OBJECTIVES OF THE STUDY:
The investor behavior has changed tremendously after the recession effect. Though India was not directly affected with the Sub-prime crisis effects which had lately hit the world. Fear has struck the minds of the investor heavily and spending lavishly has lost its energy as people have started investing more than spending. They are now looking for safety rather than a luxurious life. This was never guessed, the business must always be proactive to match up the changes that are taking place in the minds of the customer but at times it must also be reactive. So it’s the time to study the behavior of an investor and to understand his feelings, his anticipations and perceptions that are related to an investment that he is making. This can help the financing firms in not just growing the business and also in developing the customer value.

Gone are the days when women were advised to invest for the future by finding a husband. Despite the gains in gender equality over the past century, though, men and women have not quite achieved parity in the field of investing.

Today, the investing gap between the sexes stems either from inborn tendencies or cultural expectations around gender and money. In many cases, it's unclear whether the discrepancies begin in nature or nurture. Either way, men and women have distinctly different outlooks and orientations.

The objective is to

- To study the influence of age on the investment pattern
- To study the influence of gender on the investment pattern.
- To study the impact of income level on investment decisions.
- To analyze the investment pattern of investors to various capital market and financial market information.
- This is an empirical study of household preferred investment avenues.
- The study enquires into their profile, portfolio practices, experiences, preferences & risk perceptions, intentions & problems of the investors.
• Another objective of the study is to find out the relationship between personal and demographic profile of the investors and the investment avenues chosen by the households.

• To identify the portfolio and investment pattern that has to be managed, monitored and controlled by the individual investors.

• To identify a sense of general awareness about portfolio management.

• To get to know the contemporary trends and issues in designing portfolio.

• To study the impact of investors attitude on the profitability of investment portfolio.

• To identify the major types of investment avenues available in India and how one can invest in it, to earn profit.

• To understand the problems faced by various income groups due to not proper diversification of funds.

• To suggest measures for creating profitable investment portfolio.

• To understand the preferences of males and females towards different investment avenues

• To understand the perception of males and females towards gold as investment.