RESEARCH METHODOLOGY
The present study is an empirical and observed study just to identify the presence, nature & preferences of the people in Mumbai about their investment habits. The study area will be featured by a good number of salaried, professional & businessmen who have the ability to save & invest.
Research design is the conceived plan and structure of investigation to obtain answers to the research questions. This research is organized in the following manner. Initial step is to analyze the past, present of investment. How and why and where people invest their hard earn money, and How investment portfolio is constructed. Why people invest in gold. How the investor perception especially wrt males and females show inclination towards gold. Besides, the study area is featured with all the facilities that are needed for mobilizing & transmitting the idle savings.

RESEARCH DESIGN:
The research design for the study is descriptive in nature. The researchers depended heavily on primary data. The required data will be collected from the consumers living in Mumbai during the period 2012 through a Structured Questionnaire

SAMPLING DESIGN:
Cluster sampling has been taken to determine the sampling design as the total area of interest happens to be a big one and the convenient way in which a sample can be taken is by dividing the area into a number of non overlapping areas.

SAMPLING SIZE AND PROCEDURE:
The questionnaire approach will be used for the collection of data. In this study, the primary data will be collected from 300 people in Mumbai city. Questionnaire will be distributed through online platform through social networking websites and offline platform through various sections of people. Questionnaires will be hand delivered to many people while personal interviews will be also been taken to ensure a degree of objectivity in the survey data, selected investors will be personally interviewed to verify the accuracy of the self reported data. The responses will be received from those investors who wish to contribute to research willingly.
ANALYSIS OF DATA

The study is based on personal interviews of people, using a structured questionnaire. Actually, the present study identifies the preferred investment avenues among the individual investors using self assessment test.

The present study is based on primary sources of data which are collected by distribution of a close ended questionnaire to respondents. Moreover, special efforts are made to obtain representation of all income classes relevant to financial investment, as also of livelihood of different households.

However, the study covered a wide range of question; factual questions about investment, questions about perceptions & intentions, questions about investors own characteristics; questions about preferred investment avenues etc.

SOURCES OF DATA:
The research design for the study is descriptive in nature. The researchers depended heavily on primary data. Secondary data shall also be used.

QUESTIONNAIRE CONSTITUENTS:
The questionnaire was divided into three parts:
In the first part, the personal detail factors of the consumers were recorded primarily for their classification. The second part of the questionnaire was related to Perceptions of trends in preferences of investment avenues. The final part of the questionnaire was related to the behavioral details, which recorded the investors reaction to the various investment avenues given in the questionnaire as well as the portfolio allocation.
RESEARCH TECHNIQUES

To achieve this ANOVA Method is used where it was needed to state the null and alternative hypotheses. The main tool used was a questionnaire with a set of questions that has the purpose to gather the needed data.

CHI SQUARE test was also used for testing the relationship between age and behavior of consumers to the various information and variables.

Data collected through questionnaire will be tabulated using Excel and SPSS software, interpretation of data will be based on tabulation and analysis. Statistical methods will be used for data analysis. Such as Mean, percentage, standard deviation, correlation and regression etc. The hypothesis will be tested with the help of statistical technique, such as CHI-square test etc. and the data will presented with the help of graphs and diagrams etc.. The conclusion will be drawn on the basis of data analysis. A few suggestions will be made at the end for better management of investors portfolio.