

# STUDY ON THE MENTAL WELL BEING OF THE EMPLOYEES IN THE INSURANCE SECTOR IN UTTARAKHAND

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## ABSTRACT

*The main objective of this study is to ascertain the factors that impact the mental wellness of the employees associated with the insurance industry in Uttarakhand. If we look and understand the work culture today the stress and healthy life balance is missing and worries, pressure, nervousness is increasing day by day due to many factors that are in not in the control of an employees. The pressure that an employee has to undergo while he is at work is at par today. Insurance is a method for assurance from money related misfortune. It is a type of hazard the executives, principally used to fence against the danger of an unforeseen or unsure misfortune. An element which gives protection is known as a backup plan, insurance agency, protection transporter or guarantor. It's seen in this industry how stress has enveloped the employees working in this industry. It is seen that there are a few factors which adversely affect the employees of insurance sector. Working in the insurance sector and a few factors has an equal impact on the mental health of both males and females. It is seen that only 26.5% of the employees were negative in their responses. 52.7% were positive toward the overall work environment.*

**Key words:** Insurance, Mental Wellness, Managing stress etc.

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## 1. INTRODUCTION

Insurance sector in India provides the protection over the risk to the people and the companies from any uncertainty or misfortune that may arise in the future. Insurance sector has faced a lot of changes for the betterment by permitting the private players and letting foreign direct investments. In the year 2000 India allowed all the big private companies engaged in insurance business to enter the insurance market. A limit was set to 26% (FDI). In 2014 it rose to additional 23% taking it to a significantly higher rate at 49%. After allowing the private

companies in the insurance sector the Life Insurance Corporation of India saw its business slipping in the hands of the private players like HDFC Life, ICICI Prudential life Insurance and SBI life Insurance Company. IRDAI- Insurance regulatory and Development Authority of India is a legal and approved body which was formed on April 2000, Under an Act of Parliament by government of India in order to protect the interest and rights of the policyholders. IRDA makes sure that the fair practices are adopted by the insurance companies in the insurance market. To forestall any offense, it calls for yearly and need- based review, lead examination, call for data from either the insurance agencies or middle people. The head office of IRDA is located in Hyderabad and its one of the regional office is at New Delhi. The insurance sector is expanding its roots in every corner of the country.

Insurance sector in India has now experienced high development. The flood of development will be of an alternate sort and intricacy, driven by the players who change the market elements through advancement. By understanding and finding out about client conduct and business financial aspects. Indian safety providers are all trying to choose and diffuse the imaginative thoughts. The back up plans should adjust the individual's methodologies to make a culture of producing new thoughts and actualizing those utilizing ideal assets.

The Insurance business of India has 57 insurance agencies - 24 are in the disaster protection business or life insurance, while 33 are non-life back up plans. Among the existence safety net providers, Life Insurance Corporation (LIC) is the sole open division organization. There are six public sector safety net providers in the non-extra security portion. Notwithstanding these, there is a sole national re-back up plan, to be specific General Insurance Corporation of India (GIC Re). Different partners in the Indian Insurance advertise incorporate specialists (individual and corporate), dealers, assessors and outsider directors adjusting medical coverage claims.

In India there is vast range of the Insurance Policies that protects the lives and the assets of the policy holder. They are as Follow:

**1 Life Insurance:** In this kind of Insurance the policy holder gets a relief that his relatives will be monetarily secured if the policy holder loses his life. In this case, there are again numerous sorts of approaches like whole disaster protection, Endowment Plans, ULIPs, Term Plans, Retirement plans, Child's arrangement. The policy holder appreciates the advantage of securing the family for the future and makes the arrangements for the future like education, marriage etc after him.

**2 General Insurance:** It is additionally called as the health care coverage it's repaid to the policy holder when he is conceded in an emergency clinic, it's where the policyholder gets the advantage where the repayment of the clinical expenses are paid by the insurance agency.

**3 Motor Insurance:** here the policyholder can get their vehicle safeguard and the misfortune can be secured by the insurance agency misfortune that emerge because of any mishap and bring about any harm to the vehicle.

**4 Mobile Insurance:** As we realize that the innovation is booming and on a regular basis the market offers another and enhanced technology in cell phones. The challenging costs of the mobiles and the extra parts is excessively costly and harm to these costly innovation is awful, the portable protection covers the danger of damage to these mobiles by reimbursing the sum that an individual spent on getting the mobile fixed.

**5 Travel Insurance:** This is a kind of money related security given to a policy holder when the individual is traveling from one country to another, it covers the hazard. It gives the advantages of loss of the baggage, crossing out or delay in the flight as well.

**6 Property Insurance:** Any property or resource can be protected and the danger of misfortune can be maintained. Property Insurance covers the business property just as the individual property.

Any change outside those impacts the physical, mental ability of an individual is named as pressure, worry, nervousness or stress. Stress can be both positive and negative. In the event that it is certain that the individual will be motivated to perform well and will be exceptionally energetic, enthusiastic and will likewise be more engaged and alert. He will be more focused towards building better prospects for the future. When we look at the negative aspect of the stress a person who is worried he will consistently feel broken, and will be over troubled and won't be able to take the correct/better choices, will need time to execute the job, he will be anxious constantly, will be worried all the time. Workers occupied with the insurance sector do experience a great deal of pressure, stress and hindrances when they try to manage the customers and are expected to meet the set targets and objectives, they frequently need to manage disappointments, when they are in the period of finalizing the negotiation many a times they face difficulty in closing the deal. At times the employees fail to make the customers understand the need and importance of the insurance. Employees often don't have the correct knowledge of the plan and policy that they are selling to their customers. The employees are not aware of the allocation charges of the policy that they pitch to the customers. Some times they don't know the correct usage of the policy. Many a times the employees are not able to pitch their product i.e. insurance policy and compare the features of the policy they are selling with their competitors in the market, some of them lack in knowledge of the product like key features of the insurance plan, advantages of the policy and many more.

## 2. LITERATURE REVIEW

Bhanwar Singh (November 2017) stated that pressure, nervousness and stress associated with the work front is entirely different from the individual's personal stress. A lot of key factors that keep on hindering an individual continuously that can impact the commitment of an individual at the work front; every individual goes through stress preferably because of personal or work life. The researcher has adopted the descriptive and exploratory research design for this study. Four statements were considered by the author to determine or to measure the stress that the employees have to undergo in the Insurance sector. The work load assigned to an employee is independent of the gender. Gender is considered to be no barrier where an individual can spend time with the family, the third statement the challenges for the unseen future is again independent of the gender. The last statement was considered that the mental stress is not dependent on the gender of the employee. The study taken up by the author clearly states that the stress is also a part of life of the employees associated with the insurance sector. It was concluded that stress is independent of the gender of an individual dealing with the stress.

W.J. Coetzer and S. Rothmann" March (2002) This study was undertaken to find out the relationship between organizational commitment, Employee's Ill health and work related worries. ASSET as a tool of Organisational stress screening was used to find the stress. The researcher used a Cross Sectional Survey. It was concluded that because of poor pay and benefit structure and no job security of an employee in the insurance sector the stress exists. Work overload and the nature of the job were the result of the employee's ill and poor health. Particularly the reasons for the ill health of the employees the major factors were poor work life balance, nature of the job and the work overload. For the survey of the study a Cross sectional design was used as the researcher here measured the outcomes and exposure at the same time. This study is Vinay Kumar (2016) the researcher stated that stress is definitely a universal element. The emphasis is laid much on the cause and effect of the stress on the productivity and efficiency of an employee working in the insurance sector. The study highlighted that there are

two major factors that are the main reason of the mental imbalance, they are targets assigned to an employee and the over burden of the work that an employee has to go through in the insurance industry. There are different methods and ways as to how to deal with the stress. There were two purpose of the study the first was to be aware about the factors and elements that are the root cause of the stress among the employees in the insurance sector and the second is the impact of the stress on the employee's performance in the insurance sector. Security of job, good pay structure and good job relations are a few methods to overcome the stress.

Dr. Shazia Tabassum, Dr. Arshad Hashmi. the purpose of their study was to recognize and identify the various factors that have a negative impact on the mental health of the employees associated with the insurance sector. The demographic factors like age, gender, education qualification and the marital status were considered. This study was undertaken to find out and to realize the measurement of the demographic factors on the stress of employees associated with the insurance sector. For the data collection a standard questionnaire was used. The data was collected from the employees working in the private insurance company (ICICI Prudential) and LIC India of Jharkhand. OSI index was used to measure the stress level of the employees. For testing the data collected t-test and ANOVA test were used to find out the stress of both public and private sector employees. It was concluded that employees in the private sector have to undergo more stress as compared to the employees in the R Mohanaselvi, S. Manimaran (2016) the researcher wanted to have in-depth knowledge of the insurance sector and wanted to know about the stress that an employee has to undergo. Emphasis was laid down on the key factors that cause stress and the ways, methods and strategies so that stress can be overcome. It was observed that stress has become very normal in everybody's life. To maintain a healthy and a balance life one must try to overcome the stress so that the immunity of an individual is not affected. Factors like poor organizational culture, role conflict, heart problem, health issues of the employees, very poor reward system are some of the major factors of the stress.

Dr. V. VijayAnand, Dr. C. Vijayabanu, Dr. R. Renganathan, Dr. V. Rengarajan & V. Jenifer (2018) in their research purpose considered employees working in the private sector. It was stated in the study that the work pressure causes changes in the structure of the job. High unemployment rate is the main cause of the stress and leads to poor satisfied in personal life. The author considered four objectives for his study which included impact of the stress, impact of the pressure on the organizational productivity and efficiency, personal factors causing stress and the last was to find out the relationship with the stress and performance of an employee in an organization. Primary data was collected and the tools used for the study was ANOVA and Correlation. It was found that there is a substantial combination of psychological and behavioral response of an employee. It was recommended that the organizations needs to work on improving the health of the employees and the psychological health of the employees.

Dr. Sneha Mankikar (July 2014) stated that stress management is everlasting and never ending subject in an employee's life. The researcher wants to study the factors that causes stress and analyze its impact on age, gender and the income level of an employee. The researcher used SPSS software version 21 to test the hypothesis and to establish the relation between gender and the work stress. The researcher concluded that the relationship between stress and remuneration are directly related to each other.

Binny, Dr. Meenu Gupta (August 2017)-The researcher's objective was to study the trends in India related to the health insurance sector, challenges faced in the health insurance sector and the last objective was to scrutinize the growth opportunities in the health insurance sector. The study was based on the secondary data and the data was collected from journals, books, internet and the articles published by insurance personnel. The researcher highlighted many challenges of the health sector which included claim settlement issues, less distribution channel which are effective, costly insurance policy, lack of reliable infrastructure and changing

requirements and needs of the customers. People who are below poverty line should go for health insurance it's a must.

B.Raghavendra, C.Gangadhar (March 2016) -The researcher wanted to investigate the challenges and opportunities of the life insurance. The data undertaken for the study is secondary data taken from IRDAI Journal, Websites and working journals. It was found out that there are many opportunities in the insurance sector like high population of the youngster who can be the policy holder, rise in the income level, market potential, vast variety of the products to be offered, innovation. These opportunities can be utilized efficiently also they must reach out to the rural areas of the country.

### 3. OBJECTIVE OF THE STUDY

1. To study the mental wellness of the employees in the Insurance company.
2. To study the factors responsible for the stress of the employees in the insurance sector.
3. To recommend the ways to reduce down the stress amongst the employees.

### 4. RESEARCH METHODOLOGY

The study is mainly focused in the area of Utrkhand popularly known as Devbhoomi. It was formed in the year 2000. The population that was targeted for the study was the employees and insurance agents from the insurance company from Uttarakhand. There are a total 48 units to measure the pressure, mental well ness (stress) and burden in the insurance sector. 18- False keys and 30 true keyed questions, on 5 point Likert scale, were used.

#### 4.1. Content Validity and Reliability

To check the internal consistency of scale Cronbach alpha was applied, the result was **0.73**

It implies the internal consistency of the scale is good.

#### 4.2. Sampling Design

For collecting the primary data simple random sampling technique was used. A self made questionnaire was used accommodating the dependent variables for the employees working in the insurance sector. Follow up was done for those not responding.

For the secondary data reputed journals like Shodhganga, International Journal of academic research and development, International Journal of Management Studies were refereed.

### 5. DATA ANALYSIS

**Table 1** Demographic Profile of the respondents

S.No	Demographic Factors	Demographic Factors			
		25-35	36-45	46-55	56-65
1.	Age (Yrs)	13	28	25	14
	%	16.0	34.6	30.9	17.3
2.	Gender	Male		Female	
		52		28	
	%	64.2		34.6	
3.	Place	Urban		Rural	
		50		30	
	%	63		37.0	

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S.No	Demographic Factors					
4.	Education l Qualificati on	High school	Diploma	Bachelor's Degree	Master's Degree	Above Master's Degree
		10	15	23	19	14
	%	12.3	18.5	28.4	23.5	17.3
5.	Marital status	Single		Married	Divorced	
		10		64	6	
	%	12.3		79.0	8.6	
6	Nature of job	Temporary			Permanent	
		39			41	
	%	48.1			51.8	
7	Monthly Income	Rs.10000- Rs.20000	Rs.20001- Rs.30000	Rs.30001- Rs.40000	Rs.40001 above	
		34	40	6	-	
	%	42.0	50.6	7.4	-	

Source: International Journal of Pure and Applied Mathematics, Volume 119 No. 7 2018, 2777-2787

The above table shows that 34.6% of respondents were in the age group of 36-45 years. 64.2% were male and 34.6 female from Urban area 63% and 37% Rural. 12.3 were unmarried, 79% married and 8.6 were divorced. 48.1% were in temporary job and 51.8% were in permanent job. 50.6% of respondents are drawing an income group of Rs.20001 to Rs. 30000. It is seen that maximum people were drawing an income of Rs.20001- Rs.30000 i.e. 50.6%.

**Table 2** ANOVA Nature of job and Job stress at workplace

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
satisfied with your current job	Between Groups	3.364	1	3.364	2.934	.091
	Within Groups	89.436	78	1.147		
	Total	92.800	79			
job stress because of lack of security	Between Groups	5.795	1	5.795	4.197	.044
	Within Groups	107.692	78	1.381		
	Total	113.488	79			
i do much better on the job if the conditions were changed	Between Groups	1.308	1	1.308	1.137	.289
	Within Groups	89.680	78	1.150		
	Total	90.988	79			
the working environment is safe	Between Groups	.002	1	.002	.002	.965
	Within Groups	80.798	78	1.036		
	Total	80.800	79			
the job affect your family	Between Groups	2.567	1	2.567	1.865	.176
	Within Groups	107.321	78	1.376		
	Total	109.887	79			
job affect your social obligation	Between Groups	.382	1	.382	.386	.536
	Within Groups	77.106	78	.989		
	Total	77.487	79			
do you feel that you have little control over your life at work	Between Groups	1.111	1	1.111	1.107	.296
	Within Groups	78.276	78	1.004		
	Total	79.388	79			
	Between Groups	.188	1	.188	.164	.687

i tend to have frequent argument with supervisors and co-workers	Within Groups	89.500	78	1.147		
	Total	89.688	79			
is stress positively influence your job performance	Between Groups	.936	1	.936	1.034	.312
	Within Groups	70.614	78	.905		
	Total	71.550	79			
I can handle job stress without the help of an outside force	Between Groups	.265	1	.265	.228	.634
	Within Groups	90.535	78	1.161		
	Total	90.800	79			
do you engage in regular exercise to reduce stress	Between Groups	3.333	1	3.333	2.310	.133
	Within Groups	112.554	78	1.443		
do you consider deadlines a source of stress	Between Groups	.313	1	.313	.360	.550
	Within Groups	67.687	78	.868		
	Total	68.000	79			
do you feel that your role in your organization is appreciated	Between Groups	1.869	1	1.869	1.994	.162
	Within Groups	73.118	78	.937		
	Total	74.988	79			
do you have any health problem related to the pressure or stress at work	Between Groups	.516	1	.516	.517	.474
	Within Groups	77.871	78	.998		
	Total	78.387	79			
how is the relationship between you and your co-worker	Between Groups	.188	1	.188	.205	.652
	Within Groups	71.500	78	.917		
	Total	71.688	79			

Source: International Journal of Pure and Applied Mathematics, Volume 119 No. 7 2018, 2777-2787

## 6. INTERPRETATION

The above data show that there was a significant difference between the nature of the job and stress since  $p < 0.05$  hence null hypothesis was rejected

### 6.1. Interpretation of the Data

Table 3 Demographic Factor of Respondents

S. No	Factors	Particulars	No of Respondents	%age
1	Gender	Male	63	66
		Female	33	34
		Total	96	100
5	Income Earned in a year	20000-30000	21	22
		30000-40000	03	3
		40000-50000	09	9
		50000-60000	63	66
		Total	96	100
3	Educational Qualification	Post Graduate	48	50
		Graduate	33	34
		Diploma	15	16
		Total	96	100

S. No	Factors	Particulars	No of Respondents	%age
4	Marital Status	Married	56	58
		Unmarried	40	42
		Total	96	100%

### 6.2. Interpretation of Table III

From the data received 63 were males (66%) and 33 were females (34%) out of 96 respondents. Income of the respondents were 22% between 20K to 30K, 3% were between 30K to 10K 9% were between 40K to 50K and above 50000-6000 were 66% i.e. maximum respondents were earning above 60,000. 58% were married and 42% were unmarried

**Table 4** Average of the responses given by the respondents.

	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Total
<b>Sum</b>	114	516	204	264	54	1152
<b>Average</b>	9.5	43	17	22	4.5	96

### 6.3. Interpretation of Table IV

From the data it is clear that maximum respondents were very much positive to the responses given by them in the questionnaire. 52.7% of the total responses were positive i.e. strongly agree and agree which indicates that in this job the mental wellness is good. Since only 17% responses were Undecided and only 26.5% people were negative towards the responses. It shows that the people might be new to the field or due to some other reasons they were negative. It might be financial reason too. There is no problem of internal biasness by the officers as per responses.

**Table 5** Correlation between the responses given by the respondents of the different questions of the factors.

	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12
<b>Q1</b>	1.000											
<b>Q2</b>	0.695	1.000										
<b>Q3</b>	0.900	0.821	1.000									
<b>Q4</b>	0.526	0.123	0.172	1.000								
<b>Q5</b>	0.801	0.937	0.960	0.077	1.000							
<b>Q6</b>	0.882	0.930	0.918	0.228	0.940	1.000						
<b>Q7</b>	0.817	0.962	0.848	0.379	0.916	0.938	1.000					
<b>Q8</b>	0.433	0.829	0.764	<b>-0.291</b>	0.881	0.697	0.715	1.000				
<b>Q9</b>	0.828	0.612	0.604	0.854	0.566	0.694	0.799	0.192	1.000			
<b>Q10</b>	0.630	0.954	0.825	<b>-0.135</b>	0.933	0.913	0.857	0.873	0.400	1.000		
<b>Q11</b>	0.959	0.841	0.880	0.515	0.855	0.950	0.933	0.519	0.875	0.751	1.000	
<b>Q12</b>	0.895	0.683	0.686	0.637	0.642	0.843	0.804	0.222	0.894	0.578	0.939	1.000

### 6.4. Interpretation of Table V

From the table above it was observed that the responses given by the people were positively correlated with each other. Hence only Q8 and Q4, and Q10 and Q4 were negatively correlated. Since there were sub question in each question related to the factors under study. Maximum statements relating to different factors are highly positively correlated.



## 7. RECOMMENDATIONS

1. A healthy work culture should be framed so that the employees are able to associate themselves with the organization.
2. The employees should be given good product knowledge so that they can sell to the customers.
3. The employees should be given a good pay structure (for regular employees) or improvised commissions so that they are motivated to do hard work.
4. Time management should be considered so that they can have a good work and personal life balance.
5. Time to time counseling of the employees should be done so that they are motivated to do hard work.
6. The employees should go through a good training program so that they can manage the work with ease and not stressed out.
7. The organizational culture should be constructive and very positive to bind the energy of an employee.
8. The employees should go through various workshops where they can go ahead and reduce the stress.
9. The employees should meet their concerned leaders, team leaders and managers time and again so that if they face any issues and problems that can be taken spontaneously.
10. Employees should be given training on how to sell the products online as well so that the work becomes easier for them.
11. The employees should also go ahead and make clients in the rural areas of Uttarakhand as well.

## 8. CONCLUSION

From the study above it is observed that these days the competition in the field of insurance is increasing day by day. Although there is a lot of scope still left in the sector for which government is also trying to promote. There are 57 insurance agencies operating at present in India. LIC still being the market leader and most trusted upon. Other private players like HDFC, ICIC Lombard and even the companies like EXIDE are doing very well by providing very lucrative offers to the customers. From the study it is vividly evident that the insurance agents and the employees at more or less are not as much in stress (as per their responses). It indicates that they are getting good returns of their hard work as well as the future security which is missing in the corporate world nowadays. They were very reluctant to fill the questionnaire; it shows that they were least concerned about the study problem i.e. mental wellness or stress due to the work. The study done on 80 employees about the nature of the job and stress shows that there was a significant difference between the nature of the job and stress.

## 9. LIMITATIONS

1. Sample size would have been large.
2. The study is limited to Uttarakhand only.
3. Collecting the data from the respondents was not easy they were reluctant to fill the questionnaire.
4. The secondary data for the research purpose was less.

## 10. SCOPE OF THE STUDY

This study could be taken further with increased sample size and varying factors relating to other professional and personal aspects of the employees of the insurance people. People working on commission basis can only be covered in a separate study. A study on the relationship of the insurance agents and the employees along with the company can be conducted further.

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