

# Managing Employee Stress In Public And Private Banks: Implications For Human Capital And Organizational Sustainability



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## Abstract

India's banking sector is rapidly changing due to digitalization, tougher competition and changing customer expectations, which has also greatly increased the stress of the employees. This paper looks at and compares how public and private bank employees get stressed, where the stress comes from and how the employees deal with it, as well as their effects on human capital and organizational sustainability. By using secondary data and a descriptive and comparative research design, the study has pinpointed several stress factors such as heavy workload, performance pressure, unclear roles, adapting to new technology, and disruption of work, life balance. The results show that stress levels are much higher among private sector bank employees because of their demanding targets, constant performance monitoring and competitive work environment. On the other hand, public sector bank employees experience stress at moderate levels but their stress is continuous and results from the character of bureaucratic processes, delays in administration and a scarcity of opportunities for career advancement. The paper also looks at the relevant stress coping strategies, including counseling, time management, organizational support and technology-based interventions used by these banking sectors. The paper comes to the conclusion that proper stress management is indispensable for promoting employee welfare, boosting work efficiency and maintaining organizational performance over time. It recommends that integrated, personalized and technology-enabled stress management strategies be implemented for handling the new challenges coming up in the banking sector.

**Keywords:** Employee Stress, Public and Private Sector Banks, Stress Management, Job Performance, Organizational Sustainability

## 1. Introduction

Banks are going digital and trying to meet customer needs by using performance-based management systems. But stress at work is a very big problem for the human resources department in the banking industry. In India, public and private banks are different in many ways, including how they organize themselves, and those differences reveal how stressed the employees are. For instance, public

banks are often dealing with a long chain of bureaucracy, lack of staff and long waiting times for services; all of these factors lead to a slowdown of operations which makes it very difficult for the employees to keep up with their work. On the other hand, employees in private sector banks are under constant surveillance, working for long hours, facing competition and working in environments which are very goal oriented..

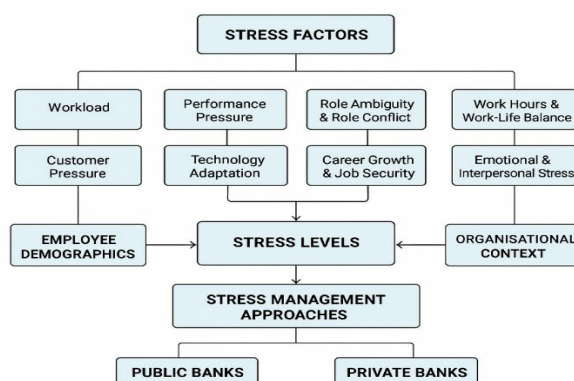


Figure 1: Comparative stress and management framework

Source: Own processing

Latest data showcases a variation in these sectors. Singh and Gupta (2024) revealed that workers in a private sector suffer from more stress physically since their managers are using the toughest sales target and regular performance review as the motive behind stress development. In contrast, workers of the public sector mainly endure stress that comes from red tape and administrative demands. Moreover, Gupta, Farooque and Siddiqui (2024) argue that even demographic traits like gender could increase stress levels, with women being under emotional strain and being a higher victim of workload pressures. In their view, Iype and Aithal (2024) underline that stress is also very much connected to the amount of work one has, the

understanding of one's role, interpersonal relations, and their office support systems.

Understanding how stress is experienced and managed across sectors is crucial because employee well-being directly affects organizational efficiency, service quality and sustainable growth. By examining coping strategies, time management, social support, counseling and organizational interventions, this study seeks to identify effective stress management practices. Accordingly, the study conducts a comparative analysis of stress levels and the effectiveness of stress management techniques among employees of public and private sector banks in India, with the aim of providing practical insights to improve both individual and organizational performance.

2. Review of literature

Name	Year	Aim	Objectives	Scope	Findings
Basu, Biswas & Ray	2020	To compare stress among employees in public vs. private sector banks.	Identify sources of stress and measure differences.	Banks in West Bengal.	Private bank employees showed higher time pressure; public bank employees had policy-related stress.
Girnara	2020	To compare NPAs in public vs. private banks.	Examine growth trends and sector-wise differences.	Major public and private sector banks in India.	Public banks showed rising NPAs; private banks maintained relatively stable asset quality.
Gupta, Farooque & Siddiqui	2024	To study stress and coping mechanisms among women bank employees.	Compare sector-wise stress, identify major stressors, document coping patterns.	Women employees in Kanpur's public & private banks.	Private bank women faced higher workload stress; public bank women struggled with work-family balance.
Iype & Aithal	2024	To analyse employee stress levels in Kerala banks.	Identify critical stress factors and compare employee groups.	Selected Kerala banks.	Customer pressure and workload were key stressors; senior employees coped better than junior employees.
Kejriwal	2019	To compare organizational role stress among bank	Identify role stressors and compare private vs.	Bank officials in Jorhat, Assam.	Private bank officers exhibited higher role

		officers.	public sector.		ambiguity and role overload.
<b>Kumar</b>	2022	To study job satisfaction and stress management among bank executives.	Analyse satisfaction, stress sources and management practices.	Banks in East Godavari district Andhra Pradesh.	Job satisfaction linked to supportive management; private banks showed higher stress levels.
<b>Lakshendra</b>	2018	To analyse the impact of length of service on role stress.	Compare stress based on tenure and sector.	Public & private sector banks in Western Uttar Pradesh.	Employees with longer service experienced higher role stagnation and conflict.
<b>Menu</b>	2022	To evaluate stress management practices and their impact on women employees' performance.	Identify effective practices and analyse effect on productivity.	Banking sector women employees.	Effective stress management improved performance and reduced absenteeism.
<b>Mohanty</b>	2021	To compare NPAs between public and private sector banks.	Assess trends, causes and differences in NPA levels.	Selected Indian banks.	Public banks had consistently higher NPAs than private banks due to loan restructuring delays.
<b>Obiora, Iyke-Ofoedu &amp; Uzochukwu</b>	2023	To assess impact of stress management strategies on job performance.	Identify effective strategies and examine performance outcomes.	Deposit money banks in Nigeria.	Stress management interventions significantly improved productivity and employee well-being.
<b>Ramaswamy et al.</b>	2020	To examine impact of bank assistance on MSME performance.	Assess financial support, loan utilisation and MSME outcomes.	MSMEs supported by public sector banks.	Bank support significantly improved MSME growth, profitability and survival rates.
<b>Rout, Swain &amp; Dash</b>	2019	To apply CAMEL model for analysing bank performance.	Assess financial efficacy using CAMEL indicators.	Selected banks across India.	CAMEL model effectively identified strengths and weaknesses; private banks performed

					better overall.
<b>Sharma</b>	2018	To assess occupational stress in public and private bank employees.	Identify stress dimensions and compare sectors.	Banks across selected regions.	Private banks recorded higher role overload; public banks reported moderate administrative stress.
<b>Singh</b>	2022	To measure stress levels of employees in selected banks.	Identify causes and compare stress levels between sectors.	Banks in Visakhapatnam district Aandhra Pradesh.	Major stressors included workload and customer pressure; private bank stress was slightly higher.
<b>Singh &amp; Gupta</b>	2024	To compare stress and stress-management practices in public vs. private banks.	Identify stressors, compare sectoral patterns, examine coping mechanisms.	Selected public & private bank employees across India.	Private sector employees reported higher pressure; public sector employees showed moderate but persistent stress due to bureaucracy.
<b>Sree Rajani, Reddy &amp; Santhi</b>	2020	To study how occupational stress affects job performance.	Measure stress levels and analyse performance impact.	Public & private banks in India.	Higher stress negatively impacted performance; private banks showed more critical declines.
<b>Tailor, Nanjundaswamy &amp; Parameshwar</b>	2020	To compare performance appraisal systems of public and private banks.	Identify differences, strengths and limitations.	Banks across India.	Private banks used more structured appraisal systems; public banks showed procedural delays.
<b>Thooyamani &amp; Dkhar</b>	2017	To study customer satisfaction in air freight services.	Identify service quality factors affecting	Air freight customers (non-banking).	Reliability and timely delivery were core determinants

			customer satisfaction.		of satisfaction.
<b>Vani</b>	2020	To analyse stress coping behaviour among women bank employees.	Compare coping patterns between sectors.	Tripura District, Tamil Nadu banks.	Women in public banks relied more on social support; private bank women used individual coping strategies.
<b>Verma</b>	2022	To analyse occupational stress among bank employees during COVID-19.	Identify pandemic-specific stressors, compare demographic patterns.	Employees working during COVID-19 period.	Fear of infection, digital workload and staffing shortages increased stress drastically.

**2.1 Research gap**

Existing literature on stress, performance, NPAs and appraisal systems in the banking sector is limited in scope and fragmented despite extensive studies on them. Most studies focus on regions or a dimension of stress. They often fail to capture the combined effect of the work environment, gender, digital workload and institutional difference. There are many comparative studies between public and private sector banks. But none of them take into account the recent issues like the post-pandemic work culture, technological change, mental health and also the intersectionality of women employees. Likewise, while NPAs and performance systems have been studied, little is known about the influence of employee stress, organizational practices and institutional culture on banking outcomes. Due to this, a greater need is required for upgraded and all-encompassing multidimensional assessments of employee stress and performance in the Indian Banking Sector.

**3. Research Methodology**

The study adopted a descriptive and comparative research design to examine stress levels and management practices among employees of public and private sector banks in India. Secondary data were obtained from published literature, bank reports and public documents to analyze stressors, coping strategies and organizational interventions. Firstly, descriptive statistics, comparative analysis, and correlation techniques were employed to analyze the data. The goal was to figure out: which sectors differ the most in terms of their stress levels the impact of stress management on employee

performance, well-being, and the overall results of the organization. Ethical considerations were ensured by relying on credible published sources and accurately representing the findings.

**4. Overview of Stress in the Banking Sector**

Stress is increasingly becoming an organisational issue for the banking sector as banks are working in an environment of high competition, digitalisation and rising customer expectations. Employees are required to handle high volumes of work, make accurate financial transactions, meet targets and adjust to new technologies quickly. More often than not, this pressure puts a strain on the worker’s ability to do their job as well as on their mental state. According to Basu, Biswas and Ray (2020), workers of any sector can get engaged in heavy job roles requiring them to multitask, make quick decisions and interact with customers constantly. Job stress in the banking profession is one of the heaviest in the entire service sector. The study pointed to the banking industry stress experienced by public sector banks as a result of bureaucratic work culture, slow promotional policies and shortage of staff. Private sector employees suffer from stress due to aggressive sales targets and performance tracking.

Stress in banks varies according to the job experience, position and organizational practices. According to Kumar (2022), the stress level of bank executives is closely related to their job satisfaction, which means that poor organisational support, lack of recognition and low efficacy of stress-management programs may enhance occupational stress further. According to the study, stress can

reduce productivity and may result in emotional exhaustion besides the overall decline of one’s engagement at work. Lakshendra (2018) mentions that the duration of employment determines the type of role stress and its level of severity. Long-serving employees suffer from role overload, role

stagnation and limited career growth. Whereas, new joiners mainly have to deal with role ambiguity, pressure to learn and adapt to the organisational environment. This shows that stress is not the same in the banking sector because of personal and job-related factors.

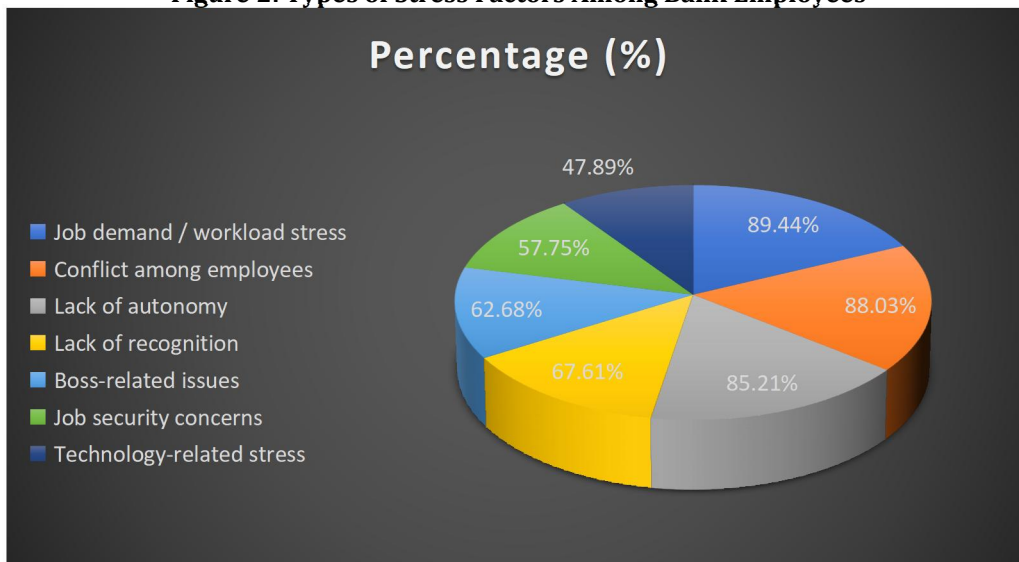
**Table 1: Types of Stress Factors Among Bank Employees**

Stress Factor	Percentage (%)
Job demand / workload stress	89.44%
Conflict among employees	88.03%
Lack of autonomy	85.21%
Lack of recognition	67.61%
Boss-related issues	62.68%
Job security concerns	57.75%
Technology-related stress	47.89%

Source:

[https://www.researchgate.net/publication/383863468\\_Job\\_Stress\\_and\\_its\\_Impact\\_on\\_Bank\\_Employees%27\\_Performance-a\\_Case\\_Study\\_of\\_Hyderabad\\_District](https://www.researchgate.net/publication/383863468_Job_Stress_and_its_Impact_on_Bank_Employees%27_Performance-a_Case_Study_of_Hyderabad_District)

**Figure 2: Types of Stress Factors Among Bank Employees**



The table shows that workload is the most significant source of stress among bank employees, affecting 89.44% of respondents, followed closely by interpersonal conflicts (88.03%) and lack of autonomy (85.21%). These results show that stress is caused by both work-related stress and relationships at work. Smaller number of workers concerns about job security and stress from technology. Overall, the data show that stress in the banking industry comes from many, both internal and external of the workplace.

Overall, the paper also shows that stress in the banking industry is caused by many things, which include the structure of the organization, the responsibilities of the job, the number of customers and the experiences of each person. Banks in the public sector have problems with bureaucracy, slow work and lack of staff. In contrast, private sector banks have a fast-paced work culture based on

profit, competition and performance incentives. The evidence shows that employee counselling, balancing workloads, supportive leadership and employee training are important to keep employees happy and organization run smoothly. As more people become aware of the banking sector, there is need for comparative studies which will help to find out how stress affects different parts of the banking industry and what can be done to reduce it.

**5. Comparative Stress Factors in Public and Private Banks**

The stress factors in banks differ a lot between the public and private sectors because of differences in the organizational structure, work culture, and performance expectations. Workers in the public sector generally get stressed by bureaucratic procedures and slower career progression whereas workers in the private sector get stressed mainly by

performance targets, competitive pressure, and fast changing technology. It is vital to understand the

differences first to design effective stress management strategies.

**Figure 3: Comparative Stress Factors in Public and Private Banks**

Stress Factor	Public Sector Banks	Private Sector Banks
<b>Workload</b>	Moderate to high, often due to procedural work and administrative tasks	High, driven by sales targets, client acquisition and multitasking demands
<b>Performance Pressure</b>	Moderate, linked to policy adherence and long-term projects	High, linked to performance targets, appraisals and revenue generation
<b>Role Ambiguity</b>	Present, especially for new employees due to complex hierarchical systems	Moderate, usually role clarity exists but high accountability increases pressure
<b>Work Hours</b>	Fixed, generally standard office hours; overtime is occasional	Long and variable; frequent overtime and extended workdays
<b>Customer Pressure</b>	Moderate; high during peak periods and specific campaigns	High; constant customer interactions, service expectations and complaint management
<b>Job Security</b>	High; employees benefit from permanent employment and pension schemes	Moderate; performance-based contracts and strict appraisal systems
<b>Career Growth &amp; Promotions</b>	Slow; bureaucratic approval processes lead to stagnation	Faster, but highly competitive; performance dictates advancement
<b>Technology Adaptation</b>	Low to moderate; slower introduction of new systems	High; employees face continuous adaptation to digital banking tools
<b>Emotional Stress</b>	Moderate; stress mostly related to administrative challenges	High; stress from targets, customer interaction and performance evaluation
<b>Work-Life Balance</b>	Relatively better; fixed hours allow personal time	Poor; long hours and high-pressure environment reduce personal time
<b>Interpersonal Relations</b>	Moderate; hierarchical structure may limit collaboration	High; competitive culture can create interpersonal stress among peers
<b>Coping Mechanisms</b>	Organisational support, peer interaction, scheduled breaks	Time management, counselling, stress management workshops, personal resilience strategies

**6. Stress Levels Among Employees**

Stress levels of bank employees differ largely between public sector banks and private sector banks because of differences in organisational structure, work culture and performance expectations. Public sector bank employees are stressed moderately due to bureaucratic procedures, administrative workload and delay in decision-making. Employees who work fixed shifts enjoy a more stable work environment that often prevents stress. Occupational stressors such as role ambiguity, peak workload and limited opportunities for career progression will continue to persist.

Unlike their public sector counterparts, employees of private sector banks face higher levels of stress due to the performance-based nature of work. The presence of strict targets, as well as frequent systems of appraisal, leads to greater levels of stress among them. The need to meet sales targets, manage many client accounts at once and adapt to constantly changing technology increases their stress at work. Research shows that employees become stressed in private banks due to appraisal and performance evaluation processes as they are constantly monitored and evaluated on set targets (Taylor, Nanjundaswamy, & Parameshwar, 2020).

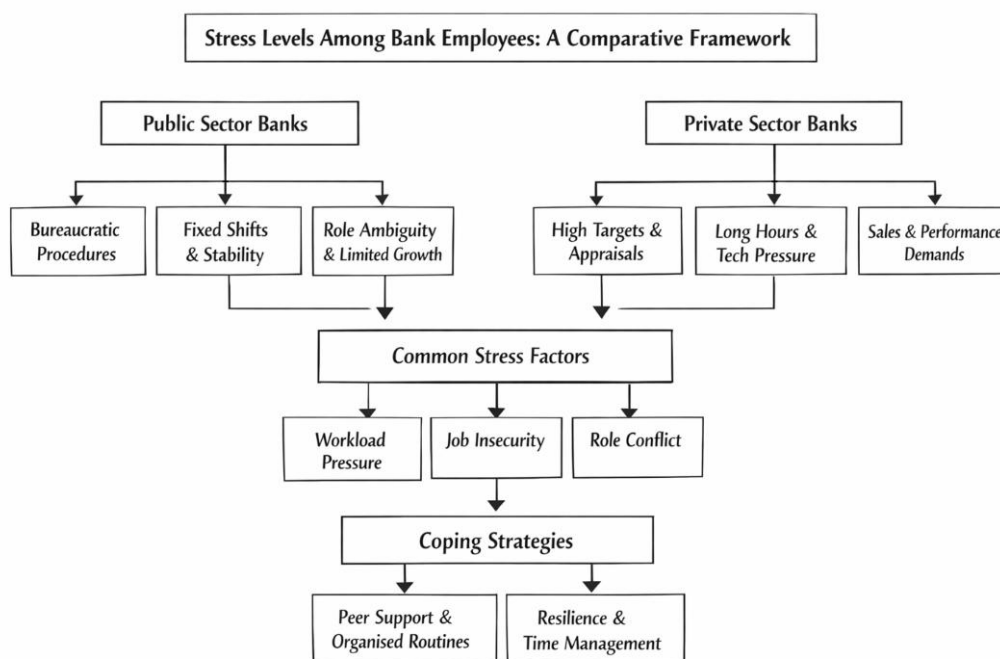


Figure 4: Stress level among bank employees

Source: Own processing

Coping strategies vary by sector and demographic group. Female employees, such as those at various workplaces, deal with occupational stress by using time management, social support and stress-management workshop (Vani, 2020). Public sector bank employees prefer more peer interaction, organisational help and organised work routines. Private sector employees, on the other hand, use institution plus self-resilience strategies. Stress in banking overall is determined by workload, organization practices, appraisal system and individual coping mechanism while private sector employees usually report higher intensity and frequency of stress as compared to public sector employees.

**7. Stress Management Approaches Adopted by Banks**

According to the banks, both public and private are realising the importance of stress management at the workplace. In public sector banks, which are believed to be more structured, some formal

mechanisms of support like employee counselling, fixed schedules, job security, mentoring, etc. are available to cope with pressures emanating from processes and bureaucracy (Mohanty, 2021; Girnara, 2020). The objective of these interventions is to alleviate the stress arising from the day-to-day administrative work and the slow pace of decision-making processes, so that employees are able to sustain their performance and morale as the work environment is still comparatively stable.

In contrast to public sector banks, which do not face direct competition, private sector banks operate in a highly competitive environment with distinct targets. Institutions often use tools to monitor performance, strive to train employees, conduct time-management workshops and use predictive analytics to prevent and reduce employee stress. Two of the most humanitarian employability policies for employees includes the deployment of workload balancing, use of technology for streamlining work-streams, use of command & control system for continuous feedbacks.

Table 2: Stress Management Approaches in Public vs Private Sector Banks

Aspect	Public Sector Banks	Private Sector Banks
<b>Work Environment Nature</b>	More structured, bureaucratic, stable environment	Highly competitive, target-driven, fast-paced environment
<b>Primary Stressors Addressed</b>	Administrative workload, process delays, role ambiguity from hierarchical systems	Performance pressure, sales targets, workload intensity, rapid decision cycles
<b>Formal Support Mechanisms</b>	Employee counselling, mentoring, fixed schedules, job security	Performance monitoring tools, time-management training, analytics-driven stress alerts
<b>Focus of Interventions</b>	Reducing stress caused by slow procedures and administrative tasks	Managing pressure from aggressive targets and competition
<b>Technology Use</b>	Limited use for stress support; more traditional HR systems	High use of technology for automation, workflow streamlining and workload balancing
<b>Feedback Systems</b>	Periodic reviews, supervisor-based guidance	Command & control systems providing continuous feedback loops
<b>Work-Life Balance Initiatives</b>	Stable schedule, regular working hours, more leave security	Structured programs but with higher pressure to meet targets, more reliance on corporate policies
<b>Employee Wellness Programs</b>	Counselling & mentoring-based emotional support	Emotional well-being apps, resilience training, team-based support programs
<b>Approach to Personalised Stress Solutions</b>	Emerging; mainly experience-based or supervised interventions	Strong focus using analytics, personalised modules based on role, gender, experience
<b>Overall Strategy</b>	Organisational stability & HR support mechanisms to maintain morale	Technology-driven, analytics-supported, performance-linked stress management

In addition, banks across sectors are increasingly turning to personalised stress management solutions as stress does not affect employees uniformly but varies according to experience, gender and role. Many people nowadays are utilizing programs for emotional well-being. Life-work balance programs and team work-support programs are being used for resilience and job satisfaction. In short, stress management in banking must include organisational support, technology and individual coping strategies so that employees don't end up burning out while still remaining effective in their jobs.

**8. Impact of Stress on Employee Performance**

Stress from their jobs made bank employees less productive. Due to that, there was an inability of the organisation to perform their duties. Too much stress reduces concentration and leads to errors and absenteeism. It also reduces motivation which affects service quality and operational results. Research suggests that banks operating in the public and private sector experience these effects

differently based on their organisational structures and work cultures. According to Kejriwal (2019), private sector employees experience role overload, role ambiguity, performance pressure, etc. In case of failure or incapacity to manage it, the job performance may decline. Workers in the public sector experience an average amount of stress according to the study. On the other hand, bureaucratic delays and procedural levels lower the pace of execution of activities. Furthermore, the above-mentioned factors were also found to be negative contributors to functional efficiency. Stress impacts employee performance in the bank service sector and India's micro, small and medium enterprises (MSMEs). According to Ramaswamy, Vaidya, Mangipudi and Prasad (2020), the stress of bank employees hampers the timely assistance and guidance to be provided to MSMEs, which affects client satisfaction and other organisational outcomes. Too much stress limits our ability to understand the needs of clients. This delays service delivery and hinders business growth.

Impact of Stress on Employee Performance

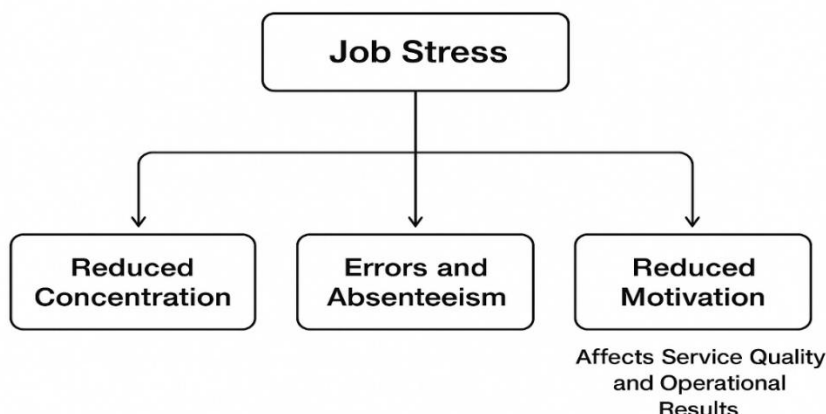


Figure 5: Impact of stress

Source: Own processing

According to further studies, coping strategies and organizational support can lessen the negative effects of stress on performance. Reddy and Santhosh (2020) opined that when employees have access to counselling, workload management and peer help, this structured functioning allows employees to remain productive although they continue to be an effect of stress. In general, it can be said that occupational stress plays a key role in determining the performance of bank employees as the effective steps are required to maintain employee and organisational wellbeing.

9. Suggestions and Managerial Implications

Managing stress among employees in the banking sector is very important in order to ensure their well-being and the effectiveness of the organization. It is beneficial for staff to be supported through training and development in techniques like time management, seeking therapy, peer group support, and building more resilient character that allows them to deal with workload, changes in technology, and emotional difficulty (Verma, 2022). From a company's perspective, banks are able to administer properly designed stress management interventions such as work at home, wellness program adjusted to individual's needs, performance feedback, and coaching. These measures serve to raise people's motivation, involvement, and satisfaction with their job. Clear and honest policies for career advancement, frequent recognition, as well as training can lessen uncertainty of role and enhance employee's trust in themselves. At the same time, private banks have to be more concerned with stress factors like high targets, rivalries, and fast changes in technology, whereas public sector banks need to find ways to limit stress that is caused by hang-ups, working with large amount of paper and slow making decisions. In general, the successful

combination of all these measures within people's management system can lead to employees' better performance, exceptional service, low turnover of staff and also getting benefits from long-run organizational side.

10. Conclusion and Future scope

The issue of stress in the Indian banking sector not only poses a threat to the employees' well-being but also to the overall performance of the banks. Workers in private banks are likely to be more stressed as the demands of their job such as meeting sales targets, facing competition, and getting up to speed with evolving technology are quite challenging. On the other hand, employees of public sector banks generally have a lower level of stress mainly emanating from the bureaucratic nature of their work and limited avenues for career advancement. Stress management, if adopted successfully, will considerably mitigate the negative impact of stress and will promote not only a healthy workforce but also result in higher output with positive contribution to the long-term objectives of the organization (Obiora, Iyke-Ofoedu, & Uzochukwu, 2023). There is a wide scope for research post-pandemic to analyze the changed pattern of work, various digital banking instruments, the situation of women employees from stress perspective, stress-related differences among regions, and the consequences of stress on performance indicators. The studies may include investigating various types of therapy and interventions delivered electronically and also formulating separate HR policies for different groups so as to build up the strength of the employees and thereby enhance the efficiency of the organization.

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