commercial Banks in India are categorized into five different groups according to their ownership and/or nature of operation:

- State Bank of India and its Associates
- Nationalized Banks
- Private Sector Banks
- Foreign Banks
Regional Rural Banks.

There are about twenty seven nationalized banks nineteen private sector banks thirty two foreign banks and few co-operative banks and regional rural banks operating in India. Due to the rapidly increasing economy of nda it is expected that the banking industry in India is going to be the world’s third largest by the year 2025 according to the report published by Boston Consulting Group. The public sector banks have to perform a wide range of promotional functions to support national objectives and industries which in turn support the Gross Domestic Product of the country. With the emergence of globalization and transformation of economic norms banking sector is seen as the ever growing institution for Indian economy.

The total number of automated teller machines (ATMs) installed in India by various banks as of end June 2012 was 99,218. The new private sector banks in India have the most ATMs, followed by off-site ATMs belonging to SBI and its subsidiaries and then by nationalized banks and foreign banks. Physical as well as virtual expansion of banking through mobile banking, internet banking, tele banking, bio-metric and mobile ATMs is taking place since last decade and has gained momentum in last few years.

**Leading Bank of India:**

**Public Sector Bank:**
State Bank of India

**Private Sector Bank:**
Axis Bank

**STATE BANK OF INDIA:**
State Bank Of India is an indian multinational public sector banking and financial services company which is head quartered in Mumbai Maharashtra. As per the financial report of 2014-15 t had assets amounting to INR 20,480 billion (USD 310 billion) and more than 14,000 branches, including 191 foreign offices spread across 36 countries, making it the largest banking and financial services company in India by assets. It provides wide range of banking products and services through its network of branches in India and abroad. SBI has 18,354 branches in India which generated a revenue of
95.35% through its domestic operations which contributed 88.37% of total profits generated in the financial year 2012-2013. SBI has 191 offices located at foreign locations across the globe and is regarded as one of the leading financial organisations overseas. SBI has five associate banks remaining from eight that it formerly acquired in 1959. Apart from these SBI also has non banking subsidiaries namely SBI Capital Markets Ltd, SBI Funds Management Pvt Ltd, SBI Factors & Commercial Services Pvt Ltd, SBI Cards & Payments Services Pvt. Ltd, (SBICPSL) SBI DFHI Ltd, SBI Life Insurance Company Limited SBI General Insurance. As of 31 March 2016, SBI has 49,577 ATMs & SBI group (including associate banks) has 58,541 ATMs. SBI was ranked as the top bank in India based on tier 1 capital by The Banker magazine in a 2014 ranking.

**AXIS BANK:**
Axis Bank is the third largest private sector bank in India which includes prominent national and international entities. Founded in the year 1990 as UTI BANK it has its headquarters in Mumbai Maharashtra India. As of 31 Dec. 2013, approximately 43% of the shares are owned by Foreign Institutional Investors. Promoters (UTI, LIC and GIC), who collectively held approx. 34% of the shares, are all entities owned and controlled by the Government of India and the remaining 23% shares are owned by corporate bodies and financial institutions and individual investors. As of april 2016 Axis bank has a network of 3062 branches and 12922 ATMs across India. Axis Bank has eight overseas offices which include branches at Hong Kong, Dubai, Abu Dhabi, Shanghai, Singapore and Colombo apart from the offices in United Kingdom. The total assets of the overseas branches were US$7.86bn as per the financial year 2014-15. As of 2014, Axis Bank operates in four segments: treasury operations, retail banking, corporate banking, and wholesale banking. Axis Bank’s equity shares are listed on the Bombay Stock Exchange and National Stock Exchange of India. Axis Bank launched Mobile Banking App 2.0 for its retail resident Indian customers the first of its kind in India, which offers a high level of personalization. 'Axis Bank - ISIC Forex Card' for students,
is the first photo Travel Currency Card. Axis Bank was awarded Bank of the Year Money Today FPCIL Awards 2012–13