



## **STRESS MANAGEMENT AMONG EMPLOYEES IN LIFE INSURANCE CORPORATION OF INDIA**

**Dr. Umesh U**

Associate Professor & Research Supervisor,  
Department of Commerce and Management Studies,  
Amal College of Advanced Studies  
(aided by Govt.of Kerala & affiliated to Uty.of Calicut),  
Nilambur, Kerala-679329  
Email: umesh.tripunithura@gmail.com

**Dr.C. Vijai**

Associate Professor, Department of Commerce and Business Administration,  
Vel Tech Rangarajan Dr. Sagunthala R&D Institute of Science and Technology,  
India

**Dr. Sajan M. George**

Associate Professor, Chairman - Don Bosco Institute of Technology, Okhla  
Affiliated to Indraprastha University, Dwarka - Delhi  
e-mail: 20sajan21@gmail.com

**Dr. D. Paul Dhinakaran**

Assistant Professor Department of Commerce Jayagovind Harigopal Agarwal  
Agarsen College (Affiliated to University of Madras) Madhavaram, Chennai,  
Tamilnadu- 600060

**Dr.S. Malathi,**

Assistant Professor, Department of Commerce, Government Arts College, C  
Mutlur

**M.Raja Lakshmi**

M.Phil., Research Scholar Jayagovind Harigopal Agarwal Agarsen College,  
(Affiliated to University of Madras) Madhavaram, Chennai-60

---

### **Abstract**

Stress is emotional stress ensuing from detrimental circumstances. Job stress is the stress confronted by way of the worker or a person on the job. Job stress at work region may additionally negatively an affect the productivity and overall performance of a worker in an organization. Stress administration is an extensive vicinity of methods aimed at governing a person's stage of stress usually to enhance everyday functioning. Employees in the existing insurance plan zone

have to cope with a range of kinds of job stress like heavy workload, goal attainment, etc. The find out about is primarily based on facts bought from one hundred samples from the branches of Chennai city. The investigator adopted the comfort sampling approach for deciding on the samples. The statistical device used for evaluation used to be the Chi-square test. The conclusion is that stress administration has significant with the number of coaching applications availed by way of Life Insurance Corporation of India

**Keywords:** Stress, Job stress, Stress management, LIC

---

## **Introduction**

The success of any organization depends to a large extent upon the capability, competence, efficiency, and level of development of human resources, who being the active agents, accumulate capital, exploit natural resources, and build social, economic and political organizations. No organization can think of viability and effectiveness without the efficient utilization of human resources. Therefore, human resource is the most important resource and is considered the backbone of every organization. Though factors such as exploration of natural resources, availability of physical and financial resources, and international aid contribute to the economic development of a country, none of these factors is more significant than committed manpower. In fact, all the development comes from the human mind. It is evident from history that work has occupied an important place in the life of human beings. How people have thought and felt about the working experience have also been an age old concern for both workers and managers. With the rapidly changing technological, socio-economic, political, and legal environment, effective management of human resources has become a challenging job. With the growing recognition of the 'human relations approach' in the management, the discomforts and dishonors associated with work are apparently missing today, but the intangible vulnerability and hazards in the shape of stress, strain and anxiety are still ingrained in it. Stress is an unavoidable consequence of modern living. Stress has probably been associated even with the life of prehistoric man and is there to stay in every socio-economic setting. Stress is a consequence of a misbalance between a person and his environment, and the perceived inability to manage the hurdles and resultant demands.

## **Concept of Work Stress**

Human course of life is attributed to countless activities. Working is an activity among them acceptable to society. However, each individual requires movements for production, creation, recognition, honor and fame, including money. It is recognized world-wide as a major challenge to individual mental and

physical health, and organizational health. When the pressure of work demands becomes excessive and prolonged, people perceive a threat to their well-being and then experience unpleasant emotions such as fear, anger or anxiety. These demands may be related to time pressure or the amount of work, or may refer to the difficulty of the work or the empathy required, or even to the inability to show one's emotions at work. Demands may also be physical, i.e. high demands in the area of dynamic and static loads. It leads to work stress of employees. Work-related stress is a pattern of reactions that occurs when workers are presented with work demands that are not matched to their knowledge, skills or abilities, and which challenge their ability to cope. Work stress is the natural reaction of people to being put under intense pressure at work over a period of time. Although the link between psycho-social aspects of the job and the health and well-being of workers has been well documented, limited work has been done on the effects of distinct stressors on job performance.

Work stress is defined as the harmful physical and emotional responses that occur when job requirements do not match with the worker's capabilities, resources, and needs. Work stress is caused by environmental factors threatening the work of an individual. They are workloads, hazardous roles, role conflict, and unhealthy work conditions, high responsible job and relation with others such as colleagues and so on. One important source of work stress is job strain. Job strain is determined by the interactions between psychological demands and decision latitude. The first dimension, the psychological demands on the worker, relates to pace and intensity, skills required, and the ability to keep up with colleagues. The second dimension relates to the degree of creativity versus repetition, as well as the extent of freedom and responsibility to decide what to do and when to do it. Therefore, work stress is a state that an individual could not adjust himself to the aroused situation affecting body and mind and lessening productivity. Stressed workers are more likely to be unhealthy, poorly motivated, less productive and less safe at work. Work-related stress costs the national economy a staggering amount in sick pay, lost productivity, health care and litigation costs.

### **Statement of the Problem**

Workplaces were transformed by globalization, privatization, process reengineering, mergers and acquisitions, strategic alliances, joint ventures and the like. Therefore, working life of today is characterized by continuous and often extensive changes. In order to handle the situation, organizations are keen on minimizing their costs, and this has often resulted in organizational downsizing. The consequences of downsizing are manifold: some employees lose their jobs, and those who keep their jobs are expected to work harder/effectively and to cope with uncertainty about their future employment. The advent of technological

revolution in all walks of life coupled with globalization and privatization policies has drastically changed conventional patterns in all sectors. The insurance sector is no exemption. During the past decade, the insurance sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private insurance companies, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the life insurance sector are experiencing a high level of stress. Globalization and privatization led policies compelled the life insurance sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The above said transformations have affected the social, economic and psychological domains of the life insurance employees and their relations. Inherently, certain research questions arise. For instance, “What causes work stress among life insurance employees?” and “how is high stress impacting the performance of the employees?” are the key variables for the research problem. As such, the present study will help to develop more appropriate strategies to cope with work stress and these could be incorporated into a more fully integrated set of human resource policies for better performance of life insurance employees. With this background, the researcher has made an attempt to study the work stress of the employees of Life Insurance Corporation of India in Chandigarh division.

### **Objectives of the Study**

1. To find out the causes of work stress of employees in general.
2. To study the acceptance level of the employees towards various causes for the work stress in the Life Insurance Corporation of India in Chandigarh division.
3. To study the perception of the employees towards impact of work stress in the Life Insurance Corporation of India in Chandigarh division.
4. To study the attitude of employees towards stress coping strategies followed in the Life Insurance Corporation of India in Chandigarh division.
5. To offer suitable measures to overcome the work stress of the employees of the Life Insurance Corporation of India in Chandigarh division based on the findings of the study.

### **Testing of Hypotheses**

The following null hypotheses were formulated and tested.

H<sub>01</sub>: There is no significant relationship among the acceptance levels of the respondents belonging to different demographic profiles towards causes of work stress in the Life Insurance Corporation of India, Chandigarh division.

H<sub>02</sub>: The demographic variables of the employees do not have any influence on their perception towards impact of work stress in the Life Insurance Corporation of India in Chandigarh division.

### **Scope of the Study**

The present study attempts to examine the work stress of employees in the Life Insurance Corporation of India in Chandigarh division. The study is confined to all 22 branches in the Chandigarh division. In the present study, the perception of the Class I, Class II and Class III employees was only studied. Work stress is a vast subject; therefore, the present study focuses its main attention only on three key areas of work stress, namely causes of work stress, consequences/symptoms of work stress, and stress coping strategies followed in the Life Insurance Corporation of India in Chandigarh division.

### **Sampling Design**

There are 22 branches in the LIC of India, in Chandigarh division. The researcher has chosen all 22 branches. The total strength of the employees in the 22 branches was 942 as on 30.5.2011. By adopting stratified random sampling technique, 471 respondents (50% of the population) i.e. 115 Class I, 86 Class II, and 270 Class III employees were selected.

### **Data Collection and Analysis**

The present study is empirical in nature based on survey method. The first-hand information for the study was collected from the Divisional Office of the LIC of India, Chandigarh division. As an essential part of the study, the primary data were collected from 471 employees with the help of questionnaire. A pilot study was conducted with 25 employees. In the light of the experience gained from the pilot study, few changes were incorporated in the revised questionnaire. Each question was improved of its relevance and meaning by constant interaction with experts in the areas. The questionnaire was constructed based on Likert Scaling technique. As an essential part of the study, the primary data were collected for a period of 6 months from July 2011 to December 2011. The secondary data were collected mainly from journals, reports, books, and records of the LIC of India, Chandigarh division. In order to analyze the work stress of the employees, student t test, analysis of variance, co-efficient of variation, multiple

regression analysis, factor analysis, multiple discriminant function analysis, and percentage analysis were employed.

### **Findings**

1. A significant relationship is found among the acceptance levels of the respondents belonging to different genders, age groups, educational status groups, monthly salary groups, cadres and years of experience towards factors contributing to work stress in the LIC of India, Chandigarh division. There is no significant relationship among the acceptance levels of the respondents belonging to different branches towards factors contributing to work stress.
2. Male respondents, respondents in the age group above 50 years, respondents having Diploma/ITI qualification, respondents drawing monthly salary below Rs.20000, Class III employees, respondents belonging to above 20 years of experience and employees working at Barnala branch have higher acceptance level towards factors contributing to work stress towards in the LIC of India, Chandigarh division.
3. There exists consistency in the acceptance level of female respondents, respondents belonging to 41-50 years, respondents who have H.Sc qualification, respondents drawing salary upto Rs.20000, Class II employees, respondents having above 20 years of experience and employees of Mandi Gobindgarh branch towards factors contributing to work stress in the LIC of India, Chandigarh division.
4. Gender, age, monthly salary, cadre and years of experience of the employees have significant effect on the factors contributing to work stress in the LIC of India, Chandigarh division at 1% level. The educational status of the respondents has no significant effect on the factors contributing to work stress in the LIC of India, Chandigarh division.
5. In regards to organizational causes of work stress in the LIC of India, Chandigarh division, majority of the respondents reveal that they disagree (30.36%), followed closely by agree (21.87%) and strongly agree (20.59%). 15.07% and 12.10% of the respondents neither agree nor disagree and strongly disagree respectively with the organizational causes of work stress. The average acceptance score reveals that the respondents have a higher acceptance level (3.41) towards inadequate salary, followed by existence of strong politics and bureaucracy (3.27). In the case of needless punishments, the respondents have a lower acceptance level (2.69).

6. Out of 471 respondents, majority of the respondents indicate that they agree (37.15%) with the job related causes of work stress in the LIC of India, Chandigarh division, followed by strongly agree (19.10%) and strongly disagree (18.04%). 13.59% and 12.10% of the respondents neither agree nor disagree and disagree respectively with the job related causes of work stress.
7. Majority of the respondents indicate that they agree (29.08%) with the human related causes of work stress in the LIC of India, Chandigarh division, followed by strongly disagree (22.08%) and strongly agree (17.41%). 16.13% and 15.29% of the respondents neither agree nor disagree and disagree with the human related causes of work stress.
8. Out of 471 respondents, majority of the respondents say that they strongly disagree (31.21%) with the social causes of work stress in the LIC of India, Chandigarh division, followed closely by agree (26.54%), and neither agree nor disagree (16.98%). 15.07% and 10.19% of the respondents strongly agree and disagree respectively with the social causes of work stress.
9. Out of 471 respondents, majority of the respondents express that they strongly agree (37.58%) with the familial and domestic causes of work stress, followed by agree (25.48%) and strongly agree (15.50%). 13.37% and 8.06% of the respondents neither agree nor disagree and disagree respectively towards familial and domestic causes of work stress.
10. There is no significant relationship among the acceptance levels of the respondents belonging to different genders and different branches towards impact of work stress in the LIC of India, Chandigarh division. A significant relationship is found among the acceptance levels of the respondents belonging to different age groups, educational status groups, monthly salary groups, cadres and years of experience towards impact of work stress.
11. Female respondents, respondents in the age group above 50 years, respondents having H.Sc qualification, respondents belonging to monthly salary below Rs.20000, Class III employees, respondents with the above 20 years of experience and employees working at Barnala branch have higher acceptance level towards impact of work stress in the LIC of India, Chandigarh division.
12. There exists consistency in the acceptance level of female respondents, respondents belonging to 41-50 years, respondents who have H.Sc qualification, respondents drawing salary below Rs.20000, Class II employees, respondents having 16-20 years of experience and employees of

Chandigarh Divisional Office towards impact of work stress in the LIC of India, Chandigarh division.

13. Gender at 5% level and education, monthly salary, cadre and years of experience of the employees at 1% level have significant effect on the impact of work stress in the LIC of India, Chandigarh division. Age of the respondents has no significant effect on the impact of work stress in the LIC of India, Chandigarh division.
14. In regards to physical symptoms of work stress in the LIC of India, Chandigarh division, majority of the respondents reveal that they strongly disagree (38.22%), followed closely by neither agree nor disagree (21.44%) and strongly agree (19.32%). 14.01% and 7% of the respondents agree and disagree respectively with the physical symptoms of work stress.
15. Majority of the respondents indicate that they strongly agree (30.57%) with the psychological symptoms of work stress in the LIC of India, Chandigarh division, followed by neither agree nor disagree (24.42%) and agree (20.17%). 6.58% and 18.26% of the respondents disagree and strongly disagree respectively towards psychological symptoms of work stress.
16. Out of 471 respondents, majority of the respondents say that they strongly disagree (29.72%) with the behavioural symptoms of work stress in the LIC of India, Chandigarh division, followed closely by agree (24.20%), and strongly agree (22.92%). 19.74% and 3.40% of the respondents neither agree nor disagree and disagree respectively with the behavioural symptoms of work stress.
17. Out of 471 respondents, majority of the respondents indicate that they neither agree nor disagree (31%) with the intellectual symptoms of work stress in the LIC of India, Chandigarh division, followed by strongly disagree (28.24%) and agree (21.23%). 11.25% and 8.28% of the respondents strongly agree and disagree respectively with the intellectual symptoms of work stress.
18. In regards to organizational symptoms of work stress in the LIC of India, Chandigarh division, majority of the respondents reveal that they strongly disagree (37.58%), followed closely by neither agree nor disagree (20.81%) and agree (17.62%). 13.80% and 10.19% of the respondents strongly agree and disagree respectively with the organizational symptoms of work stress.
19. Factor analysis is applied to find out the underlying dimensions in the set of statements relating to strategies adopted to cope with work stress in LIC of



India, Chandigarh division. The 28 variables in the data were reduced to 8 factor model namely, counseling, relaxation, meditation and exercise, breaking monotony, sharing problems, motivation, stress management and self improvement and training

20. The MDA technique applied resulted in two discriminant functions, of which the factors relating to 'Expression of Feelings' contributed to the first function and the items relating to 'Mental and Physical Relaxation' contributed to the second discriminant function. The efficiency of these functions was tested using classification matrix which predicted 83.90% of the cases correctly. The MDA results further show that the Class I and Class II employees differ more from Class III employees in 'Expression of Feelings'. Class I and Class III employees differ in 'Mental and Physical Relaxation' dimension from Class II employees.
21. In regards to counseling of employees in the LIC of India, Chandigarh division, majority of the respondents reveal that they strongly disagree (55.20%), followed closely by neither agree nor disagree (16.13%) and strongly agree (12.53%). 11.25% and 4.88% of the respondents agree and disagree respectively with the counseling of employees.
22. Out of 471 respondents, majority of the respondents indicate that they strongly agree (51.59%) with the relaxation strategy of the LIC of India, Chandigarh division to cope with work stress, followed by agree (16.56%) and strongly disagree (14.44%). 13.80% and 13.60% of the respondents neither agree nor disagree and disagree respectively with the relaxation strategy.
23. Out of 471 respondents, majority of the respondents indicate that they strongly disagree (36.94%) with the meditation and exercise facilities given to employees of the LIC of India, Chandigarh division to reduce their work stress, followed by neither agree nor disagree (27.60%) and strongly agree (21.44%). 14.01% of the respondents agree with the meditation and exercise facilities given to employees.
24. In regards to breaking monotony of employees in the LIC of India, Chandigarh division, majority of the respondents reveal that they strongly agree (51.80%), followed closely by agree (28.45%) and neither agree nor disagree (12.31%). 1.91% and 5.52% of the respondents disagree and strongly disagree respectively with the breaking monotony of employees.
25. Out of 471 respondents, majority of the respondents indicate that they strongly agree (52.87%) with the sharing of problems in the LIC of India,

- Chandigarh division, followed by agree (21.86%) and strongly disagree (12.74%). 10.19% and 2.33% of the respondents neither agree nor disagree and disagree respectively with the sharing of problems.
26. In regards to employee motivation in the LIC of India, Chandigarh division, majority of the respondents reveal that they strongly agree (35.67%), followed closely by strongly disagree (20.81%) and agree (20.38%). 18.04% and 5.09% of the respondents neither agree nor disagree and disagree respectively with the employee motivation.
  27. Out of 471 respondents, majority of the respondents indicate that they strongly agree (42.68%) with the stress management of the LIC of India, Chandigarh division, followed closely by strongly disagree (20.59%) and agree (19.11%). 14.22% and 3.40% of the respondents neither agree nor disagree respectively with the stress management.
  28. In regards to self-improvement and training of employees in the LIC of India, Chandigarh division, majority of the respondents reveal that they strongly agree (33.97%), followed closely by agree (27.81%) and strongly disagree (26.11%). 7.43% and 4.67% of the respondents neither agree nor disagree respectively with the self-improvement and training.
  29. Respondents ranging from 27.87 per cent to 40.54 per cent suggest that satisfactory organizational climate, avenues for career development, and participation in decision making will reduce the work stress of employees in the LIC of India, Chandigarh division. Fairness of superiors, effective grievance handling and reward for better performance are the suggestions of the employees to reduce their work stress at 42.69%, 45.61% and 46.97% respectively. Respondents ranging from 55.83 per cent to 62.84 per cent suggest that physical exercise for relieving of stress, excursion tours, adventure trips and family picnic, consulting well-wishers and personal counseling will reduce the work stress in the LIC of India, Chandigarh division.

### **Suggestions**

1. Relaxation is the best strategy to reduce work stress. Every employee should schedule time for relaxation in his/her routine. There are many relaxation skills including the use of music, meditation, diaphragmatic breathing exercises, aerobic exercise and muscle relaxation. Relaxation facilities like yoga and meditation should be arranged by the LIC of India, Chandigarh division. Moreover, exercise helps an employee to tackle the physiological changes that occur during stress. To effectively combat stress, employees need to activate the body's natural relaxation response. The regular practice

- of meditation helps in stress reduction by improving concentration, providing mental relaxation and enhancing clarity of thought.
2. Importance to recreational activities by conducting outing and mind refreshing sessions, organizing workshops and discussions are essential to enable the employees of LIC of India, Chandigarh division to get more acquaintance related to their nature of job.
  3. The eighties and nineties were the decades of rapid growth in the insurance industry and the consequent quick promotions which often resulted in serious skill gaps at certain levels. This has obviously raised the expectation level of lower cadre employees who joined later. However, the sluggish growth has greatly deterred the proportionate promotion opportunities to higher levels. This has obviously created organizational frustration and stress. Therefore, the LIC of India should formulate the aggrieved employees committee to mitigate this unpleasant state of affairs and for specific structural and behavioural remedies to inspire the employees.
  4. Insurance is basically a joint intensive industry and much needs to be done in so far as work scheduling is concerned. Since the employees have to work under strict times, it is essential that physical and mental comfort at work is ensured. Such an arrangement can weaken the intrinsic strain attached to the job. Therefore, the LIC of India, Chandigarh division, shall provide air conditioning and central heating facilities during appropriate seasons and operate a music channel at a modest volume in the premises in the working hours. This arrangement can weaken the work stress of the employees.
  5. Work stress is an important barrier in the working organization. Stress audit can be undertaken to identify stress area and improve conditions of job to alleviate work stress. The stress audit should include data gathering on the organizational climate, frustrations and stresses of employees. Moreover, the LIC of India, Chandigarh division, can conduct regular health check up, health screening camps, yoga classes and meditation for employees to make them physically and mentally fit. Therefore, the LIC of India, Chandigarh division at the branch level should undertake a periodic stress audit studying systematically the dominant stresses prevalent at the branch.
  6. It has been found from the study that the employees feel that their 'hard work and skill is not recognized'. The LIC of India, Chandigarh division, must identify dynamic employees and their groups and appreciate them by giving suitable rewards, increment, special pay, family tour, extra leave, holiday home, get together with their families, appreciation letters,

highlighting their good work amongst other employees on special occasions, etc.

7. If an official has the ability to remain calm in work situations that are stressful, it is far easier for their employees to remain calm. In addition, there are several organizational changes that an official can make in order to reduce workplace stress such as offer rewards and incentives, show that individual workers are valued, provide opportunities for career development, define employees' roles and responsibilities, provide opportunities for social interaction among employees, make communication friendly and efficient, give workers opportunities to participate in decisions, share information with employees to reduce uncertainty about their jobs and futures, and praise good work performance, both verbally and officially, through schemes such as 'employee of the month'. Therefore, it is suggested that LIC of India, Chandigarh division, can use and institute these organizational changes in order to reduce workplace stress to a minimum level.
8. When the stress at work is climbing, an employee should try to take a short break and get away from the situation that is causing the stress. The employees of the LIC of India, Chandigarh division, can get outside of workplace, or spend a few minutes meditating in the break room. Physically moving, or finding a quiet place in order to regain a sense of balance can rapidly reduce the stress that the employees are experiencing.
9. Eliminating self-defeating behaviours is an important way to relieve stress in the workplace. Many people increase the stress they experience through negative thoughts and behaviours. Turning these self-defeating behaviours around can help them to handle management imposed stress more easily. Therefore, eliminating self-defeating behaviours of employees will help them to reduce their work stress to a greater extent.
10. The manager's role LIC of India, Chandigarh division, is to create a friendly atmosphere to encourage and motivate employees. Developing friendships with some of co-workers can help employees to create a buffer from the negative effects of workplace stress. It is important for employees to listen to them and offer support when they need it too. Sometimes, sharing feelings and thoughts with someone, an employee trust can help to reduce stress. Talking over a problem with another person who is empathetic and supportive can be a wonderful way to relieve stress.

## Conclusion

Stress is a highly personalized phenomenon and can vary widely even in identical situations for different reasons. Workplace stress can mean different things for different employees. What is stressful for one person may not be stressful for another, but some common drivers include long working hours, fears over job security and being given too much responsibility. Numerous studies confirm that occupational pressures and fears are far and away the leading source of work stress for Indian workers and that these have steadily increased over the past few decades. The present study was conducted with a sample size of 471 employees of Class I, Class II and Class III employees of the Life Insurance Corporation of India, Chandigarh division. The findings of this study bring to light that there exists work stress among the employees. It has now become necessary for Life Insurance Corporation of India to find ways of reducing unwanted pressure within an organization. To ensure a positive outcome, attention to the factors identified in the suggested framework is important for reducing the work stress of employees.

## References

1. Anthony Machin, M and Nancey Hoare, P (2002). "The Role of Workload and Driver Coping Styles in Predicting Bus Drivers' Need for Recovery, Positive and Negative affect and Physical Symptoms, Paper Presented at the XXV International Congress of Applied Psychology in Singapore on 7-12 July.
2. Dr. N. Kesavan, "Exports and Imports Stagnation in India During Covid-19- A Review" GIS Business (ISSN: 1430-3663 Vol-15-Issue-4-April-2020).
3. Dr. D.Paul Dhinakaran, "Customers Delight towards Service Excellence in Indian Overseas Bank Chennai" International Journal of Business Education and Management Studies (IJBEMS), ISSN:2941- 9638, (Vol.3.Issue 1. 2020 (March).
4. Dr. M. Surekha, "A study on utilization and convenient of credit card" Journal of Positive School Psychology, <http://journalppw.com>, 2022, Vol. 6, No. 4, 5635–5645.
5. Dr.M.Rajarajin "Bus Operations of Service Quality in Tamil Nadu State Transport Corporation Limited, Kumbakonam" Asian Journal of Management,(A and V Publication),(ISSN:0976 – 495X), Volume: 4, Issue: 1, May, 2013.
6. Dr.Umesh U, "Impact Of Human Resource Management (HRM)Practices On Employee Performance" International Journal of Early Childhood Special Education (INT-JECSE), ISSN: 1308-5581 Vol 14, Issue 03 2022.
7. M.Rajalakshmi "Current Trends in Cryptocurrency" Journal of Information and Computational Science, ISSN: 1548-7741, Volume 13 Issue 3 – 2023.

8. Dr.M. Mohana Krishanan “Consumer Purchase Behavior Towards Patanjali Products in Chennai” Infokara Research, ISSN NO: 1021-9056, Volume 12, Issue 3, 2023.
9. Dr. Malathi, “Impact of Covid-19 on Indian Pharmaceutical Industry” Annals of R.S.C.B., ISSN:1583-6258, Vol. 25, Issue 6, 2021, Pages. 11155 – 11159.
10. Dr.C. Vijai, “Mobile Banking in India: A Customer Experience Perspective” Journal of Contemporary Issues in Business and Government Vol. 27, No. 3, 2021, P-ISSN: 2204-1990; E-ISSN: 1323-6903.
11. Maneesh P, “Barriers to Healthcare for Sri Lankan Tamil Refugees in Tamil Nadu, India” Turkish Journal of Computer and Mathematics Education, Vol.12 No.12 (2021), 4075-4083.
12. B. Lakshmi, “Rural Entrepreneurship in India: An Overview” Eur. Chem. Bull. 2023,12(Special Issue 4), 1180-1187.
13. Dr.C. Paramasivan “Perceptions On Banking Service In Rural India: An Empirical Study” Eur. Chem. Bull. 2023,12(Special Issue 4), 1188-1201
14. Dr G.S. Jayesh “Virtual Reality And Augmented Reality Applications: A Literature Review” A Journal for New Zealand Herpetology, ISSN NO: 2230-5807, Vol 12 Issue 02 2023.
15. Dr.S. Umamaheswari, “Role of Artificial Intelligence in The Banking Sector” Journal of Survey in Fisheries Sciences 10(4S) 2841-2849, 2023.
16. Avinash Kumar Srivastav (2006). “Role Stress in the Public Sector: An Empirical Study”, *Management & Change*, Vol.10, No.1.
17. Caroline A. Gaither, Abir A. Kahaleh, William R. Doucette and David A. Mott (2008). “A Modified Model of Pharmacists’ Job Stress: The Role of Organizational, Extra Role, and Individual Factors on Work-related Outcomes”, *Research in Social and Administrative Pharmacy*, Vol.4.
18. Cummings, T. G and Cooper, C. L (1979). “A Cybernetic Framework for Studying Occupational Stress”, *Human Relations*, Vol.32, No.5.
19. Dollard Maureen, F and Jacques C. Metzger (1999). “Psychological Research, Practice and Production: The Occupational Stress Problem,” *International Journal of Stress Management*, Vol.6, No.4, October.
20. Farooq A. Shah (2003). “Role Stress in the Indian Industry: A Study of Banking Organizations”, *Indian Journal of Industrial Relations*, Vol.38, No.3, November.
21. Hui-Chuan Hsu, Yuan-Wei Kung, Hsiao-Chien Huang, Pei-Yu Ho, Ya-Ying Lin, Wen-Shin Chen (2007). “Work Stress among Nursing Home Care Attendants in Taiwan: A Questionnaire Survey”, *International Journal of Nursing Studies*, Vol.44.
22. International Labour Office (1986). Psychosocial Factors at Work: Recognition and Control, Working Paper No.56, December.

23. Jennifer A. Gray-Stanley and Naoko Muramatsu (2011). "Work Stress, Burnout, and Social and Personal Resources among Direct Care Workers", *Research in Developmental Disabilities*, Vol.32.
24. Karasek Robert, A (1979). "Job Demands, Job Decision Latitude, and Mental Strain: Implications for Job Redesign," *Administrative Science Quarterly*, Vol.24, June.
25. Lambros Lazuras, Angelos Rodafinos, Georgios Matsiggos and Alexander Stamatoulakis (2009). "Perceived Occupational Stress, Affective and Physical Well-being among Telecommunication Employees in Greece", *Social Science & Medicine*, Vol.68.
26. Lindström Martin (2005). "Psychosocial Work Conditions, Unemployment and Self-reported Psychological Health: A Population-based Study," *Occupational Medicine*, Vol.55, No.7, October.
27. Manisha Jain, Prashant Mishra and Saroj Kothari (2002). "Type A/B Behaviour Pattern and Occupation as Predictors of Occupational Role Stress", *Indian Journal of Industrial Relations*, Vol.37, No.4, April.
28. National Institute for Occupational Safety and Health (1999). Stress at Work, Working Paper Nos.99 & 101, U.S Department of Health and Human Services.
29. Neelamegam, R and Asrafi, S (2010). "Work Stress among Employees of Dindigul District Central Co-operative Bank, Tamil Nadu: A Study", *The IUP Journal of Management Research*, Vol.9, No.5..