

## **A STUDY ON MANAGING STRESS AMONG EMPLOYEES WITH REFERENCE TO SBI BANK IN MUMBAI & THANE DISTRICT (MAHARASHTRA – INDIA)**

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#### **Abstract**

‘Work is Worship’ seem like to be gone now a day since of the cause of stress. Stress is a decisive word in organizations in the present scenario. Without knowing the mental status, physical capacity, and caliber, organizations just assign employees work. This is triggering stress. Stress at epochs can be taken as a positive word, but it is sometimes taken in a adverse sense. “The workplace of the 21st era is a fast-paced, dynamic, highly thought-provoking environment that brings many benefits and opportunities to those who work inside it”. The ever-changing demands of the working world can upsurge levels of stress, specifically for those who are unwaveringly working under pressure, such as bank workers. At the same time as pressure has its optimistic side in rising performance, if such pressure develops excessive, it can lead to stress which has negative consequences. These can have an individual focus to increase an individual’s skill to cope with stressors. The aim of Stress Management is to manage the stress of everyday life amongst employees. Many different approaches may be working, such as bio-feedback, meditation, and massage. Counselors work by individuals in order to determine what stress management program will work best for that person. Work plays a critical role in individuals' lives, which has contributed to stress for both individual employees and organizations. Stress at work is one of the terrorizations to providing employees with a healthy platform of work. State Bank of India (SBI) is the India’s major commercial bank. The State Bank of India (SBI) is a statutory body of an Indian multinational, public sector banking and financial services. This paper tries to identify different reasons for stress among SBI bank employees and tries to give solutions to overcome this stress.

**Keywords:** Stress Management, Banking Sector, Mental Status, State bank of India, Work pressure, etc.

#### **INTRODUCTION**

Every economy consists of three sectors. They are the primary sector (extraction such as mining, agriculture, and fishing), the secondary sector (manufacturing), and the tertiary sector

(service sector). The Service Sector, also entitled the tertiary sector, is the third of the three traditional economic sectors. The service sector delivers services rather than producing material commodities. The service sector is a significant part of the economy. Economies tend to follow an evolving progression that takes them from a heavy reliance on primary toward the expansion of manufacturing and finally toward a more service based structure.

India's services sector has continually served the country's economy well, accounting for about 60 percent of the gross domestic product (GDP). In this regard, the financial services sector has been a significant contributor. The Government of India has announced reforms to liberalize, regulate and enhance this industry. India is unquestionably one of the world's most vibrant capital markets. Challenges endure, but the future of the sector looks good. The beginning of technology has also aided the growth of the industry. About 75 percent of the insurance policies sold by 2020 would, in one way or another, be prejudiced by digital channels during the pre-purchase, purchase, or renewal stages, as per a Boston Consulting Group (BCG) report by Google India.

The service sector entails the soft parts of the economy, such as insurance, government, tourism, banking, retail, education, and social services. In soft-sector employment, people use the time to deploy knowledge assets, collaboration assets, and process engagement to create productivity, effectiveness, and performance improvement potential, and sustainability. Service sector handles the production of intangible goods like transportation, hotel restaurants, real estate, arts, entertainment health insurance services, education and telecom services etc. This sector contributes nearly 60 % of the Indian GDP.

While India is amongst the top 10 World Trade Organization associates in service exports and imports, the evolution and export of services is less than that of the People's Republic of China, and exports are modest in only a few services and are intense in a few markets. Most of the poor population in India don't have access to elementary services such as healthcare and education, and infrastructure is weak, so the cost of service delivery is high. While India wants to be a knowledge hub, there is no homogeneity in the value and standards of education, and formal education does not pledge of employability. Policy measures are suggested for inclusive growth that will enhance India's global service competitiveness.

State Bank of India (SBI) is the India's chief commercial bank. The State Bank of India (SBI) is a statutory body of an Indian multinational, public sector banking and financial services. It is a government corporation legislative body headquartered in Mumbai, Maharashtra. SBI is ranked as 236th in the Fortune Global 500 list of the world's most giant corporations of 2019. It is the India's largest bank with a 23% market share in assets, as well a share of one-fourth of the total loan and deposits market

The Government controlled bank; Indian government maintains a stake of nearly 60 percent in SBI through the Central Reserve Bank of India also operates the world's largest branch network, with more than 22,010 branch offices throughout India, staffed by nearly 257,252 (March 2019) lakh employees. SBI is also current worldwide, with seven international subsidiaries in the "United States, Canada, Nepal, Bhutan, Nigeria, Mauritius, and the United

Kingdom”, and more than 50 branch offices in 30 countries. Long an arm of the Indian Government's infrastructure, agricultural, and industrial expansion policies, SBI has been required to revamp its operations since the competition was introduced into the country's commercial banking system.

The bank is entering into numerous new businesses with strategic tie-ups, Pension Funds, General Insurance, Custodian Services, Private Equity, Mobile Banking, Point of Sale Merchant Acquisition, Advisory Services, structured products, etc., each one of these initiatives having a huge potential for growth.

**Products:**

1. Retail banking
2. Corporate banking
3. Investment banking
4. Mortgage loans
5. Private banking
6. Wealth management
7. Credit cards
8. Finance and Insurance

**Stress Management of Employees in State Bank of India:**

The job stress is an growing problem in present-day organizations; it does not affect the employees work life only but has distant reaching effect on employees’ family life as well. Stress denotes the pressure or tension people feel in life. (Schuler, 1980) Expresses ‘Stress as a dynamic condition in which individual is provoked with an opportunity, restraint or demand associated to what he or she needs and for which the outcome is apparent to be both uncertain and important. The Modern world, which is said to be a world of achievements, is also a world of stress. We find stress universally, whether within the family, business companies, or any further social or economic activity. Right from birth time to till the last breath draws, an individual is unvaryingly exposed to several stressful circumstances. Stress is knowledgeable by every person of any age and gender. The interest in the issue has been mounting, especially in the present century called the “Age of Anxiety and Stress”. High Levels of stress knowledgeable by individuals could outcome in high blood pressure, accident proneness, irritability, and difficulty in making decisions. The alterations among the various employees founded on different demography’s including sector, gender, qualification, industry, and experience, has been scrutinized. The correlations between various factors causing stress, including demand, control, management support, peer support, relation, role and change factors, are explored. Stress Management: Stress management can be explained as interventions designed to reduce the impact of stressors in the workplace. These can have an individual focus to increase an individual’s capacity to cope with stressors. The aim of Stress

Management is to manage the stress of daily life among employees. Several different methods may be employed, such as bio-feedback, meditation, and massage. Counselors work with individuals in order to control what stress management program will work best for that person. Work plays a critical part in the lives of individuals, which has contributed to the marvel of stress for both individual employees and organizations. Stress at work is one of the threats in providing employees with a healthy platform of work. The individual is invariably uncovered to numerous stressful situations. Stress is knowledgeable by every person of any age and gender.

The interest in the issue has been increasing especially in the present century, called the 'Age of Anxiety and Stress. High Levels of stress experienced by individuals could result in high blood pressure, accident proneness, irritability, and difficulty in taking decisions. The variances among the various employees based on various demography's including sector, gender, qualification, industry, and experience, has been scrutinized. The correlations between various factors causing stress, including demand, control, management support, peer support, relation, role, and change factors, are explored.

Productivity growths management pressures and makes people ill in many ways, evidence of which is still increasing. Workplace stress affects the brain's performance, including work performance functions: memory, concentration, and learning. Stress at work also delivers a serious risk of lawsuit for all employers and organizations, carrying noteworthy liabilities for damages, bad publicity, and loss of reputation.

Dealing with stress-connected claims also consumes vast amounts of management time. So, there are evidently strong economic and financial reasons for organizations to manage and decrease stress at work, aside from obvious humanitarian and ethical considerations. Causes of Stress of employees in the Banking Sector: During the past decades, the banking sector has gone under swift and striking modifications like policy deviations due to globalization and liberalization, increasing rivalry due to the entrance of more private banks, downsizing, the introduction of new and advanced technologies, etc. Owing to these changes, the banking sector employees are experiencing high pressure and stress. With the advent of new technological revolution spread through all walks of life coupled with globalization, privatization policies has drastically changed the conventional patterns in all fields. The banking sector is no exemption. Occupational stress is flatteringly progressively more globalized and affects all countries, all professions, and all categories of employees, families, and society.

Globalization and privatization led to policies that compelled the banking sector to reform and adjust to develop a competitive edge and cope with a multinational-led environment. The advent of new technological changes, especially the extensive use of computers in the banking sector, has changed the bank employees' work patterns and made it inevitable to downsize the workforce in the concerned sector. The abovementioned implications and transformations have affected the banking sector employees' social, economic, and psychological domains and their relations. All the above factors, as discussed, are potential attributes to source occupational stress and its related disorders among bank employees.

Stress management is the requirement of the hour. However, hard we try to go outside a stress condition, life seems to find new ways of stressing us out and afflicting us with anxiety attacks. Moreover, be it our anxiety, mind-body tiredness, or erring attitudes, we tend to overlook the causes of stress and the conditions that are triggered by those. In such worrying moments, we often forget that, if not escapable, stressors are fairly manageable and treatable.

Stress, either rapid or constant, can persuade risky body-mind disorders. Instantaneous disorders such as “dizzy spells, anxiety attacks, tension, sleeplessness, nervousness, and muscle cramps” can all result in chronic health glitches. They may also affect our immune, cardiovascular and nervous systems and lead individuals to habitual addictions, which are interweaved with stress.

Like "stress reactions", "relaxation responses" and stress management methods are some of the body's significant built-in response systems. As a relaxation response, the body efforts to get back balance in its homeostasis. Some hormones released throughout the 'fight or flight' situation prompt the body to substitute the lost carbohydrates and fats and reinstate the energy level. The knotted nerves, tightened muscles and an exhausted mind crave for bagginess. Unfortunately, we don't get relaxing and soothing situations without asking today. To be calm, we have to strive to create such conditions.

#### **Different types of stressors:**

As stated previously, stressors can come in a diversity of forms, including extreme heat or lighting, lack of sleep, risk of injury or death, or time pressure. Describing stressors and their impact on behaviour is an open-ended chore, and current research reflects a cumulative number of events and conditions to be stressors. Although stressors can be:

- physical (biological or chemical demands on the body) or
- cognitive (threat of death, personal assault)

In form, they are continually external and produce similar physiological responses within the body. These physiological effects, a stress response, can include increased blood pressure, dilated pupils, and heart rate.

It is imperative to identify whether you are under stress or out of it. Many times, even if we are under the impact of a stressful situation and our body responds to it internally as well as externally, we fail to realize that we are reacting under stress. This also happens when the stress causes are there long enough for us to get adjusted to them. The body continually attempts to let us know through side effects, for example rapid palpitation, dizzy spells, tight muscles or various body aches that something is wrong.

We cope better with stressful situations we experience them deliberately. In instances of migration, advancement or cutback, bold games, or having a child, we will generally answer emphatically under pressure. But, when compelled into such situations against our will or knowledge, we shrivel at the essence of obscure and envisioned threats. For example, stress might mount when one is constrained into undertaking some neutralize one's will.

**Workplace stress** is the unsafe physical and profound reaction that happens when there is an unfortunate match between work demands and the worker's capabilities, resources, or needs. Stress-related messes envelop an expansive exhibit of conditions, including mental issues (e.g., depression, anxiety, post-traumatic stress disorder) and different kind of emotional strain (e.g., dissatisfaction, fatigue, tension, etc.), maladaptive ways of behaving (e.g., aggression, substance abuse), and mental hindrance (e.g., concentration and memory problems). In turn, these circumstances might prompt unfortunate work execution or even injury. Work pressure is additionally connected with different natural responses that may eventually prompt compromised wellbeing, like cardiovascular illness.

Stress is a common and exorbitant issue in the present work environment. Around 33% of laborers report elevated degrees of stress. One-fourth of representatives view their positions as the main stressor in their lives. Three-quarters of employees trust the worker has more on-the-job stress than a generation ago. Proof additionally proposes that pressure is the significant reason for turnover in organizations.

#### **Causes of Stress of employees in Banking Sector:**

During the previous many years, the banking sector had gone under swift and striking alterations like policy changes because of globalization and liberalization, increasing competition due to the entry of additional private banks, downsizing, introduction of new and advanced technologies, etc. Owing to these changes, the banking sector employees are experiencing high pressure and stress. The advent of new technological revolution spread through all walks of life coupled with globalization, privatization policies has drastically changed the conventional patterns in all fields. The banking sector is of no exemption. Occupational stress is flattering progressively more globalized and effect all countries, all professions and all categories of employees, as well as families and society in overall.

Globalization and privatization led to policies that compelled the banking sector to reform and adjust to develop a competitive edge and cope with a multinational-led environment. The advent of new technological changes, especially the extensive use of computers in the banking sector, has changed the bank employees' work patterns and made it inevitable to downsize the workforce in the concerned sector. The abovementioned implications and transformations have affected the banking sector employees' social, economic, and psychological domains and their relations. All the above factors as discussed, are potential attributes to source occupational stress and its related disorders among the bank employees.

#### **Signs of workplace stress:**

Mood swings and sleep disturbances, upset stomach and headache, and disturbed relationships with family, friends, and girlfriends, or boyfriends are illustrations of stress-related difficulties. The impacts of job stress on chronic diseases are further hard to see because chronic diseases take a long-time to develop and can be inclined by many elements other than stress. However, evidence is quickly gathering to suggest that stress plays a significant role in numerous forms of chronic health problems particularly cardiovascular disease, musculoskeletal disorders, and psychological disorders.

### **Prevention strategies:**

A blend of organizational change and stress management is many times the most helpful methodology for forestalling stress at work.

#### How to Change the Organization to Prevent Job Stress

- Guarantee that the workload is in line with workers' capabilities and resources.
- Design jobs to give meaning, stimulation, and opportunities for workers to use their skills.
- Evidently express workers' roles and responsibilities.
- Give workers opportunities to contribute in decisions and actions affecting their jobs.
- Improve communications decrease uncertainty about career development and future employment prospects.
- Provide opportunities for social interaction among workers.
- Establish work schedules that are well-matched with demands and responsibilities outside the job.
- Discrimination inside the workplace. (e.g., nationality and language)

### **Coping with stress at the workplace:**

With the fast progression of technology, the burdens looked working have likewise expanded. Many individuals fear going to work, thus the expression “Monday Blues”. What is the cause for this? There is moderately the fear from being conserved in bad times, leading to greater job uncertainty on the part of those who remain. Unquestionably, occupational stress is one of the most usually referred to stressors faced by people all over the world.

Stress alludes to the tension and responses to our current circumstance, which brings about mental and actual responses. While some stress is good for motivation and increasing efficiency, too much stress can result in negative impacts such as reduced effectiveness and efficiency. More and more people are feeling isolated and disrespected at work, and this has led to greater occupational stress. Many companies have taken to consulting experts and professionals on ways to increase the connectedness and motivation of their employees.

Some companies organize parties and make their employees feel valued at work. These are measures to motivate employees and help them to feel secure at their jobs, translating into greater productivity. However, not all companies have such measures in place, and some have not gotten it quite right. Hence, it is up to you to make sure that you can cope with stress at your workplace, and use it to help you work better. Here are 3 simple steps to help you cope with workplace stress.

#### **Step 1: Raising Awareness**

Help yourself to classify when you are facing increasing levels of stress, tipping the scales from good to bad. This is significant, as being able to identify signs of being stressed can help you

to take steps to ensure that your overall quality of life does not drop. If left unacknowledged, the problem will only snowball, leading to disastrous consequences to your health and overall well-being.

You can detect if you are feeling stressed by checking if you have any physical or psychological reactions, such as excessive sweating, heart palpitations, or the onset of headaches, irritability, or the need to escape. If you experience any of these reactions, identify if you are feeling any irresistible negative feelings, and if you are continuously worried.

### **Step 2: Identify the Cause**

You need to be able to examine the situation and recognize what is causing the upsurge in stress. These stressors can be external and internal. External stressors refer to things out of your limits, such as the environment or your colleagues at work. Internal stressors refer to your self-thinking and attitude. Often, we only start responding to stress when a combination of stressors working together exceeds our ability to cope.

Keep a diary or list of events that have caused you to feel strong negative emotions or are likely stressors. This will help you to recognize the causes of your stress. Whilst it is not always possible to eliminate them, we can change how we cope with them.

### **Step 3: Coping with Stress**

In order to deal with the condition that is causing you stress, you need to calm your mind and body so as to stave off the feedbacks and cope with them in a positive way. This can be done through different approaches, such as taking time off. If a condition is triggering your stress and you are incapable to calm down, eliminate yourself from it. Go outside and take a walk to calm down. Instead, you can try applying relaxation methods such as deep breathing. If it is an inside stressor, stop your thought process till you are able to deal with it logically.

The key to making these 3 steps work for you is to rehearse them. These are not immediate solutions; you need to condition your mind and practice them to implement them when you are feeling stressed.

### **Reducing Stress:**

#### **1. Job Analysis:**

We have all experienced that appalling sense of having too much work and too little time to do it. We can pick to ignore this, and work unreasonably long hours to stay on top of our workload. The risks here are that we become bushed, have so much to do that we do a poor-quality job, and abandonment other areas of our life. Each of these can lead to forceful stress.

The alternative is to work more intelligently, focusing on the things important for job success and reducing the time we spend on low-priority tasks. Job Analysis is the first step in doing this.

The first action-oriented skill that we look at is Job Analysis. Job Analysis is a key method for managing job overload – an important source of stress.

To do an excellent job, you must fully recognize what is expected of you. While this may seem clear, in the hurly-burly of a new, fast-moving, high-pressure role, it is frequently something that is easy to overlook.

By understanding the urgencies in your job, and what constitutes success within it, you can focus on these activities and minimize work on other tasks as much as possible. This helps you get the extreme return from the work you do and keep your workload under control.

Job Analysis is a useful method for getting a firm grip on what is important in your job so that you can perform outstandingly. It helps you to cut through clutter and distraction to get to the heart of what you need to do.

## **2. Rational & positive thinking:**

You are thinking badly when you fear the future, put yourself down, disparage yourself for errors, hesitation your abilities, or assume failure. Negative thinking decrease confidence harms performance, and paralyzes mental skills.

Unfortunately, negative opinions tend to flit into our perception, do their damage and flit back out again, with their significance having scarcely been noticed. Since we only just realize that they were there, we don't challenge them appropriately, which means that they can be totally incorrect and wrong.

Thought Awareness is the procedure by which you observe your opinions and become aware of what is going through your head.

One approach to it is to detect your "stream of consciousness" as you think about the thing you're trying to accomplish, which is stressful. Don't overpower any thoughts. Instead, just let them run their course while you watch them, and write them down on our free worksheet as they occur. Then let them go.

One more universal approach to Thought Awareness comes with classification stress in your Stress Diary. When you examine your diary at the end of the period, you should be able to see the most common and the most damaging thoughts. Handle these as a priority using the techniques below.

Here are some typical bad thoughts you might experience when making to give a major presentation:

- Anxiety about excellence of your performance or of problems that may delay with it;
- Worry about how the audience (especially important people in it like your boss) or the press may respond to you;
- Dwelling on the adverse consequences of a poor performance; or
- Self-criticism over a less-than-perfect rehearsal.

Thought awareness is the first step in managing negative thoughts, as you cannot manage thoughts you are unaware of.

### **Rational Thinking:**

The next step in dealing with adverse thinking is to challenge the bad thoughts that you identified using the Thought Awareness technique. Look at every thought you wrote down and encounter it rationally. Ask yourself whether the thought is sensible. What suggestion is there for and against the thought? Would your colleagues and mentors agree or disagree with it?

Looking at the examples, the following challenges could be made to the negative thoughts we identified earlier:

- **Feelings of inadequacy:** Have you skilled yourself as well as you rationally should have? Do you have the experience and resources you need to make the demonstration? Have you planned, prepared, and rehearsed enough? If you have done all of these, you've done as much as you can to give a good performance.
- **Worries about performance during rehearsal:** If some of your exercise was less than perfect, then recap yourself that the purpose of the rehearsal is to identify areas for upgrading so that these can be organized out before the performance.
- **Problems with issues outside your control:** Have you acknowledged the risks of these things happening, and have you taken steps to decrease the likelihood of them happening or their effect if they do? What will you do if they occur? And what do you need others to do for you?
- **Worry about other people's reactions:** If you have equipped well and do the best, you should be pleased. If you perform as well as you rationally can, then fair people are likely to retort well. If people are unfair, the best thing to do is overlook their comments and rise above them.
- When you test negative opinions rationally, you should be able to see speedily whether the opinions are incorrect or whether they have some substance to them. Where there is some substance, take proper action. However, make sure that your undesirable thoughts are genuinely significant to achieving your goals, and don't just reflect a lack of experience, which every person has to go through at some point.

### **Positive Thinking & Opportunity Seeking:**

By now, you should already be feeling more positive. The final step is to formulate rational, positive thoughts and confirmations to counter any outstanding negativity. It can also be valuable to look at the condition and see if it offers any useful opportunities.

By grounding your affirmations on the clear, rational assessments of facts you made using Rational Thinking, you can use them to undo the damage negative thinking may have done to your self-confidence.

Ongoing the examples above, positive affirmations might be:

- **Problems during practice:** "I have learned from my rehearsals. This has put me in a position where I can deliver a countless performance. I am going to perform well and enjoy the occasion."
- **Worries about performance:** "I have organized well and rehearsed thoroughly. I am well positioned to give an excellent performance."
- **Problems issues outside your control:** "I have thought through everything that might reasonably happen and have planned how I can handle all likely contingencies. I am very well placed to react flexibly to events."
- **Worry about other people's reaction:** "Fair people will respond well to a good performance. I will grow above any unfair criticism in a mature and professional way."

Make sure that identifying these opportunities and focusing on them is part of your positive thinking.

### 3. Laughter:

During stress, the adrenal gland releases corticosteroids, which are converted to cortisol in the bloodstream. These have an immunosuppressive effect. (Berk, et al., 1989) at Loma Linda University School of Medicine have produced prudently controlled studies showing that the knowledge of laughter lowers serum cortisol levels, upsurges the amount and activity of T

Lymphocytes—the natural killer cells. Laughter also upsurges the number of T cells that have suppressor receptors.

#### What Laughter Can Do Against Stress and Its Effects?

- Laughter lowers blood pressure and decreases hypertension.
- It gives good cardiac conditioning, specifically for those who are unable to perform physical exercise.
- Decreases stress hormones (studies show that laughter induces reduction of at least four neuroendocrine hormones-epinephrine, cortisol, dopac, and growth hormone, associated with stress response).
- Laughter cleanses the lungs and body tissues of accumulated stale air as it empties more air than it takes in. It is beneficial for patients suffering from emphysema and other respiratory ailments.
- It upsurges muscle flexion, relaxation, and fluent blood circulation in the body.
- Increases immune function by rising levels of infection-fighting T-cells, disease-fighting proteins called Gamma-interferon, and disease-destroying antibodies called B-cells.
- Laughter triggers the release of endorphins-body's ordinary painkillers.
- Produces an overall sense of well-being.

### **Approaches to reduce stress:**

There are two major approaches to reducing stress. They are,

- Individual approaches
- Organizational approaches

### **Significance of the study:**

Today's fast changing world and each individual faces a huge pressure, and demand at work. These types of pressures at work main to mental and physical disorders. Stress raises an individual's answer to a distressing factor in the environment and the significances of such a reaction. Also, help organizations know what causes stress and how to reduce the same in employees since it is well-known that a healthy and sound employee is a productive employee.

### **REVIEW OF LITERATURE:**

A review on the previous studies on stress among employees is necessary to know the areas already covered. This will help us find our new areas and study them in depth. After understanding the concept of stress, we need to study the previous studies in order to have a larger view of the various effects of stress on employees. This will surely lay down the scope of the topic for further research. The earlier studies made on stress among employees are briefly reviewed here.

(Kumar M. D., 2007) The work force's productivity is the most decisive factor as far as the success of an organization is concerned. Productivity in turn is reliant on the psychosocial well-being of the employees. In an age of an extremely dynamic and competitive world, man is exposed every kinds of stressors that can impact him on all realms of life. The rising importance of interventional strategies is felt more at the organizational level. Also, studied the impact of occupational stress on Nationalized and Non-Nationalized Bank employees. The author draws attention from policymakers and men of eminence in the related fields to resume further research.

(Shruti, 2009) concludes that employees at banks are too much stressed with their job with a heavy workload, so the employee's proficient some energizing events to add up in their workplace like entertainment, trips, tea breaks, intervals once in a while during lumps of work. Therefore, the employees expect a hike in their salary for their worth performance. But even then, the employees are very cooperative and have very high regard and respect towards the bank's image and future.

(Jayashree, 2010) Examined the impact of occupational stress on Nationalized Bank employees. The difficulties of stress is unavoidable in the banking sector. A maximum of the employees face severe stress related ailments and a lot of psychological difficulties. Hence, the management necessity take several initiatives in helping their employees to overcome its disastrous effect. Since stress in the banking sector is generally due to excess work pressure and work-life imbalance, the organization must support and encourage taking up roles that help

them balance work and family. The workforce's productivity is the most decisive factor as far as the success of an organization is concerned. Productivity in turn is reliant on the psychosocial well-being of the employees. In an age of a very dynamic and competitive world, man is exposed to all kinds of stressors that can impact him on all realms of life. The rising importance of interventional strategies is felt more at the organizational level.

(Sharmila & Poornima, 2011) The banking sector is becoming progressively competitive around the country, and the level of product and service quality being offered to the customer is almost the same. Hence, the bank administration adds additional responsibilities on the shoulders of employees, resultant into a pressure on them, with growing psychological glitches i.e., stress, strain, anxiety, depression, sleep disorders, etc. This situation, in which the employees have slight or no sense of identification with their job, can reason an individual looking for another job or don't perform efficiently on their own. Therefore, it is very tough for management that how to maintain bank employees' ability to develop a successful performance within their organization under present conditions. The study addresses the specific problems of private bank employees related to occupational stress. This throws light in to the pathogenesis of various problems related to occupational stress among bank employees.

(Nadeem, 2011) Stress is a worldwide element, and people from nearly every walk of life must face stress. Stress can have adverse impacts on both the employee and the organization. This research checked that what the impact of occupational stress produced upon employees. The study describes occupational stress in public and private banks. The randomly selected sample of 200 employees from private and public banks shows that occupational stress is higher among private bank employees than public bank employees. Among diverse occupational stress variables role overload, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees can't afford the time to relax and wind down when they are faced with work variety, discrimination, favouritism, delegation, and conflicting tasks.

(Renu, 2011) The study is confined to the male population of 200 bank employees of the Nationalized and Non-Nationalized Banks of Chandigarh City. Hence, stress management methods might be beneficial to the organizations to change the attitude of Nationalized and Non-Nationalized Bank employees. The researchers studied the stress level while considering a few stress variables of bank employees of the Nationalized Banks and Non-Nationalized Banks in Chandigarh, Union Territory.

(Mohsin & Kamal, 2012) Stress testing is one of the effective and popular ways to alert bank management regarding adverse unexpected outcomes related to various risks, and provides an indication of how much capital might be needed to absorb losses should large shocks occur. The authors have studied stress tests first from a theoretical perspective and then organized stress testing of credit, equity and liquidity shocks of ten commercial banks of Bangladesh. The study finds that large numbers of banks are capable of withstanding liquidity shocks while a half of the banks under study are resilient to preserve the equity shocks. The credit shocks were diverse under different categories. Also pointed out few additional CAR that the banks to collect to absorb the shocks.

(Elahi & Apoorva, 2012) The study disclosed the significant differences in stress experience among short, medium, and long-tenure groups. So, it was observed that the six types of role stress experienced minimum stress. The medium-tenure group experienced medium-level stress, and the short-tenure group knowledgeable the maximum stress, pointing out the noteworthy existence of a negative relationship between the length of service and role stress.

(Gani, 2012) This study looks into the new century stress prevalent in banking organizations. It brings out the elements triggering stress at the place of work, what individuals do to decrease it and suggestions that may improve the levels of performance at the same time. The issue of stress in the workplace must be addressed. The paper includes sample survey outcomes on people from the banking sector and their views on the topic.

(Kumar & Sundar, 2012) Assessed that women working in the banking industry in Pondicherry find it difficult to balance home life and work life. This is one of the chief factors hindering women executives from climbing the organizational ladder despite having the requisite qualification, good communication skills, and competency to handle responsibilities associated with higher jobs. Another grouse of women employees is that they lament their inability to take care of the educational needs of children thanks to their work pressure and the consequent loss of energy at home to attend to other familial responsibilities. In the same vein, familiar responsibilities do not permit women employees to work to their full potential on the work front. The impact of demographic variables on the performance of women executives varies with the category of banks. In other words, women employees of public sector banks are well performing on job knowledge, interpersonal connection, and loyalty and commitment, while women employees of private sector banks are having an advantage over their public sector counterparts in limits like attitude towards work and ambition for career growth.

## **RESEARCH METHODOLOGY:**

This study is defined as human activity based on intellectual application in the investigation of the matter. The primary persistence for applied research is discovering, interpreting, and developing methods and systems for advancing human knowledge on a extensive diversity of scientific matters of our world and the universe. Research can use the scientific method, but need not do so. Scientific research depend on the application of the scientific technique, a harnessing of curiosity. This research provides scientific information and theories to explain nature and the properties of the world around us. It makes practical applications possible. Historical research is personified in the historical method. Scientific research can be segmented into different classifications according to their academic and application disciplines.

Indian commercial Banks have been catogarized into “Public Sector Banks, Private Sector Banks, and Co-operative Sector Banks”. Public sector banks are additional segmented into State Banks of India and its Associates and other Nationalized Banks. Private sector banks have been differentiated into private sector banks and foreign banks, in addition to this cooperative sector do operate banks under the classification as Co-operative Banks. Further, the researcher has taken the State Banks of India for this study. Data were collected from the sample bank groups implementing the convenience sampling method. A study of this nature needs a wide

collection of views on the subject matter, and one of the ways of attaining this is through the administration of questionnaires.

Simple Random Sampling was taken as a sampling method. Every population unit has an equal chance of being selected or included in the sample.

#### **Data Sources:**

Both primary and secondary data are used.

- **Primary Data:** The primary data is collected from the respondents by administering a structured, open and closed-ended questionnaire and also through observations, interviews and discussion with management teams.
- **Secondary Data:** Apart from primary data, the secondary data is collected through Research books, Journals, Records of SBI, websites, etc.

#### **Objectives of the study**

##### **Primary objective:**

- To endure an in-depth study about the existence of stress among the employees of the Banking Industry Post - Recession.

##### **Secondary objective:**

- To find the factors causing stress between the employees.
- To find out the stress level among employees of different age groups.
- To study about the belongings of stress on employees in Banking Industry.
- To detect the coping strategies to manage stress.
- To know the theoretical aspects of stress management
- To identify various views of researches in relation with stress management and Employee performance.

#### **Scope of the Study:**

To fulfill the objectives of the research, the study is undertaken to analyze stress management at the State Bank of India. The study is conducted on one of the important banking organizations, namely State Bank of India, operating in selected districts of Maharashtra State only. The scope of the study is protracted only to the employees working in the State Bank of India in Maharashtra State. It does not cover employees in the other banks. The study is limited to the three levels of employees designated as Manager Level, Probationary officer's level, and Clerical level employees. The survey method efforts to analyze the current phenomenon and have short-term validity. The study's validity will depend on the response quality given by the respondents.

Research limitations

Sample Size: 50

Sampling Technique: Random sampling

**Data Analysis & Interpretation:**

After the data gathering, it was compiled, classified, and tabulated manually with the help of the computer. Then the task of drawing inferences was accomplished with the help of percentage and graphic methods.

**General Profile of the Respondents**

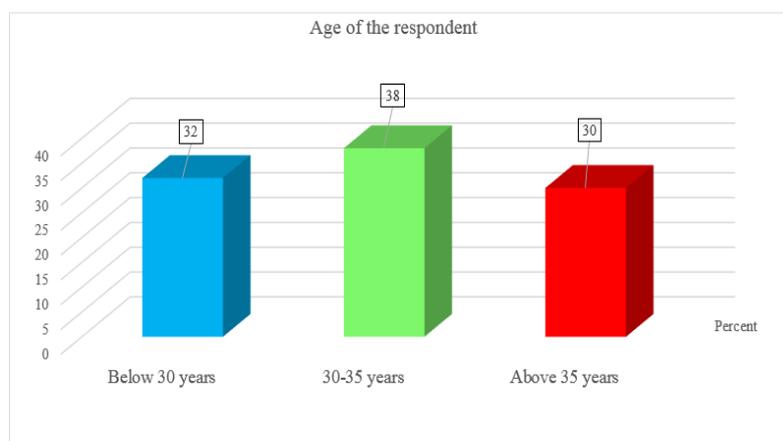
**Age of the Respondents**

**Table 1: Age of the Respondents**

| Age of the Respondents | Frequency | Percent    |
|------------------------|-----------|------------|
| Below 30 years         | 16        | 32         |
| 30-35 years            | 19        | 38         |
| Above 35 years         | 15        | 30         |
| <b>Total</b>           | <b>50</b> | <b>100</b> |

Source: Authors' own construction

**Figure 1: Age of the Respondents**



Source: Authors' own construction

From the above table, it is understood that a majority of 38 percent of the respondent's age were around 30 -35 years of age, 32 percent of the respondents were in the age group of below 30 years of age, and 30 percent of the respondents were in the age group of above 35 years of age.

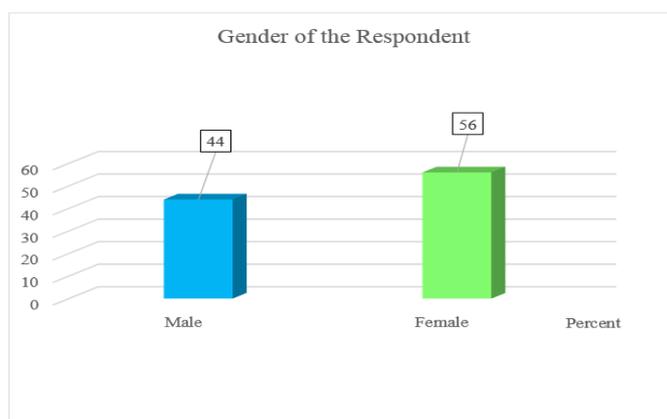
## Gender of the Respondents

**Table 2: Gender of the respondent**

| Gender of the Respondents | Frequency | Percent    |
|---------------------------|-----------|------------|
| Male                      | 22        | 44         |
| Female                    | 28        | 56         |
| <b>Total</b>              | <b>50</b> | <b>100</b> |

Source: Authors' own construction

**Figure 2: Gender of the respondent**



Source: Authors' own construction

From the table, it can be inferred that 56 percent of the respondents were female and 44 percent male.

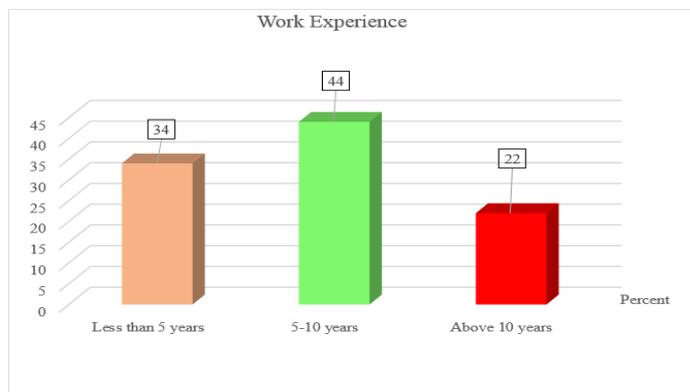
## Work Experience of Respondents

**Table 3: Work Experience of Respondents**

| Experience        | Frequency | Percent    |
|-------------------|-----------|------------|
| Less than 5 years | 17        | 34         |
| 5-10 years        | 22        | 44         |
| Above 10 years    | 11        | 22         |
| <b>Total</b>      | <b>50</b> | <b>100</b> |

Source: Authors' own construction

**Figure 3: Work Experience of Respondents**



Source: Authors’ own construction

From the above table, it is identified that 44 percent of the respondents are between 5 – 10 years of experience, 34 percent of the respondents have less than 5 years of experience and 22 percent of the respondents have above 10 years of experience.

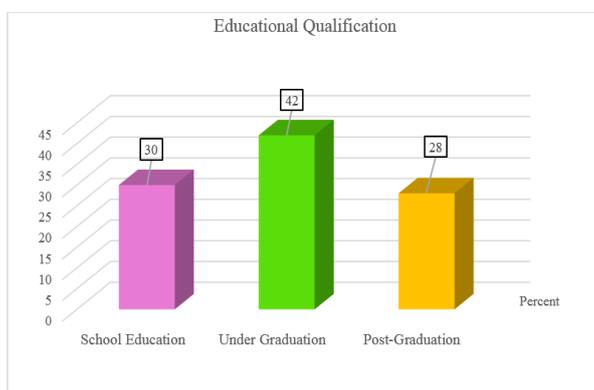
**Educational Qualification of Respondents**

**Table 4: Educational Qualification of Respondents**

| Educational Qualification | Frequency | Percent    |
|---------------------------|-----------|------------|
| School Education          | 15        | 30         |
| Under Graduation          | 21        | 42         |
| Post-Graduation           | 14        | 28         |
| <b>Total</b>              | <b>50</b> | <b>100</b> |

Source: Authors’ own construction

**Figure 4: Educational Qualification of Respondents**



Source: Authors’ own construction

From the table, it can be interpreted that 42 percent of the respondents were undergraduates, 30 percent have completed their school education, and 28 percent have completed their post-graduation.

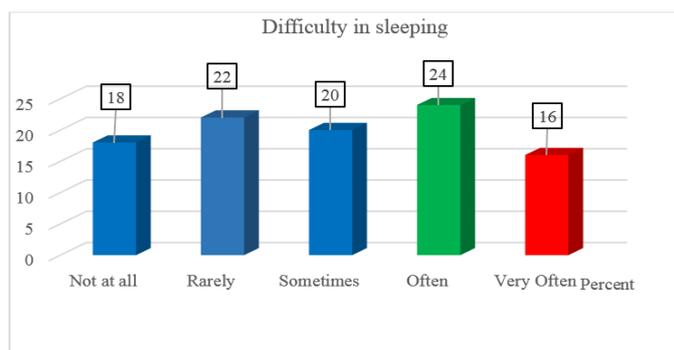
**Symptoms of Stress**

**Table 5: Difficulty in Sleeping**

| Difficulty in Sleeping | Frequency | Percent    |
|------------------------|-----------|------------|
| Not at all             | 9         | 18         |
| Rarely                 | 11        | 22         |
| Sometimes              | 10        | 20         |
| Often                  | 12        | 24         |
| Very Often             | 8         | 16         |
| <b>Total</b>           | <b>50</b> | <b>100</b> |

Source: Authors’ own construction

**Figure 5: Difficulty in Sleeping**



Source: Authors’ own construction

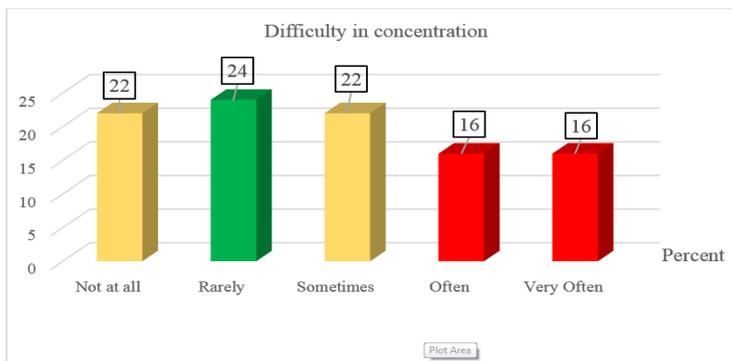
From the above table, it is concluded that 24 percent of the respondents often have difficulty sleeping, and 22 percent rarely have difficulty sleeping. The 20 percent of the respondents sometimes get difficulty in sleeping, 18 percent of the respondents not at all get difficulty in sleeping, and 16 percent of the respondents very often get difficulty in sleeping.

**Table 6: Difficulty in Concentration**

| Difficulty in Concentration | Frequency | Percent    |
|-----------------------------|-----------|------------|
| Not at all                  | 11        | 22         |
| Rarely                      | 12        | 24         |
| Sometimes                   | 11        | 22         |
| Often                       | 8         | 16         |
| Very Often                  | 8         | 16         |
| <b>Total</b>                | <b>50</b> | <b>100</b> |

Source: Authors’ own construction

**Figure 6: Difficulty in Concentration**



Source: Authors' own construction

From the above table, it is understood that 24 percent of the respondents rarely get difficulty in concentration and 22 percent sometimes have difficulty in concentration. Another 22 percent of the respondents not at all have difficulty in concentration, 16 percent of the respondents often have difficulty in concentration, and another 16 percent of the respondents very often get difficulty in concentration.

**Table 7: Financial Problems**

| Financial Problems | Frequency | Percent    |
|--------------------|-----------|------------|
| Not at all         | 24        | 48         |
| Sometimes          | 18        | 36         |
| Often              | 8         | 16         |
| <b>Total</b>       | <b>50</b> | <b>100</b> |

Source: Authors' own construction

**Figure 7: Financial Problems**



**Source:** Authors' own construction

From the table, it can be finding out that 48 percent of the respondents not at all have financial problems, 36 percent of the respondents sometimes have financial problems, and 16 percent of the respondents often have financial problems.

**Results and Discussion:**

- Most of the respondents have several years of a long association with the organization
- Most employees feel they have no time for themselves and their personal lives because of work overload.
- The respondents are friendly and have no problems interacting with their colleagues.
- Employees are satisfied with the working conditions.
- Job role overload is the major cause of stress.
- The respondents face a modest level of stress.

**Suggestions:**

- The employee's necessity give importance to time management techniques by completing their work within the specified time.
- Many tasks can be delegated to assistants without losing effectiveness so that we can reduce the overload of work.
- Introduce Flexitime.
- Organizations must introduce entertaining zones within the premises for the employees to unwind.
- Adopt the work to home transition strategy. It means instead of resounding the pressures of work to home, the suggestion is to start the unwinding process during the work day and enter the home in a relaxed and peaceful mind.
- Counselling the employees when they face problems is the discussion of a problem that usually has emotional content with an employee to help the employee cope better.
- The organization must introduce Employee Assistance Programmes (EAPs) and stress control workshops consequently to the level of employees, because there is a strong relationship between the level of stress and the level of employees. EAP includes counselling employees who seek assistance on dealing with alcohol and drug abuse, managing personal finances, handling conflicts at work, dealing with marital and other family glitches, and coping with health problems.
- Involving the bored employee in aerobic exercise because it stimulates the brain and the body. Also, the employee essential exercise meditation and yoga repeatedly.

## CONCLUSION:

Stress in the workplace has developed the black plague of the existing century. Ample of the stress at work is triggered not only by excess work load and time pressure then also by lack of rewards, motivation, and praise and, more significantly, by not providing individuals with the self-sufficiency to do their work as they would like.

Organizations must begin to manage people at work differently, improve the physical work environment, treat them respectfully, and value their contribution. If we boost the psychological well-being and health of the employees, the organizational revenue increases, and there is employee retention as well. Because it is said that...

### “A Healthy Employee is a Productive Employee”

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