P-ISSN: 2204-1990; E-ISSN: 1323-6903 DOI: 10.47750/cibg.2020.26.02.131

# A study on stress management in HDFC bank in Chennai

# MR. RAMBABU CHERUKUR<sup>1</sup>, Ms. JOHANNA SWEETY SHERLIN S N<sup>2</sup>

<sup>1</sup>Assistant Professor, Saveetha School of Management, Saveetha Institute of Medical and Technical Sciences, Saveetha University, Chennai-77

<sup>2</sup>MBA student, Saveetha School of Management, Saveetha Institute of Medical and Technical Sciences, Saveetha University, Chennai-77

Email ID: rambabucherukur.ssm@saveetha.com, johasi5899@gmail.com

Abstract: The purpose of the study is to know about the stress management in HDFC Bank. The study focuses on knowing the stress level in the banking sector particularly in HDFC bank. In recent times the employees in the banking sector are facing stress, depression, sleeping disturbance, etc. This is due to inability of employees to cope up with the updating technology, trends and strategies in the banking sector. The emerging new technologies and over use of computers leads to stress for the employees. Not only the wellbeing also the physical wellbeing is affected due to stress. This is an empirical study with descriptive research methodology. Surveys were taken through questionnaires. Totally sixty responses were collected from the employees of HDFC bank. The questionnaire contains nine questions that measure the employee involvement and stress overcome strategies. The software used in this study is SPSS software. The analytical tools used to measure the demographic variables are frequency analysis and the mainstream that relates the research that is analysed by mean analysis, t-test and one way anova test. This research finally concludes that banking sector employees are undergoing stress due to that they are not willing to leave the job instead they are trying to overcome stress with different strategies.

**Keywords:** Banking sector, Innovation, stress management, HDFC Bank, employees work stress, employee wellbeing, Entrepreneurship

## **INTRODUCTION**

The job stress is an increasing problem in present day organizations. 'Work is Worship' seems to be gone nowadays because of the reason of stress. Stress is a crucial word in organizations in the present scenario. Without knowing the psychological status and actual limit and type, associations are simply relegating work to the representatives. This is causing pressure. Stress now and again can be taken as a positive word additionally yet most extreme occasions it is taken from a negative perspective. Globalization and privatization drove strategies constrained the financial area to change and conform to build up a serious edge and adapt to multinationals' driven climate. The coming of new innovative changes, particularly the broad utilization of PCs in the financial area has changed the work examples of the bank representatives and it has made it inevitable to scale back the work power in the concerned area. Work pressure has arisen as one of the significant and central regions for research in present day associations. It is considered as a significant marvel influencing the hierarchical wellbeing and strength of its workers. It influences the conduct of workers in the associations. It has a sweeping effect on inspiration and fulfilment of workers. The efficiency of workers and in general profitability of association is influenced by levels of pressure and inspiration. Stress causes different mental issues like displeasure, wretchedness, nervousness, touchiness and strain and this impacts the inspiration of workers to a significant degree. The actual motivation of the study is to know the existing HRM policies and practices of HDFC. Also, to examine the nature and causes of job stress in the commercial banking Sector. And to study the stressful environment factors of the commercial banks. To investigate the effect of job stress on employees' performance in HDFC and to analyse the effect of stress on employees at HDFC. To identify reduction techniques to alleviate stress. Our research idea is based on the rich knowledge acquired by our peer teams across the university.(A.C.Gomathi, S.R.Xavier Rajarathinam, A.Mohammed Sadige, Rajeshkumar, 2020; Danda et al., 2009; Danda and Ravi, 2011; Dua et al., 2019; Ezhilarasan et al., 2019; Krishnan and Chary, 2015; Manivannan, I., Ranganathan, S., Gopalakannan, S. et al., 2018; Narayanan et al., 2012, 2009; Neelakantan et al., 2013, 2011; Neelakantan and Sharma, 2015; Panchal et al., 2019; Prasanna et al., 2011; Priya S et al., 2009; Rajeshkumar et al., 2019; Ramadurai et al., 2019; Ramakrishnan et al., 2019; Ramesh et al., 2016; Venugopalan et al., 2014)

## LITERATURE REVIEW

(Shukla et al., 2013) stated that the banking sector are facing rapid changes in technology, system, service diversification, techniques, global banking, procedures, etc. But the employees are unable to cope up with the

Copyright © The Author(s) 2020 . Published by *Society of Business and management*. This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

rapid changes happening in the industry. This leads to physical and mental stress for the employees. They suggest some measures to overcome stress.

(Malik, 2011) made a study on occupational stress with public and private bank employees. A randomly chosen 200 employees from public and private banks were evaluated. The public bank employees were compared with private bank employees.

(Sharmila and Poornima, 2011) has defined that employees belonging to the banking sector are facing huge psychological problems. Psychological effects like stress, anxiety, depression, sleeping disorder, etc are commonly found in employees working in the banking sector.

(Goswami, 2015) has made a study on the effects of job stress on the performance of the employee. The study also states that the inability of the employee to meet the job demand causes psychological effects like stress, pressure, depression, etc.

(Chowdhury and Patra, 2015) are saying that stress management has become very important in the banking and financial industry. The employees are exposed to stress and anxiety. With proper management these kinds of psychological issues can be controlled to a greater extent.

(Kumar and Others, 2018) has made an empirical study on impacts of gender emotional intelligence on employee job satisfaction. This survey was taken from employees of HDFC bank in tricity.

(Dwivedy, n.d.) has made a study on stress management impacts on bank employees of Uttar Pradesh. The assessment was made on employees of HDFC, IOB, OBC, ICICI and WEAVE banks.

(Kaur and Sharma, 2016) have done research on the banking sector. Their study states that the banking sector is considered to be a stressed workplace. Workload and rapid changes in the banking sector makes employees stressed out.

(Dhankar, 2015) has done research in stress management in the banking sector. The paper speaks about the impacts of components of occupational stress on bank employees.

(Deshpande, 2012)has done research in stress management and work life balance of employees working in HDFC, ICICI, AXIS, KVB, CUB, BI, BM, CBI, SBI.

### **RESEARCH METHODOLOGY**

The research methodology adopted in this study is descriptive research. The required data collected through questionnaire by survey method. There are 60 samples collected from employees of the bank for the research. questionnaire which contains few multiple-choice questions. The questionnaire was divided into various sections like demographic variables, and factors related to Usage of social media and the major field where products are being marketed etc. The five-point Likert scale was selected as the response mode for the questionnaire. The first part of the questionnaire contains the demographic profile of the employees, the second part contains the feelings of the employee on their role in the organization. The last part of the questionnaire is their cope up strategies used in the organization.

Demographic profile: Age Analysis:

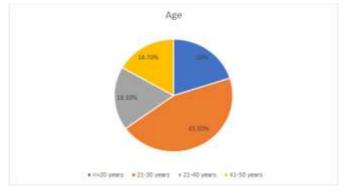


Fig.1:

#### **INTERPRETATION:**

Figure 1 indicates the frequency analysis of age of the respondents. From the figure it is clear that the majority of the respondents are those whose age group lies between 21-30 years (45.00%), followed by the age  $\leq 20$  years (20%), 31-40 years (18.30%) and 41-50 years (16.70%).

Gender analysis:

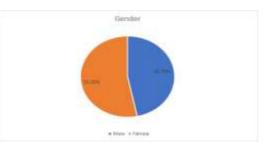


Fig.2:

## **INTERPRETATION:**

Figure 2 indicates the frequency analysis of Gender of the respondents. From the figure it is clear that majority of the respondents are Male (46.70%) and female respondents are (53.30%) Education qualification analysis:

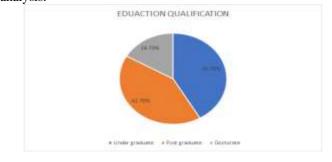


Fig.3:

# **INTERPRETATION:**

Figure 3 indicates the frequency analysis of education qualification of the respondents. From the figure it is clear that majority of the respondents hold a undergraduate (41.70%) followed by Post graduate (41.70%) and Doctorate (16.70%)

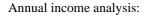
Employment status analysis:





# **INTERPRETATION:**

Figure 4 indicates the frequency analysis of employment status of the respondents. From the figure it is clear that the majority of the respondents are full time (88.30%) followed by Part time (11.70%).



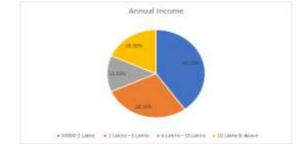
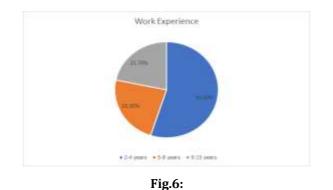


Fig.5:

## **INTERPRETATION:**

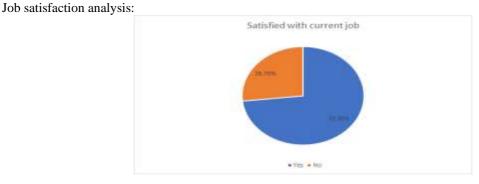
Figure 5 indicates the frequency analysis of annual income of the respondents. From the figure it is clear that for the majority of the respondent's annual income is 50000 -2 Lakhs (40.00%) followed by the range between 2 Lakhs – 5 Lakhs (28.3%) then followed by the range between 6 Lakhs – 10 Lakhs (13.33%) and 10Lakhs & above (18.3%).

Experiences analysis:



#### **INTERPRETATION:**

Figure 6 indicates the frequency analysis of work experience of the respondents. From the figure it is clear that for the majority of the respondent's work experience is 2 - 4 years (55.00%) followed by 5 - 8 years (23.30%) and 9 - 15 years (21.70%).





## **INTERPRETATION:**

Figure 7 indicates the frequency analysis of satisfaction with the current job of the respondents. From the figure it is clear that the majority of the respondents said yes (73.30%) followed by No (26.70%).

## DATA ANALYSIS

The collected data were interpreted using IBM SPSS version 27 software. This software was very useful in analyzing and interpreting the data. This software was useful to solve various business and research problems. Mean analysis and anova test were carried out in this software to know the dependency.

#### RESULTS

Mean analysis: Relating role in the organization:

S.No	<b>RELATING ROLE IN THE ORGANIZATION</b>	Mean	Rank
1	Work continuously that makes my mind busy all the time	3.55	1
2	Work under vague and unclear directions	3.48	2
3	Various other interest	3.46	3
4	Unable to take sufficient breaks	3.45	4
5	I have been facing health related problem	3.45	5
6	I have been given too much responsibility	3.38	6
7	Amount of work is more than it should be	3.36	7

Table 1:

## Mr. Rambabu Cherukur et al / A study on stress management in HDFC bank in Chennai

8	I feel stress because of my work pressure	3.36	8
9	Not able to give time to family because of heavy work	3.35	9
10	Not have time to think about maintaining quality	3.33	10
11	Busy with my work alone all the time	3.16	11
12	I have been facing poor communication with colleagues	3.16	12

## Interpretation:

The above table shows that mean analysis of the related role in the organization. It is clear from the table that Work continuously that makes my mind busy all the time has the highest mean value of (3.55 %) followed by Work under vague and unclear directions mean value of (3.48%), Various other interest mean value of (3.46%), Unable to take sufficient breaks (3.45%), I have been facing health related problem mean value of (3.45%), I have been given too much responsibility mean value of (3.46%), Amount of work is more than it should be mean value of (3.36%), I feel stress because of my work pressure mean value of (3.36%), Not able to give time to family because of heavy work mean value of (3.35%), Not have time to think about maintaining quality mean value of (3.33%), Busy with my work alone all the time mean

value of (3.16%) and I have been facing poor communication with colleagues with a mean value of (3.16%). Coping up strategies:

Tabl	e 2:
------	------

S.No	COPING STRATEGIES TO COPE WITH STRESS	Mean	Rank
1	Sleep more	2.85	1
2	Leave the tension at work	2.83	2
3	Indulge in meditation or yoga	2.81	3
4	Engage in a hobby like reading, painting, etc	2.78	4
5	Try to look at things differently	2.71	5
6	Manage time	2.66	6
7	Use entertainment sources	2.65	7
8	Smoking consuming alcohol	2.56	8
9	Write stress diary	2.56	9
10	Coffee tea etc	2.51	10
11	Quit the job	2.43	11

## Interpretation:

The above table shows the mean analysis of coping strategies to cope with stress. It is clear from the table that sleep more has the highest mean value of (2.85%), followed by leave the tension at work mean value of (2.83%), indulge in meditation or yoga mean value of (2.81%), engage in a hobby mean value of (2.78%), try to look things differently mean value of (2.71%), manage time mean value of (2.66%), use entertainment sources mean value of (2.65%), smoking consuming alcohol mean value of (2.56%), write stress diary mean value of (2.56%), coffee tea mean value of (.51%) and quit the job mean value of (2.43%).

Anova test :

Relating the role of employee with organization:

**Null Hypothesis:** There is no significant difference between the gender with respect to the service recovery factors.

Alternative Hypothesis: There is significant difference between the gender with respect to the service recovery factors.

S.NO	<b>RELATING ROLE IN THE ORGANIZATION</b>	<b>T-VALUE</b>	SIGNIFICANCE
1	Not able to give time to family because of heavy work	.435	.665
2	Various other interest	.595	.554
3	Amount of work is more than it should be	.477	.635
4	Not have time to think about maintaining quality	.558	.579
5	I have been given too much responsibility	.149	.882
6	Busy with my work alone all the time	.150	.881
7	Work under vague and unclear directions	.321	.749
8	I have been facing poor communication with colleagues	.143	.887
9	Work continuously that makes my mind busy all the time	.765	.447
10	Unable to take sufficient breaks	.132	.896

Table 3:

11	I feel stress because of my work pressure	.818	.417
12	I have been facing health related problem	.533	.596

Interpretation:

The above table shows the independent t-test analysis of gender VS relating role in the organization. It is visible that the 'p' values are greater than 0.05 which means that there is no significant difference between the gender with respect to the relating role in the organization.

Analysis of gender with the coping up strategies:

Null Hypothesis: There is no significant difference between the gender with respect to the service recovery factors.

Alternative Hypothesis: There is significant difference between the gender with respect to the service recovery factors.

Table	e 4:
-------	------

S.No	COPING STRATEGIES TO COPE WITH STRESS	T - Value	SIGNIFICANCE
1	Manage time	.674	.503
2	Write stress diary	1.006	.319
3	Quit the job	.738	.464
4	Try to look at things differently	1.20	.232
5	Indulge in meditation or yoga	.527	.600
6	Use entertainment sources	.239	.812
7	Sleep more	.233	.816
8	Coffee tea etc.	.157	.876
9	Engage in a hobby like reading, painting, etc.	.018	.986
10	Leave the tension at work	.169	.866
11	Smoking consuming alcohol	.814	.419

Interpretation:

The above table shows the independent t-test analysis of gender VS coping strategies to cope with stress. It is visible that the 'p' values are greater than 0.05 which means that there is no significant difference between the gender with coping strategies to cope with stress.

Age vs role in the organization:

**Null Hypothesis:** There is no significant difference among the Age with respect to the related role in the organization.

Alternative Hypothesis: There is a significant difference among the Age with respect to the related role in the organization.

Table 5:
----------

S.NO	<b>RELATING ROLE IN THE ORGANIZATION</b>	<b>F-VALUE</b>	SIGNIFICANCE
1	Not able to give time to family because of heavy work	1.008	.396
2	Various other interest	1.827	.153
3	Amount of work is more than it should be	1.036	.384
4	Not have time to think about maintaining quality	1.581	.204
5	I have been given too much responsibility	.463	.709
6	Busy with my work alone all the time	1.901	.140
7	Work under vague and unclear directions	1.268	.294
8	I have been facing poor communication with colleagues	1.180	.326
9	Work continuously that makes my mind busy all the time	.483	.695
10	Unable to take sufficient breaks	.714	.548
11	I feel stress because of my work pressure	.185	.906
12	I have been facing health related problem	.175	.913

## **INTERPRETATION:**

The above table shows the one-way anova analysis of age VS relating role in the organization. It is visible that most of the 'p' values are greater than 0.05 which means that there is no significant difference among the age with respect to the related role in the organization.

Analysis of education Vs relating the role in organization :

**Null Hypothesis:** There is no significant difference among the annual income with respect to the related role in the organization.

Alternative Hypothesis: There is a significant difference among the annual income with respect to the related role in the organization.

S.NO	<b>RELATING ROLE IN THE ORGANIZATION</b>	F – VALUE	SIGNIFICANCE
1	Not able to give time to family because of heavy work	1.791	.159
2	Various other interest	3.39	.024
3	Amount of work is more than it should be	2.16	.103
4	Not have time to think about maintaining quality	2.04	.118
5	I have been given too much responsibility	1.15	.334
6	Busy with my work alone all the time	3.38	.024
7	Work under vague and unclear directions	1.50	.223
8	I have been facing poor communication with colleagues	1.12	.349
9	Work continuously that makes my mind busy all the time	1.32	.274
10	Unable to take sufficient breaks	1.05	.377
11	I feel stress because of my work pressure	1.06	.371
12	I have been facing health related problem	.489	.691

Table 6:

# Interpretation:

The above table shows the one-way anova analysis of education VS relating role in the organization. It is visible that most of the 'p' values are greater than 0.05 which means that there is no significant difference among the education with respect to the related role in the organization.

ANALYSIS OF ANNUAL INCOME VS RELATING ROLE IN THE ORGANIZATION

**Null Hypothesis:** There is no significant difference among the annual income with respect to the related role in the organization.

Alternative Hypothesis: There is a significant difference among the annual income with respect to the related role in the organization.

S.NO	<b>RELATING ROLE IN THE ORGANIZATION</b>	F – VALUE	SIGNIFICANCE
1	Not able to give time to family because of heavy work	1.008	.396
2	Various other interest	1.827	.153
3	Amount of work is more than it should be	1.036	.384
4	Not have time to think about maintaining quality	1.58	.204
5	I have been given too much responsibility	1.15	.709
6	Busy with my work alone all the time	.463	.140
7	Work under vague and unclear directions	1.90	.294
8	I have been facing poor communication with colleagues	1.26	.326
9	Work continuously that makes my mind busy all the time	1.18	.695
10	Unable to take sufficient breaks	.483	.548
11	I feel stress because of my work pressure	.714	.906
12	I have been facing health related problem	.185	.913

## Table 7:

#### Interpretation:

The above table shows the one-way anova analysis of annual income VS relating role in the organization. It is visible that most of the 'p' values are greater than 0.05 which

means that there is no significant difference among the annual income with respect to the related role in the organization.

ANALYSIS OF AGE Vs COPING STRATEGIES TO COPE WITH STRESS **Null Hypothesis:** There is no significance difference among the age with respect to coping strategies to cope with stress.

Alternative Hypothesis: There is a significant difference among the age with respect to coping strategies to cope with stress.

S.No	COPING STRATEGIES TO COPE WITH STRESS	F – Value	SIGNIFICANCE
1	Manage time	1.513	.221
2	Write stress diary	.864	.465
3	Quit the job	.924	.435
4	Try to look at things differently	.725	.542

# Table 8:

5	Indulge in meditation or yoga	.184	.907
6	Use entertainment sources	1.91	.137
7	Sleep more	1.88	.142
8	Coffee, tea etc.,.	1.38	.256
9	Engage in a hobby like reading, painting, etc.	.265	.850
10	Leave the tension at work	1.20	.317
11	Smoking consuming alcohol	1.76	.164

#### Interpretation:

The above table shows the one-way anova analysis of age VS coping strategies to cope with stress. It is visible that most of the 'p' values are greater than 0.05 which means that there is no significant difference among the age with respect to coping strategies to cope with stress.

ANALYSIS OF EDUCATION Vs COPING STRATEGIES TO COPE WITH STRESS

**Null Hypothesis:** There is no significant difference among the education with respect to coping strategies to cope with stress.

Alternative Hypothesis: There is a significant difference among the education with respect to coping strategies to cope with stress.

S.No	COPING STRATEGIES TO COPE WITH STRESS	F –Value	SIGNIFICANCE
1	Manage time	2.43	.096
2	Write stress diary	.238	.789
3	Quit the job	.094	.910
4	Try to look at things differently	2.79	.070
5	Indulge in meditation or yoga	1.01	.369
6	Use entertainment sources	4.35	.017
7	Sleep more	4.28	.018
8	Coffee tea etc.	3.28	.045
9	Engage in a hobby like reading, painting, etc.	3.07	.054
10	Leave the tension at work	.893	.415
11	Smoking consuming alcohol	.554	.577

#### Table 9:

#### Interpretation:

The above table shows the one-way anova analysis of education VS coping strategies to cope with stress. It is visible that most of the 'p' values are greater than 0.05 which means that there is no significant difference among the education with respect to coping strategies to cope with stress.

ANALYSIS OF ANNUAL INCOME Vs COPING STRATEGIES TO COPE WITH STRESS:

**Null Hypothesis:** There is no significant difference among the annual income with respect to coping strategies to cope with stress.

Alternative Hypothesis: There is a significant difference among the annual income with respect to coping strategies to cope with stress.

S.No	COPING STRATEGIES TO COPE WITH STRESS	F – Value	SIGNIFICANCE
1	Manage time	2.23	.094
2	Write stress diary	.489	.692
3	Quit the job	.366	.777
4	Try to look at things differently	.562	.642
5	Indulge in meditation or yoga	.788	.506
6	Use entertainment sources	3.63	.018
7	Sleep more	.821	.488
8	Coffee tea etc.	2.14	.105
9	Engage in a hobby like reading, painting, etc.	1.89	.142
10	Leave the tension at work	.572	.636
11	Smoking consuming alcohol	.645	.589

## Table 10:

#### **Interpretation:**

The above table shows the one-way anova analysis of annual income VS coping strategies to cope with stress. It is visible that most of the 'p' values are greater than 0.05 which means that there is no significant difference

among the education with respect to coping strategies to cope with stress.

#### CONCLUSION

Since stress in the financial area is generally because of an abundance of work pressing factors and work life irregularity the association should support and urge to take up jobs that assist them with The efficiency of the work power is the most definitive factor to the extent that the achievement of an association is concerned. The productivity in turn is dependent on the psychosocial wellbeing of the employees. Psychological wellbeing is important for an individual since this optimally helps the employee to improve productivity. In an age of highly dynamic and competitive world, man is exposed to many work or things, but they has to deal with lots of worry and pressure adjusting to work and Family. According to my research, people usually go for some entertainment like developing hobbies, soft drinks while working, engaging in oneself in entertainment like watching movies, playing games, spending time happily with family and friends, etc. In HDFC bank other stress increasing factors like shortage of employees, aggressive management style, shortage of resources, insufficient motivation to the employees are some other factors that causes stress for the bank employees. Most of the respondents have answered that along with stress, anxiety also impacts wellbeing

of the employee. According to a survey two out of five employees say that banking jobs are extremely stressful just to achieve growth and hit goals. Most of the people try to ignore the problem, this leads to reduced productivity.

#### REFERENCES

- 1. A.C.Gomathi, S.R.Xavier Rajarathinam, A.Mohammed Sadiqc, Rajeshkumar, 2020. Anticancer activity of silver nanoparticles synthesized using aqueous fruit shell extract of Tamarindus indica on MCF-7 human breast cancer cell line. J. Drug Deliv. Sci. Technol. 55.
- 2. Chowdhury, M.R., Patra, S.K., 2015. Stress Management in Public and Private Sector Banks: A Comparative Analysis. Siddhant-A Journal of Decision Making 15, 300–314.
- 3. Danda, A.K., Ravi, P., 2011. Effectiveness of postoperative antibiotics in orthognathic surgery: a metaanalysis. J. Oral Maxillofac. Surg. 69, 2650–2656.
- 4. Danda, A.K., S, R., Chinnaswami, R., 2009. Comparison of gap arthroplasty with and without a temporalis muscle flap for the treatment of ankylosis. J. Oral Maxillofac. Surg. 67, 1425–1431.
- 5. Deshpande, D.R., 2012. Work Life Balance and Stress Management of the Employees Working in Public and Private Sector Banks of Gujarat State Specifically in Ahmedabad and Gandhinagar Region in India. Asian Journal of Research in Social Sciences.
- 6. Dhankar, S., 2015. Occupational stress in the banking sector. Int. J. Appl. Res. Vet. Med. 1, 132–135.
- Dua, K., Wadhwa, R., Singhvi, G., Rapalli, V., Shukla, S.D., Shastri, M.D., Gupta, G., Satija, S., Mehta, M., Khurana, N., Awasthi, R., Maurya, P.K., Thangavelu, L., S, R., Tambuwala, M.M., Collet, T., Hansbro, P.M., Chellappan, D.K., 2019. The potential of siRNA based drug delivery in respiratory disorders: Recent advances and progress. Drug Dev. Res. 80, 714–730.
- 8. Dwivedy, A.K., n.d. TO ANALYZE THE IMPACT OF STRESS MANAGEMENT ON THE BANK EMPLOYEE OF SIDDHARTH NAGAR (UP). irjmets.com.
- 9. Ezhilarasan, D., Apoorva, V.S., Ashok Vardhan, N., 2019. Syzygium cumini extract induced reactive oxygen species-mediated apoptosis in human oral squamous carcinoma cells. J. Oral Pathol. Med. 48, 115–121.
- 10. Goswami, T.G., 2015. Job stress and its effect on employee performance in banking sector. Indian journal of commerce and management studies 6, 51.
- 11. Kaur, R.P., Sharma, P.G., 2016. Stress management in the banking sector. Imperial Journal of Interdisciplinary Research 2, 113–117.
- 12. Krishnan, R., Chary, K.V., 2015. A rare case modafinil dependence. J. Pharmacol. Pharmacother. 6, 49–50.
- Kumar, V., Others, 2018. Impact of Emotional Intelligence and Gender on Job Satisfaction: An Empirical Study amongst the Employees of HDFC Banks in Chandigarh Tricity, India. International Journal of Innovation and Economic Development 4, 24–31.
- 14. Malik, N., 2011. A study on occupational stress experienced by private and public banks employees in Quetta City. African Journal of Business Management 5, 3063–3070.
- 15. Manivannan, I., Ranganathan, S., Gopalakannan, S. et al., 2018. Mechanical Properties and Tribological Behavior of Al6061–SiC–Gr Self-Lubricating Hybrid Nanocomposites. Trans Indian Inst Met 71, 1897–1911.
- 16. Narayanan, V., Kannan, R., Sreekumar, K., 2009. Retromandibular approach for reduction and fixation of mandibular condylar fractures: a clinical experience. Int. J. Oral Maxillofac. Surg. 38, 835–839.
- 17. Narayanan, V., Ramadorai, A., Ravi, P., Nirvikalpa, N., 2012. Transmasseteric anterior parotid approach for condylar fractures: experience of 129 cases. Br. J. Oral Maxillofac. Surg. 50, 420–424.
- 18. Neelakantan, P., John, S., Anand, S., Sureshbabu, N., Subbarao, C., 2011. Fluoride release from a new glassionomer cement. Oper. Dent. 36, 80–85.

- 19. Neelakantan, P., Sharma, S., 2015. Pain after single-visit root canal treatment with two single-file systems based on different kinematics--a prospective randomized multicenter clinical study. Clin. Oral Investig. 19, 2211–2217.
- 20. Neelakantan, P., Subbarao, C., Sharma, S., Subbarao, C.V., Garcia-Godoy, F., Gutmann, J.L., 2013. Effectiveness of curcumin against Enterococcus faecalis biofilm. Acta Odontol. Scand. 71, 1453–1457.
- 21. Panchal, V., Jeevanandan, G., Subramanian, E.M.G., 2019. Comparison of post-operative pain after root canal instrumentation with hand K-files, H-files and rotary Kedo-S files in primary teeth: a randomised clinical trial. Eur. Arch. Paediatr. Dent. 20, 467–472.
- 22. Prasanna, N., Subbarao, C.V., Gutmann, J.L., 2011. The efficacy of pre-operative oral medication of lornoxicam and diclofenac potassium on the success of inferior alveolar nerve block in patients with irreversible pulpitis: a double-blind, randomised controlled clinical trial. Int. Endod. J. 44, 330–336.
- 23. Priya S, R., Krishnan, C., S, J.R., Das}, J., 2009. Growth and characterization of NLO active lithium sulphate monohydrate single crystals. Crystal research and technology 44, 1272–76`.
- Rajeshkumar, S., Menon, S., Venkat Kumar, S., Tambuwala, M.M., Bakshi, H.A., Mehta, M., Satija, S., Gupta, G., Chellappan, D.K., Thangavelu, L., Dua, K., 2019. Antibacterial and antioxidant potential of biosynthesized copper nanoparticles mediated through Cissus arnotiana plant extract. J. Photochem. Photobiol. B 197, 111531.
- Ramadurai, N., Gurunathan, D., Samuel, A.V., Subramanian, E., Rodrigues, S.J.L., 2019. Effectiveness of 2% Articaine as an anesthetic agent in children: randomized controlled trial. Clin. Oral Investig. 23, 3543– 3550.
- 26. Ramakrishnan, M., Dhanalakshmi, R., Subramanian, E.M.G., 2019. Survival rate of different fixed posterior space maintainers used in Paediatric Dentistry A systematic review. Saudi Dent J 31, 165–172.
- 27. Ramesh, A., Varghese, S.S., Doraiswamy, J.N., Malaiappan, S., 2016. Herbs as an antioxidant arsenal for periodontal diseases. J Intercult Ethnopharmacol 5, 92–96.
- 28. Sharmila, A., Poornima, J., 2011. A study on employee stress management in selected private banks in Salem. International Journal of Managment, IT and Engineering 1, 148–161.
- 29. Shukla, H., Garg, R., Others, 2013. A study on stress management among the employees of nationalised banks. Voice of Research 2, 72–75.
- 30. Venugopalan, S., Ariga, P., Aggarwal, P., Viswanath, A., 2014. Magnetically retained silicone facial prosthesis. Niger. J. Clin. Pract. 17, 260–264.