

A PROJECT REPORT ON
**“A STUDY ON WORK STRESS OF EMPLOYEES IN BANKING SECTOR DURING
COVID- 19 WITH REFERENCE TO SELECTED BANKS IN BENGALURU”**

SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

OF
BANGALORE CITY UNIVERSITY



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DECLARATION BY THE STUDENT

I hereby declare that “**A study on work stress of employees in banking sector during covid- 19 with reference to selected banks in Bengaluru**” is the result of the project work carried out by me under the guidance of **Dr.Y.V SHESHEDARI** in partial fulfilment of the award of “**MASTER OF BUSINESS ADMINISTRATION**” by “**BANGALORE CITY UNIVERSITY**”.

I also declare that this project is the outcome of my own efforts and that it has not been submitted to any other university or Institute for the award of any other degree or Diploma or certificate.

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Submitted by **MR. SHAIK MOHAMMED KALEEM** bearing Reg.no **MB206248** is an original work of the student and is being submitted in partial fulfilments of the requirement for the award of degree of “**MASTER OF BUSINESS ADMINISTRATION**” (MBA) of “**BANGALORE CITY UNIVERSITY**” under the guidance of **Dr.Y.V SHESHADRI** this report has not submitted earlier either to this university/ institution for the fulfilments of the requirement of a course of study.

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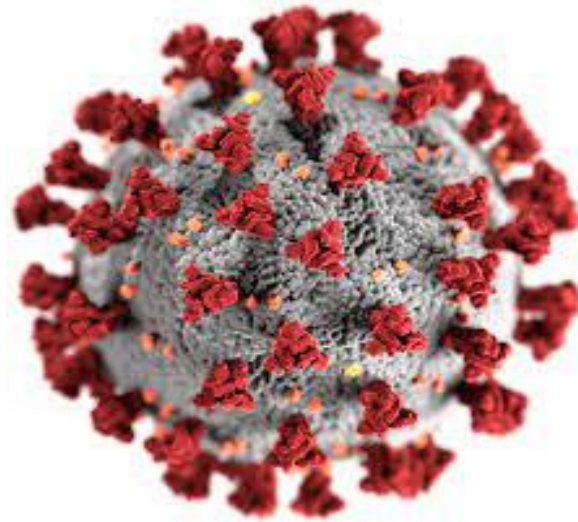
A STUDY ON WORK STRESS OF EMPLOYEES IN BANKING SECTOR
DURING COVID- 19 WITH REFERENCE TO SELECTED BANKS IN
BENGALURU

CHAPTER 1

INTRODUCTION



INTRODUCTION



The World Health Organization (WHO) has designated the new Coronavirus a worldwide pandemic, requiring countries to implement National wide lockdowns in order to prevent the disease from spreading and to bring the outbreak to an end in their respective states. The planet is currently experiencing one of the most serious crises in human history. Individuals have experienced increased levels of stress as a result of the pandemic. The majority of those infected with the virus will have mild to moderate respiratory symptoms and will recover without the need for medical attention. Some, on the other hand, will become critically unwell and require medical assistance.

Serious sickness is more likely to strike the elderly and those with underlying medical disorders such as cardiovascular disease, diabetes, chronic respiratory disease, or cancer. COVID-19 can make anyone sick and cause them to get very ill or die at any age.

Being thoroughly informed on the disease and how it spreads is the best strategy to avoid and slow down transmission. Stay at least 1 metre away from people, wear a well fitted mask, and wash your hands or use an alcohol-based rub periodically to protect yourself and others from infection. When it's your turn, get vaccinated and follow local advice.

When an infected person coughs, sneezes, or speaks, the virus can spread in microscopic liquid particles from their mouth or nose. Sing or take a deep breath. Larger respiratory droplets to smaller aerosols are among the particles. If you are sick, it is critical to adopt

respiratory etiquette, such as coughing into a flexed elbow, and to stay at home and self-isolate until you heal.



The exponential growth of Covid-19 is not only a serious public health concern, but it has also had a significant impact on the worldwide economy. India isn't an outlier in this regard. The banking industry must plan creatively for a variety of circumstances, with an emphasis on Covid-19's specific requirements. Examining the impact of Covid-19 on the performance of the Indian banking sector becomes critical, as well as taking targeted tactical and strategic efforts. This study presents the Covid-19 Impact on Banking Ontology (Covid19-IBO), which contains semantic information about Covid-19's impact on India's banking sector. The ontology that was created has been tested and validated, and it is now available on the Linked Open Data cloud .People's behaviour and lifestyles are altering as a result of nationwide lockdowns, the closure of public venues and transportation, social isolation, and working from home.

As a result, physical operations and supply chains are disrupted, offering significant problems to financial institutions. Furthermore, the increased stress among non-banking financial organisations (NBFCs) has curtailed their lending ability, adding fuel to the flames.

The Covid-19 pandemic has struck the world at a time when India is experiencing negative GDP growth and is attempting to recover at a slow pace.

The recovery effort has been substantially hampered as a result of the pandemic. According to a recent assessment published by the Reserve Bank of India, this epidemic has had a negative impact on 19 Indian sectors in the last two quarters, resulting in debt stress worth 1.552 107 million. Micro, small, and medium-sized businesses (MSME) and retail loans are expected to be the most vulnerable.

The negative impact on percent share of banking sector debt and debt in million dollars. As the mediators between borrowers and depositors, banks are regarded as the financial system's beating heart. The stability of banks is critical for the financial system to function properly. The financial industry is expected to be the last to recover from the pandemic. Traditional banks are finding it difficult to re-calibrate and manage shifts in liquidity.

Digital banking, credit risk, crisis management, and cyber threat are just a few of the additional issues that have risen to the fore. The inability to access systems and data due to various constraints is a key technological difficulty, in addition to other challenges. In the post-Covid-19 world, protecting and driving existing enterprises necessitates multi-faceted approaches.

The financial industry must plan creatively for a variety of eventualities, with an emphasis on Covid-19 obligations. In order to take preventative steps in the future,

it is necessary to investigate the influence of Covid-19 on the performance of the Indian banking industry. For long-term economic revitalization, focused activities are required at both the tactical (to address current difficulties) and strategic levels (to recalibrate corporate models). Immunization of India's enormous population quickly and effectively could be a key to avoiding repeated interruptions.



Bank staff are already under a lot of stress, which was amplified during the lockdown. When the majority of people hunkered down in their homes to slow the spread of Corona virus infections, select experts were expected to keep the society running smoothly. Among the vital services were banking specialists. They had to deal with the general people and come into direct touch with monetary exchange, which raises the danger of infection transmission.

Furthermore, many of the government's assistance programmes are available over the counter, making them susceptible to infection. According to a previous study, Indian clients prefer visiting branches over using the digital banking channel. infection. One study done earlier had revealed that Indian customers prefer visiting branches over digital banking channels.

Stress is not pertaining to one activity or one human being or one field or one industry. Banking industry is not an exception to this. Banking sector has a pivotal role in nation building through its network of facilities. The changes in the banking policy reflect not only

on the economy of the nation, customers and also on the employees. Employees are at operational level and need to communicate, convince and has to delight the customers.



Employees will be stressed during this procedure. In the workplace, bank personnel experience varied amounts of mental stress.

Many studies have shown that banking professionals experience high levels of stress. The National Institute for Occupational Safety and Health (NIOSH) assessed 130 occupations for stress levels, with the banking sector being among the top 28 most stressful.

Long-term mental stress has been linked to chronic diseases in bank personnel, according to research. Bank employees do not have time to relax, and they are faced with a variety of work, discrimination, delegating, and jobs that are incompatible. Despite the tension, banks employees worked tirelessly to maintain uninterrupted client service.

They have been working tirelessly on the front lines to offer funds in the face of adversity. During the lockdown, banks used cluster-wise banking, in which a single branch of a bank operated within a 5km radius in urban and semi-urban areas. Branches in rural areas were open on alternating days.

Because banking is such an important and inescapable service, bank personnel were meant to be required to work. COVID 19 is spread through direct contact, droplet infection, and infected fomites. Cash handling and direct face-to-face dealing with consumers are also

potential sources of infection. This study adds to the existing literature in a number of ways. For starters, the current study focuses on the impact of external factors such as the COVID-19 outbreak on the stress-performance relationship. Internal organisational factors affecting employee stress and performance, on the other hand the current study built and evaluated the proposed model in a developing country's banking sector.

where banking staff had to come to the bank during the COVID-19 epidemic due to a lack of online banking facilities. Because of the frequent human-to-human interactions, employees working in banks are particularly vulnerable to COVID-19's existing dangers as service providers. Similarly, there is literature on the stress and mental health of health care employees, as well as their impact on patients.

During the epidemic, societies and experts praised the efforts of healthcare professional but bank personnel are rarely recognised for their contributions. There hasn't been a study on the psychological consequences of outbreaks of major infectious diseases on banking personnel, as far as we know, especially when linked with increased effort and stress, as well as a significant risk of infection.

the banking industry is a In the event of a pandemic, a representative sample of the working population is taken. So, in order to fill a vacuum in the literature, we conducted this survey to assess the level of stress and anxiety. Among the elements affecting employee performance, stress is the most significant one with negative consequences. Stress has been shown to have a harmful impact on people's psychological, behavioural, and physiological health. It has a negative impact on employee motivation, morale, and performance.

Employee performance may be affected by a combination of stressful events, such as organisational compliance pressure, interpersonal conflicts, and a lack of professionalism. Employees experience stress due to a lack of job-specific skills and a disparity between their efforts and the benefits they receive. Excessive workloads, insufficient workspace, insufficient resources, ineffective business HRM policies, and demanding deadlines have all been linked to poor job performance in the literature. Similarly, work stress reduces one's personal efficacy, making employees feel like they have less control over their lives. This perception of poor self-efficacy may usually causing communication breakdowns and strained relationships with workers and managers.

Employees that are stressed perceive their workplaces as lacking in social support and may develop a lack of trust, which has a detrimental impact. At the same time, work-related stress

could be a factor This causes them to work more slowly. Mistrust views in any organisation can cause mental disturbances and employees to engage in compromised activities that have a detrimental impact on the organisation.

Stress has been shown in several studies to have a deleterious impact on performance. This isn't always the case, though. Workplace stress as an incentive for implementing new practises that will improve performance. Stress has the potential to invert the U-shaped relationship between employee performance and stress. Due to unjustified work allocation, work irrelevance, complexity, and monotony, stress increases motivation to work at first, but above a certain threshold, it begins to decrease motivation to work and reduces performance. Furthermore, it is claimed that an individual's performance improves with their ability to tolerate work stress up to a particular point. However, once you've reached that stage, higher work stress might lead to poor work performance.



A significant association between work stress and performance has been discovered in the literature. Hence, Furthermore, it has a negative association with job satisfaction, which reduces one's motivation to work and leads to lower performance. Employees that are

stressed are more likely to have poor health as well as have negative job experiences. As a result, they have less energy to concentrate on their work, and their performance suffers as a result. Employees' health may be jeopardised by the detrimental effects of job stress on their psychological and physical states, which can include harmed cognitive processes, short-term memory loss, and, in severe situations, impeded recall of knowledge and distracted attention to the work at hand.

Many activities have been recently developed to enhance the control and assessment of occupational stress, but findings have not been used generally or in standardised ways. There is a significant body of work on stress disorder among bank employee robbery victims. Several peri-trauma factors and post-traumatic variables, according to these studies, can enhance the likelihood of employees acquiring post-traumatic stress disorder.

On the other hand, few studies have looked at the level of stress and depression among bank employees in Bangalore and whether this is related to socio-demographic variables and/or work environment. The amount of occupational stress across different groups of bank employees in Cyprus, finding that a high academic degree level of qualification was connected with feeling more satisfied with their job and organisational accomplishment. Furthermore, having a happy and ambitious attitude about life allows employees to have more time to relax, lowering their stress levels.

Emotional weariness being the primary cause. Because of the commercial methods adopted in recent years, people working in branch offices were at a higher risk of burnout than those working in central services, and there was a direct association between burnout and interpersonal stress at work on a daily basis. There did a study to see how work-related pressures influenced physical and psychological well-being in a large banking organisation, as well as what levels of absenteeism they caused. They discovered that subjective stresses and work-related stressors were good predictors of psychological strains and complaints.

which could lead to health problems for the employee, but they weren't good enough to explain absenteeism. Liquidity shortages typified the early stages of the crisis, which were worsened by volatility in the stock and foreign exchange markets. We show that banks with lower liquidity buffers witnessed bigger price declines than usual (especially in March), indicating an increase in risk.

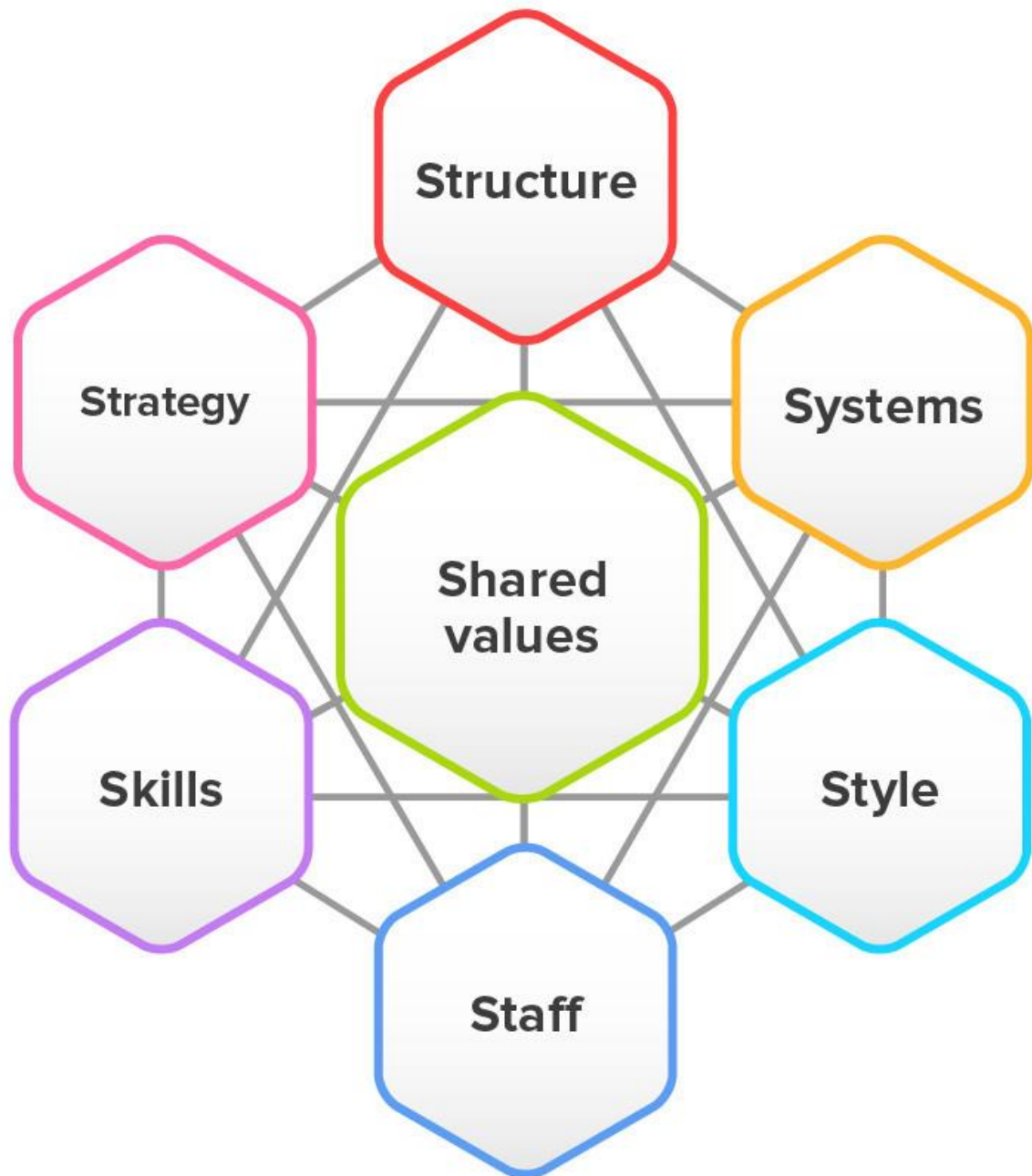
The interbank liquidity premium is a measure of how much money a bank has to lend to another bank stock price reductions, especially for institutions with substantial balance

sheets, exposure to the oil and gas industry Liquidity assistance measures appear to be beneficial in lowering the liquidity risk premium. When liquidity support measures were announced, smaller banks and public banks saw huge abnormal gains. Access to central bank refinancing and attempts to address bank funding constraints appear to have had a soothing effect during the crisis.

As indicated by the outperformance of bank stocks around these occurrences, these events have an impact on markets. Countercyclical prudential measures, on the other hand, are linked to negative abnormal returns in bank stocks. Banks can use prudential measures to deplete part of their buffers. They also convey a strong signal that officials are willing to mitigate the pandemic's economic impact.

However, the fact that bank stock values have dropped as a result of the fact that these plans have been announced shows that markets are also pricing in the risk of a negative outcome.as a result of the depletion of capital buffers, as well as the expansion of riskier loans in the market Bank balance sheets are a good example of this.

7's frame work model



Structure

represents the organisation of the Bank's divisions and units, as well as who is responsible to whom. In other terms, structure refers to the banking sector's organisational hierarchy. It's also one of the framework's most visible and changeable aspects.

Strategy

A strategy is a plan devised by a company in order to get a competitive edge and compete successfully in the market. A properly articulated strategy is one that is long-term, helps to generate competitive advantage, and is supported by a strong vision, mission, and values. When studied alone, though, it's difficult to establish if such a technique is well-aligned with other factors. So, in the 7s model, the idea is to look at your organisation to see whether it has a fantastic strategy, structure, systems, and so on, rather see if it is aligned with other parts.

Skills

Skills are the abilities that Bank employees perform very well. They also include capabilities and competences. During organizational change, the question often arises of what skills the company will really need to reinforce its new strategy or new structure.

System

how decisions are made. Systems are the area of the bank that determines how business is done and it should be the main focus for managers Systems are the processes and procedures of the bank, which reveal bank daily activities and during organizational change.

Staff

Staff element is concerned with what type and how many bank employees will need and how they will be recruited, trained, motivated and rewarded.

Style

Style represents the way the bank is managed by top-level managers, how they interact, what actions do they take and their symbolic value. In other words, it is the management style of company's leaders.

Shared Values

Shared values are at the core of McKinsey 7s model. They are the norms and standards that guide bank employee behaviour and banking actions and thus, are the foundation of every organization.

Statement of Problem:-

Banks are the engine that drives a country's economy. Even in the face of a pandemic with no sure-fire solution in sight (at the time of writing), financial activity must continue to keep the economy and all forms of livelihood afloat. Employees, who are at the core of every industry, including financial services, must be protected from the pandemic's negative impacts and the economic damage it has already begun to do. Banks may encounter challenges relating to employee (or their family's) wellness, ranging from COVID-19 and other illnesses to mental health issues, as they prepare for remote working. Banks must recognise that the current situation may be extremely troubling for many employees, who may be coping with medical concerns, personal issues, a lack of support systems such as schools and day care facilities for female employees, and a loss of family income.

Banks must effectively engage employees, raise their morale, enforce safe health behaviours, and offer them with access to medical professionals as needed to manage workforce wellness challenges. Hence the study is undertaken.

Need for the study

Pandemics and stressful life events can have a major detrimental impact on an individual's mental health and psychological functioning. The expressive and psychological concerns include stress, worry, mental disorientation, social deprivation, and despair. Individuals who have been quarantined owing to COVID-19 have reported stress, dread, and annoyance. Similarly, COVID-19 uncertainty is linked to large changes in our everyday routines, which can lead to increased stress, despair, and anxiety. Organizations are constantly trying to thrive and sustain themselves, which necessitates high-performing personnel.

However, it can be challenging for organisations to maintain consistency in their operations in the face of unknown external circumstances that can impair their employees' well-being. Uncertain events, such as the COVID-19 epidemic, can cause employees to get stressed,

affecting their performance. The hazards that exist in the workplace as a result of pandemics not only divert employees' attention away from their task, but also jeopardise their survival at work by generating health problems. stated that a change in the environment is a common occurrence that personnel in firms confront on a regular basis. Employees may experience stress as a result of the changes, which may lead to interpersonal disputes that disrupt people' working patterns. Employees that are stressed are more likely to get depressed and unable to concentrate on their task, resulting in poor performance.

CHAPTER 2

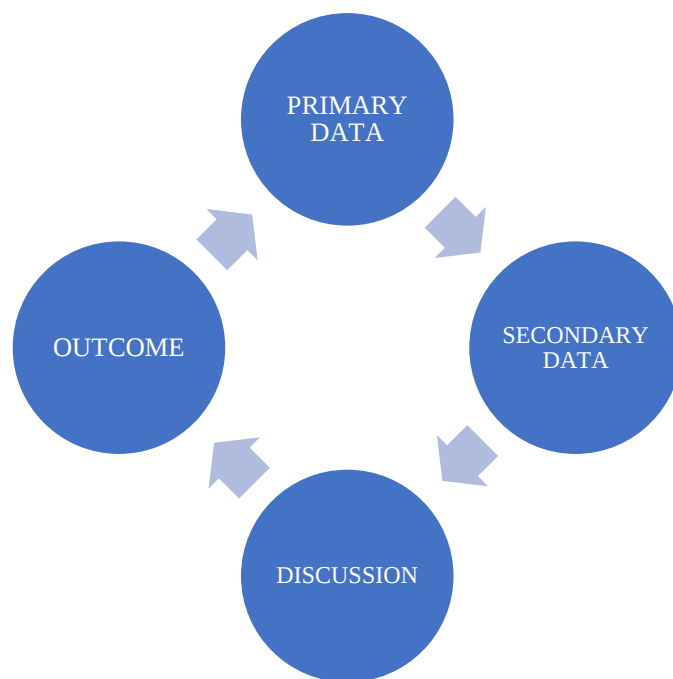
METHODOLOGY



OBJECTIVES OF STUDY

- ☐ To study the work stress of bank employees in banking sector during covid-19.
- ☐ To study the measures to reduce the mental stress of employees working in banking sector.

METHODOLOGY OF THE RESEARCH



Primary data

The primary data is obtained from by observation and discussion with the employees of Bank of Baroda, Citi Bank, SBI Bank.

Secondary data

Secondary data is obtained from magazines, journals, periodical, newspaper, and internet

Discussion

The collected data is discussed keeping in view with the objective of the study

Limitations

There might be bias in the information provided by the bank employees.

The study is conducted in Bangalore city the data is collected with the employees of 3 banks

- Bank of Baroda
- SBI Bank
- Citi Bank

CHAPTER 3

SWOC ANALYSIS



Strength

☐ **Save time and effort**

allowing customers to do banking operations without having to travel bank's. Instead, they option online from home or in office which saving time and effort and helps to reduce stress.

☐ **Online transaction helps in reduce of stress**

Ease of banking transactions in electronic banks and the speed with which they are processed

☐ **In terms of economic growth**

Banking is responsible for our country's and the world's economic growth. This growth has been aided by supply and demand, which has increased financial trade, financial stability, and financial security. It's also one of the driving forces behind increasing employment and a reduction in global poverty.

☐ **financial assistance is provided during covid**

After a loss in business in covid the banking industry assists consumers in getting back on their feet. This is thanks to insurance, investment, and credit alternatives.

☐ **Convenience of digital banking.**

Online banking is now more accessible than ever before. You can deposit checks, pay bills, and apply for a credit card without ever having to visit a branch of your bank. However, you'll almost certainly need to schedule an appointment with a financial advisor for more "in-depth" services.

Some matters are better handled in person rather than online. Banks are up against a lot of competition. As a result, many businesses are making their clients' lives easier by providing services such as free credit score checks. Improved regulatory compliance and asset quality are the main goals.

☐ **Financial Stability of the Nation:**

The banking industry plays a critical role in guaranteeing a country's economic growth and financial stability. Banks contribute to the economy through encouraging

wealth. They help the masses conserve their resources and contribute significantly to the national and worldwide economies.

□ **Good source of employment and aids in GDP growth:**

There is universal agreement that improving the financial sector may lead to economic growth. Financial development creates favourable conditions for growth, whether supply-led (financial development boosts growth) or demand-driven (financial development stimulates growth). This industry is always working to ensure financial stability, stimulate international trade, create jobs, and eliminate poverty around the world.

□ **Financial Assistance:**

Whether caused by natural disasters or man-made disasters, disaster banks help people recover and resume a normal life.

□ **Diversified services:**

From current and savings accounts, the banking sector offers insurance, loans, and investment services.

□ **Connecting People:**

As the twentieth century has progressed, technological advancements have made life easier for the average person. People can deal in real time in a variety of locations.

□ **Changing from a simple savings and credit facilitator:**

today's top bank priorities include regulatory enforcement, asset quality improvement, boosting customer attention, focusing on digital convergence, and dealing with non-bank competitors. To strengthen their business models, banks are now investing in business and technology.

Weaknesses

☐ **A lack of global coordination.**

The banking business is particularly vulnerable since it deals with money. It also relies largely on economic cooperation, which is an issue on a worldwide scale. Europe controls more than half of the worldwide market. If Japan goes into recession, the rest of the world (including banks) may suffer as a result. Currency and exchange rate fluctuations can also cause problems for banks.

☐ **Vulnerabilities arise as a result of outdated technology.**

Many banks continue to serve internet services on antiquated IT infrastructure. Some financial websites, for example, do not need case sensitive passwords or enable consumers to use unusual characters in their passwords. As a result, passwords are exceedingly weak, making it simple for hackers to brute-force their way into your accounts.

Most clients want their banks to follow updated policies, regulations, and infrastructure to keep their information secure because it holds their life savings. Despite this, the banking industry is taking far too long to catch up with technological improvements. As a result, many banks are vulnerable to digital vulnerabilities and potential security flaws.

☐ **There is no way to get to rural places.**

Banking services are not available in rural areas. Part of the reason for this is because government and banking agendas are at odds. Another factor for the lack of access is that supplying services to rural areas can be more difficult than it is financially worthwhile.

☐ **Non-performing assets (NPAs)**

the banking sector's biggest flaw (Non-Performing Assets). Loans that are not recovered are typically referred to as non-performing assets, or NPAs. Inevitably, this results in financial losses for the bank. NPAs may be crippling for the banking industry and the economy as a whole. High nonperforming assets (NPAs) have wreaked havoc on the banking system in developing countries like India.

Opportunities

☐ **Make your way to the countryside.**

The banking business has yet to reach out to rural communities, as noted in the vulnerabilities section. It's a chance to gain more clients, but making such a change is no easy task. It could take dozens of years for this strategy to work.

☐ **If you don't offer more, you'll lose clients.**

Banks must adapt to changing consumer expectations and demographic shifts. Consumers (particularly millennials) want more options than just a banking app. Banks will have to conduct extensive research in order to provide what people desire. It will also necessitate consumer segmentation in order to develop custom-service choices.

For example, what students need to open their first account differs significantly from what homeowners or company owners require. Customers will abandon banks if they do not respond to their needs and wishes. After all, they can always go to another bank if they need to.

☐ **Technology Advancements:**

The banking business has always relied on technology. It is clear that today's digital banking services are entirely dependent on technology. Banks, on the other hand, should keep up with technological advancements. They should focus on releasing newer items and services to attract future generations.

☐ **Rural expansion opportunities:**

One of the banking industry's flaws is its lack of representation in rural areas. However, this vulnerability can be transformed into an advantage. By expanding into villages and providing services to the rural people, banks will significantly boost their customer base.

☐ **Societal Evolution:**

Human society is evolving both economically and culturally. In this dynamic terrain, the needs and aspirations of customers with rising income levels are certain to evolve.

Banks must change to keep up with the changing society. By providing better services, the industry will strengthen its position in the future.

□ **Rising in the private banking sector:**

Public sector banks and their national central banks control the banking industry around the world. With the rise of private sector banks, the banking industry is undergoing structural and functional changes, mostly as a result of new technology adoption and increased competition, which benefits end-customers.

Challenges

□ **Recessions.**

A recession is the most difficult hurdle for any industry that deals with money. It's the most serious danger that can make or break a company. If small and large firms fail, the banking industry will suffer as a result.

□ **Lack of proper cyber defence**

The current banking business is largely reliant on the internet. Everything is saved digitally, whether it is data, monetary transactions, or personal information. As a result, the banking sector has become a prime target for hackers looking to profit from faults in the banks' digital infrastructure. Banks will face a substantial cyberspace danger unless they implement strong cybersecurity measures to protect their records.

□ **Strict Competition:**

Banks are up against fierce competition all across the world. Not only from other banks, but also from non-banking financial companies that market a variety of financial goods not available through all banks. As a result, the consumer base has shifted away from banks and toward NBFCs, which are more appealing to the new skilled breed.

□ **Global Economic Uncertainty:**

on the international banking sector. Banks will face a dismal future if global economic conditions do not improve the world is currently experiencing difficult economic

times. Trade wars, protectionist measures, and economic downturns have all had an impact.

□ **System stability:**

the failure of a few bad banks has jeopardised the system's stability.

□ **Government regulations**

Government regulations can have a direct impact on a country's banking sector.

□ **Breach of personal information.**

With more online banking alternatives available, the potential of data breaches rises. People let other websites, such as invoicing firms (such as PayPal), access to their bank accounts in order for them to receive and move money. If one of these organisations suffers a data breach, hackers will gain access to personal bank accounts. Although banks cannot prevent breaches on other websites, they can ensure that their own is well-protected against hackers.

□ **There is so much competition.**

Banks are up against a lot of competition, not just from other banks, but also from alternative financial firms. Mutual fund and insurance firms are examples of this. Fintech companies are more appealing to millennials than traditional banks when it comes to financial services.

Fintech companies, unlike banks, are proven to be more responsive to the requirements of millennials (for instance, offering digital services, online banking, and building a relationship with the user). If the banking industry wants to keep the younger generation as customers, it must adapt its attitude.

Final Thoughts on the Banking Industry's SWOC Analysis

The banking industry has a long history, which attests to its dependability. It helps us get back on our feet after a natural (or man-made) disaster. It provides us with a number of options for obtaining credit, increasing our savings, and transferring monies quickly when needed. However, it is slow to adapt to technological advancements and does not suit the needs of the younger generation.

The good news is that when it fails, there are possibilities. Banks can upgrade their infrastructure to stay secure, as well as develop new products to appeal to millennials. It can also reach out to a larger number of individuals by expanding into rural areas. However, before the industry can make any progress, it must first examine its flaws honestly.

CHAPTER 4

ANALYSIS



ANALYSIS:

Work stress in Banking sector during covid-19

☐ **Ensure that staff are safe.**

During this difficult period, the safety of our personnel is critical. Depending on the type of work they do, where they do it, and their own health status, employees may encounter a variety of health risks. Supporting distinct groups of workers and ensuring justice across the entire workforce can be difficult for businesses. Organizations are advised to check their employees' health for those who still need to physically report to work. For example, before to personnel coming to work, they could be tested for symptoms such as fever. Other precautions to consider include maintaining a safe distance, improving hygiene, and providing protective clothing. Furthermore, it is critical that all critical contact information, including emergency contact information for all employees, be updated during this time.

☐ **Visiting Banks in covid**

in the duration of covid Visiting banks is an extremely difficult task. Employees should take care of the bank while keeping the customers in mind, as banks lead to economic progress and cannot be closed, which causes emotional stress on employees during covid.

☐ **Work pressure during covid**

Whether you are going into work or working from home, the COVID-19 pandemic has probably changed the way you work. Fear and anxiety about this new disease and workplace stress can lead to stress How you cope with these emotions and stress can affect your well-being, the well-being of the people you care about, your workplace, and your community. During this pandemic, it is critical that you recognize what stress looks like, take steps to build your resilience and manage job stress, and know where to go if you need help.

□ **Maintain social Distance**

While banks take the same precautions to protect their employees and customers, it is the obligation of bank customers to obey the rules and protect their own health and safety.

Inside the bank, avoid standing too near to other customers. Consider returning at a slower time if the bank is especially busy and keeping social distance will be difficult. If you need to cough, have tissues or wipes on hand, and dispose of them right away.

□ **Wearing masks and Sanitizer the hand continuous**

You should wash your hands after handling that mask, as there could be organisms on it, especially if it's a fabric mask. There organisms on those either the front of it would might be from other people, the rear of it would be your own organisms, but we should be washing our hands after all of those times. Before and after touching your mask, wash your hands or use hand sanitizer. carrying hand sanitizer with you on your errands so you may use it between each item you touch

When you come home from performing errands outside the house, you should wash your hands as soon as possible.

□ **Transport problem during covid**

One of the biggest problem transport demands, due to a combination of government lockdowns and fears of contracting and spreading the virus when using mass transport modes. While freight transport has also been reduced, the drivers of freight activity during the current crisis are complex, driven by both supply- and demand-side factors, and in the latter, by the need to keep essential services operating. In contrast, passenger transport is often optional, and more influenced by people's decision-making processes. The focus of this paper is therefore on passenger transport which created bank employee a lot of problems to reach banks

□ **Fear of getting infected**

Fear of COVID-19 was significantly associated with workplace phobia which may negatively affect bank employee performance. Therefore, important steps are needed to protect employee health by providing sufficient resources to allay their fears and

anxieties which consequently help them in carrying out their duties in response to the COVID-19 pandemic.

□ **limited staff in bank**

Because there was a shortage of staff at the bank, the work pressure was too severe, and employees failed to maintain their health in covid. Dealing with customers in covid was a completely new experience for them, resulting in stress and depression.

□ **Social gathering**

When it comes to the COVID-19 pandemic, there is no such thing as a "zero risk" when it comes to any type of gathering – especially gatherings that bring people together in large groups. When you get together with individuals, regardless of the size of the gathering, you are at risk of contracting COVID-19. COVID-19 is widely spreadable indoors, especially in poorly ventilated environments.

□ **Taking care of family**

Families are juggling a lot right now, attempting to work from home while caring for their children – all while keeping everyone healthy. This can be tough at best in a busy family with little children.

One or both parents develop coronavirus disease (COVID-19) symptoms and must be isolated. Families should be aware that immunocompromised individuals or grandparents over the age of 60 are at an increased risk of severe illness, therefore substitute caretakers should be considered.

□ **Managing work life and professional life during covid**

As with all organisational transformations, adopting this flexible method of working is typically presented as a deliberate decision that necessitates a period of planning, preparation, and adaptation in order for employers to effectively support employees' productivity and provide them with a better work-life balance. 4–6 However, most firms have been compelled to embrace this mode of working as a result of the COVID-19 pandemic, frequently without providing staff with the requisite skills for

remote work. 7–9 As previously stated, studies have revealed both the benefits and drawbacks of remote employment. As a result, its effects have been thoroughly investigated. On the other hand, it is critical to investigate how WFH, as a "new style of working,"^{11,12} has impacted the well-being and productivity of employees who have never worked remotely before, as well as to identify unique work conditions influencing remote work during the COVID-19 crisis. Employees who work from home do not devote enough time to their families.

□ **Having trouble in sleeping**

Sleeping can be tough if your body is tense. While most people are unaware that they are stressed over anything, their bodies are aware of the tension and become tense as a result. A lot of ailments and body pain are caused by stress. Progressive muscle relaxation⁴ is a well-recognized evidence-based treatment for pain in the body. Meditation and yoga are excellent ways to de-stress your body.

□ **Having trouble in Concentrating**

As we navigate the very real, very physical effects of the impact coronavirus is having on the world, and immediate environment around us, it's also important to navigate what's going on internally and mentally, too. We may find ourselves and some of us may be finding it difficult to stay focused or concentrate on any one thing for very long, especially as the world around us continues to change so quickly too.

□ **Feeling irritation and Anger due to stress**

Many people become irritated and even aggressive as a result of stress. This occurs when stress becomes excessive and no longer serves as a motivation. This is similar to when a number of stressors are present and things continue to pile up. One day, the person loses control of his or her emotions and explodes with rage.

□ **Budget management**

Budget planning in Covid was a complete failure. The salaries that bank employees receive, as well as the cost of basic foods, are exorbitant, and the

additional costs of purchasing sanitizer and markings are also exorbitant, causing stress among bank employees.

☐ **Lack of motivation**

Stress is the body's physiological and chemical response to a threat or challenge. When we're stressed, our fight-or-flight response kicks in. We lose concentration, creativity, and productivity when we are stressed.

Stress can have a direct impact on weight for many people. It varies from person to person — and even situation to scenario — whether it produces weight loss or increase. Stress can lead to missed meals and poor dietary choices in some circumstances. Others may experience a complete loss of appetite as a result of their stress.

OUTCOMES: -

- ☐ The Bank should take the lead in organising meditation and yoga sessions.
- ☐ Employees should be able to talk to their bosses about safety and health issues.
- ☐ Employees should be trained in safety and security procedures.
- ☐ Bank should provide greater incentives to employees so that they are more motivated to work during the covid period.
- ☐ Bank should provide covid relief measures to employees working during covid
- ☐ Bank should arrange for medical relief for employees

- ☐ Bank should limit working hours; and the employee should be assigned to alternate days of work.
- ☐ Human resource policies should be created with the current scenario in mind (covid), and new rules should be created to care for bank employees in a way that is beneficial to employees
- ☐ Banks should provide medical leaves in case a employee has symptoms of covid
- ☐ Bank should strictly follow the standard operating procedure
- ☐ Bank should provide break in middle of the work employee should not get stress during the work
- ☐ Banks should provide transportation for their employees during lockdown
- ☐ Banks should give mask and Sanitizer to the employees free of cost
- ☐ Banks should make sure the employee are maintaining social distancing
- ☐ Banks should be complete closed on Saturdays to provide some relief to their employee
- ☐ Banks should maintain positive environment with the employee.

Chapter 5

Learning Experiences and conclusions



Learning Experience:

The project work was completed with the goal of study happening work stress of employees in banking sector during covid 19 with reference to selected banks in Bangalore

Secondary data was obtained in order to analyse the study, and it was discovered that employees at the bank were very agitated and worried about their lives

Work-life balance, flexible working hours, and remote working solutions should all be addressed separately by banks. Banks should prevent variables that harm women employees, such as working overtime, working on holidays, and dealing with hostile coworkers. The bank should establish a formal counselling department to better understand the issues that employees have in balancing their professional and personal lives, and to assist them in finding answers. Employees' emotional

equilibrium can be improved by regular workouts, meditations, and other soft skills practice. Employees were frightened of becoming infected with a virus through routine operating procedures, therefore the bank took appropriate measures to reduce stress caused by covid -19.

Conclusion:

This study found that tension and anxiety were extremely common among bank employees during COVID-19, regardless of the bank in which they worked. Health and safety concerns have sector, but in recent years we have seen a worsening of the job context due to repeated restructuring of the company model, revolution and digitization, and pressure. The current study clearly demonstrates the effects of this trend on employee stress and emphasises the need for interventions to prevent stress disorders among bank employees. The study also identifies categories where the hazards are higher. The current study's findings are relevant to bank workplace management because stress has been demonstrated to have a negative influence on the health and well-being of bank employees, as well as a negative impact on an employee's performance, and hence on the bank's workplace productivity and profits. Operative work performance is critical in meeting the challenges of banking during COVID-19. Work and performance are declining during COVID-19.

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2 nd week	22-11-21	Discussion of the Research Methodology	
3 rd week	29-11-21	Discussion of SWOC Analysis	
4 th week	6-12-21	Discussion and Outcome	

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