

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJR
CM



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Open J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5000 Cities in 187 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	DEVELOPMENT OF WOMEN ENTREPRENEURS IN KARNATAKA: SCHEMES AND MEASURES <i>SUNANDA.V.M. & DR. HIREMANI NAIK R.</i>	1
2.	EMPIRICAL ANALYSIS AND FINANCIAL IMPLICATIONS OF THE IMPACT OF OUTAGES ON THE REVENUE LOSS: A CASE OF RELIANCE COMMUNICATIONS <i>MANMEET KAUR CHATHA, SANCHARI DEBGUPTA & BRIG. RAJIV DIVEKAR</i>	4
3.	IMPACT OF DERIVATIVE TRADING ON STOCK MARKET VOLATILITY IN INDIA: A STUDY OF BSE-30 INDEX <i>R KANNAN & DR. T. SIVASHANMUGUAM.</i>	15
4.	THE DYNAMIC OF TRADING VOLUME AND ITS IMPACT ON SECTORAL RETURN AND VOLATILITY: EMPIRICAL ANALYSIS OF THE IDX SECTORAL INDEX <i>WENNY ARIYANTI, DR. NOER AZAM ACHSANI & DR. DWI RACHMINA</i>	18
5.	DIVIDEND SIGNALLING & IMPACT ON SHARE PRICES: AN EVENT STUDY OF INDIAN INFORMATION TECHNOLOGY SECTOR <i>ANJALI RANE & DR. GUNTUR ANJANA RAJU</i>	24
6.	EMPLOYEE RETENTION: A WAY TO SUSTAINABLE ORGANIZATIONAL GROWTH <i>DR. SUNIL D. ZAGADE & ALEKHA CHANDRA PANDA</i>	28
7.	MANAGEMENT OF WORKING CAPITAL IN SMALL AND MEDIUM ENTERPRISES IN SPSR NELLORE DISTRICT, AP <i>K. BHAGYALAKSHMI & DR. P. MOHAN REDDY</i>	30
8.	CONSUMERS INVOLVEMENT IN BUYING GREEN PRODUCTS: A STUDY IN COIMBATORE CITY <i>K. VIDHYAKALA & DR. P. SANTHI</i>	33
9.	STUDY OF INDICATORS AND OSCILLATORS FOR STOCK LISTED ON NSE <i>CHITRA K. DESHPANDE & DR. ZARTAJ KASMI</i>	37
10.	ROLE OF TRANSFORMATIONAL AND TRANSACTIONAL LEADERSHIP ON JOB SATISFACTION <i>KAMALPREET KAUR & DR. MAJOR SINGH</i>	44
11.	LABOUR WELFARE MEASURES IN HOTEL INDUSTRIES REFERENCE TO KANYAKUMARI <i>DR. E. MUTHUKUMAR, S. VIDHYA & G. ANEES FATHIMA</i>	47
12.	HUMAN RESOURCE ACCOUNTING & AUDITING <i>HARISH H N, JAGADEESH B P & GIRISHA H.J</i>	50
13.	RISK MANAGEMENT PRACTICES OF MICRO FINANCE INSTITUTIONS: A BRIEF EMPIRICAL LITERATURE REVIEW <i>PAGADALA SUGANDA DEVI</i>	54
14.	ONLINE RECRUITMENT & HUMAN RESOURCE MANAGEMENT: AS CHALLENGE IN THE WORLD <i>MEGHA P. NANHE</i>	59
15.	INTERNATIONAL ENTREPRENEURSHIP: A STUDY WITH REFERENCE TO MICRO, SMALL AND MEDIUM ENTERPRISES IN KERALA <i>DITTY JOHNSON, DR. AMBILY A.S. & DR. SURESH P.R.</i>	61
16.	A STUDY ON: ANALYSIS OF EXPENSES IN RELATION TO BANGALORE CITY <i>PRAMOD A V</i>	64
17.	IMPLICATION OF MGNREGA IN INDIA: AN OVERVIEW <i>KHEM RAJ</i>	66
18.	RELATIONSHIP BETWEEN QUALITY ASSURANCE AND CUSTOMER SATISFACTION IN HOTEL INDUSTRY: A CASE STUDY OF JORDAN HOTEL <i>MAJED MASSAD ALRAWASHDEH</i>	70
19.	IMPACT OF PERFORMANCE OF TANGIBLE AND INTANGIBLE ASSETS ON THE PROBABILITY OF SELECTED COMPANIES <i>MUGDHA S</i>	74
20.	ENTREPRENEURSHIP IN UNITED ARAB EMIRATES: A REVIEW ON INSTITUTIONAL PERSPECTIVE <i>SALEEM MUSHTAQ</i>	81
	REQUEST FOR FEEDBACK & DISCLAIMER	86

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website (**FOR ONLINE SUBMISSION, CLICK HERE**).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR

Designation/Post*

Institution/College/University with full address & Pin Code

Residential address with Pin Code

Mobile Number (s) with country ISD code

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)

Landline Number (s) with country ISD code

E-mail Address

Alternate E-mail Address

Nationality

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A STUDY ON: ANALYSIS OF EXPENSES IN RELATION TO BANGALORE CITY

PRAMOD A V

SR. LECTURER

SESHADRIPURAM INSTITUTE OF COMMERCE & MANAGEMENT
BANGALORE

ABSTRACT

India, being the second largest country in terms of population and seventh largest in area square meters with good facilities of all types of soil, resources, mountains etc.... still finds itself in a situation where there is a large income inequality among its population. The paper emphasizes on expenditure pattern of urban population by concentrating on certain areas in one specific city. India is said to be a developing economy since its sovereignty in 1947 with lot of political reforms by devaluation of currency and New Economic Policy still the major issue has been with regard to equal distribution of income and wealth.

KEYWORDS

Bangalore City, urban population, expenditure pattern.

INTRODUCTION

Country which was regarded as the wealthiest country about 300 to 400 years ago is now facing a problem of stable economic situation. The advent of Europeans, establishment of modern business, revived education system has made India fight for its political sovereignty and got its independence in 1947. Since then the struggle for rehabilitation has never stopped but the bright prospect was hyped by the present Government NDA after nearly 60 years of independence.

The growth prospect of India is showing a positive trend with percentage of GDP increased on market prices of local currency is 7.3% in previous years as compared to 5.9% in 4 corresponding to previous years and is expected to grow annually to touch 7.69% by 2020. The inflation rate has come down to 5.6% compared to 11% in the previous year.

The equitable distribution of income and wealth is a big agenda with the modern Government substantiated with reduction of interest on small savings and stringent norms on public provident fund. These decisions enable the Government to earn cash flows to invest in infrastructure projects which results in employment opportunities which in turn reduces the gap of income and wealth.

The migration to urban from rural masses is a burning issue. The population of the youth migrates to city in search of jobs leaving agricultural growth behind. It is imperative for the Government to act fast in reducing and finding solutions to all these issues.

OBJECTIVES

1. To analyze the various household expenses.
2. To extract the amount of expenditure on various components.
3. To analyze classification of classes among population.
4. To study the variations in spending of own and rented house.

DATA COLLECTION

Primary data is obtained from interviewing the respondents relating to the expenditure pattern per month. The circulation of the questionnaire would not have provided the required results so; interview was considered as the best option.

Secondary data is obtained from various published sources, newspaper and journals.

RESEARCH METHODOLOGY

Information required for the paper is extracted by interviewing 100 respondents. The extracted data is analyzed and converted into percentage represented graphically. It is a descriptive study based on facts and information provided by respondents.

LIMITATIONS

- Study is limited only to family size of 4.
- Study is limited only to normal expenses; loan, savings and insurance is ignored.
- Salaried class is considered professionals, retired salaried class and business class is ignored.
- Study is limited to respondents of Bangalore only.

OPERATIONAL DEFINITION

- **Income inequalities:** it is situation where the people of the country will not have the same income for the work they perform, it is a scenario created due to dignity of labour happens mostly with developing and underdeveloped economies.
- **Developing economy:** Economy is said to be developing when the country is able to show an increasing trend in gross domestic product, national income and standard of living consistently for few years.
- **Sovereignty:** It is declaration made by the Constitution of the country stating that the country is free from any political rule of other country and can make its own decision and run its own Government.
- **Economic policy:** Policy framed in terms of economic deliberations in a country. Usually controlled and implemented from group of administrators and executors
- **Classification of class:** The population of the country based on its standard of living is divided among various classes which include high, low and middle class.
- **Household expenses:** It is an expense incurred by every family in a country compulsorily based on certain requirements.

ANALYSES AND INTERPRETATION

The data analysis is taken up as per the order of objectives

To analyze the various household expenses.

The respondent's answers indicate the expenses, the mean expenses of each and every item of expenses is considered under the above table.

To extract the amount of expenditure on various components

- 1) **Food:** Expenses relating to Milk, Groceries, Vegetables and Fruits.
- 2) **Entertainment:** Entertainment, Clothes and New purchase.

- 3) **Rituals:** Celebrations and Festivals.
- 4) **Utility Bills:** Paper Bill, Water Bill, Cable Bill, Telephone Bill and Mobile Bill
- 5) **Medical:** Medicines.
- 6) **Commutation:** Transport including Petrol and Bus charges.

TABLE 1: COMPONENT WISE EXPENDITURE PATTERN

EXPENDITURE PATTERN	SPENDING	PERCENTAGE OF TOTAL SPENDING
Food	10,000	32.78
Rituals	3,000	9.83
Utility bills	5,500	18.03
Medicals	3,000	9.83
Commutation	3,000	9.83
Entertainment	6,000	19.66
Total	30,500	100

33% of the expenditure is made on food; entertainment takes 2nd place with 19% and utility bills that are to be compulsory paid takes next position with 18% of spending. The other expenses contribute to 27% of total spending. The overall expense pattern is Rs 3, 66,000 per annum. From the above analysis it is evident that the people earning above Rs 30,500 with own house is considered to be people leaving with no savings per month, the income standards of the respondents did vary but the information was sought to find only the expenditure pattern of the respondents.

To analyze classification of classes among population.

TABLE 2: CLASSIFICATION OF CLASS OF PEOPLE

CATEGORY	SALARY PER MONTH
Low	1,000-33,000
Middle	33,001-55,000
Upper middle	55,001-88,000
Rich	88,001-1,50,000
Super rich	1,50,000 Plus

The above analyses given by the Ministry of Statistics of India relating to the class indicates that the majority of the people fall under the category of low class.

To study the variations in spending of own and rented house.

The rent charges in India as such is not regulated it has no scientific application and it depends on the demand and supply condition and the attitude of real estate people in the locality. In the present scenario on an average Rs 15,000 is considered to be nominal rent in prime localities of Bangalore and the research indicates that more than one third of person's expense is towards rent.

CONCLUSION

The analysis of the paper indicates discrepancy between the disclosed standard of class of people and the actual. The spending of the people in urban India with variation in the needs and wants are interpreted has created more challenges to Government. The source of the problem is viewed as growing population but the silver lining is prospective youth population.

The attractive 65% of youth population has made India a destination for business at least for the near future. The ability of the country to adapt itself to different situations and also capacity of the people to speak English or any other language with utmost comfort are the positive which has to be cashed on by Government in bringing.

REFERENCES

1. www.investorguide.com
2. www.statistica.com
3. www.tradingeconomics.com

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-
Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

