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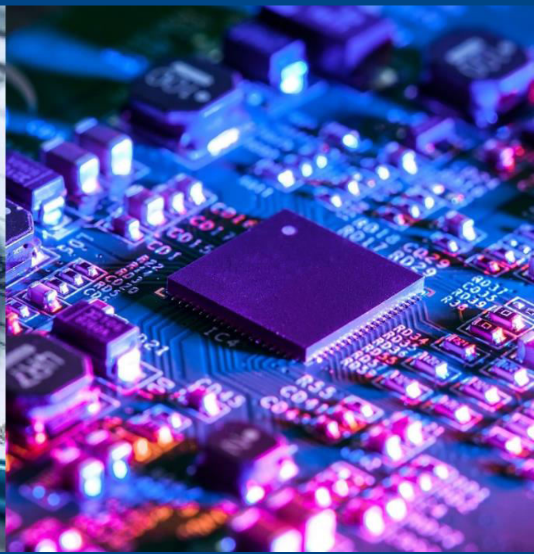

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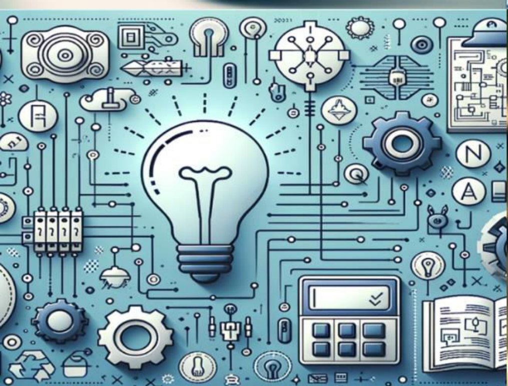

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A Study On the Organizational Structure and Functional Operations at Divya Swaroopa Financial Services Pvt. Ltd.

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ABSTRACT: The study deals with the organizational structure and working of Divya Swaroopa Financial Services Pvt. Ltd. It includes organizational structure, functions of various departments, financial services provided by it, various activities being conducted by it, management practices and coordination between the functional areas. Divya Swaroopa Financial Services Pvt. Ltd. is engaged in the financial services industry and offers services concerning stock market trading, mutual funds, Demat account, financial planning, insurance, taxation, GST and others financial activities. The study also includes the financial performance analysis of Kotak Securities Limited over a period of five financial years i.e. FY 2021-22 to FY 2025-26. The study is descriptive and analytical in nature and is solely based on the secondary data collected from annual reports, audited financial statements, websites of companies and regulatory authorities, books and journals etc. Various tools used for analysis of financial performance include percentage analysis, comparative analysis, trend analysis, ratio analysis and growth rate analysis. The results reveal that there was substantial increase in total income and net profit of Kotak Securities Limited over the study period. However, profitability was volatile in certain financial years.

KEYWORDS: Client Satisfaction; Accounting Services; Auditing Services; Taxation Services; Client Relationship Management; Audit Firm; Service Quality.

I. INTRODUCTION

This study analyses organizational structure and working of Divya Swaroopa Financial Services Pvt. Ltd. Organizational hierarchy, functions of different departments, financial services offered by it, activities performed by it, management practices and coordination between different functional areas have been analysed in the study. Divya Swaroopa Financial Services Pvt. Ltd. is into financial services business and offers services in respect of stock market trading, mutual funds, Demat account, financial planning, insurance, taxation, GST and other financial activities. This study also makes an analysis of the financial performance of Kotak Securities Limited over a period of five financial years i.e. FY 2021-22 to FY 2025-26.

Nature of the study is descriptive and analytical, and it is completely based on secondary data collected from annual reports, audited financial statements, websites of companies and regulatory authorities, books and journals and other published sources. Various techniques used for analysing financial performance are percentage analysis, comparative analysis, trend analysis, ratio analysis and growth rate analysis. Results obtained from the study show that total income and net profit of Kotak Securities Limited increased substantially over the period of study however profitability remained volatile in certain financial years.

The study relates to organizational structure and working of Divya Swaroopa Financial Services Pvt. Ltd., Chennai. Organizational structure, functions of different departments, financial services offered by it, various activities performed by it, management practices and coordination between different functional areas have been analysed in the study. Divya Swaroopa Financial Services Pvt. Ltd. is into financial services business and offers services in respect of stock market trading, mutual funds, Demat account, financial planning, insurance, taxation, GST and other financial activities.

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II. REVIEW OF LITERATURE

1. Albert, Eklund, and Tang (2026) examined organizational structure through the composition of top management teams. Their study emphasized the importance of managerial roles and hierarchical relationships in understanding organizational structures.
2. Foroughi, Shafiei, and Pirooz (2026**)** studied organizational structure models with emphasis on centralization, formalization, and complexity. Their findings suggested that an appropriate organizational structure contributes to organizational efficiency and effectiveness.
3. Mubarok and Mukrodi (2026) examined organizational planning and organizational structure in relation to employee performance. Their study emphasized that clearly defined organizational structures support the proper allocation of responsibilities.
4. Tariq and Shahzad (2023) examined the relationship between organizational structure and organizational performance. Their findings indicated that organizational structure can influence organizational performance through employee and management-related factors.
5. Cao et al. (2021) studied diversification strategy and organizational structure in relation to financial performance. The study emphasized the importance of selecting an organizational structure that supports organizational strategy and business activities.

OBJECTIVES OF THE STUDY

- To examine the organizational hierarchy and delegation of authority.
- To analyse the functions and responsibilities of different departments.
- To identify the major financial services and business activities.
- To evaluate the effectiveness of management and coordination practices.
- To examine the relationship between organizational structure and functional operations.

III. RESEARCH METHODOLOGY

The study will adopt descriptive and analytical research design. Descriptive approach will be used for presenting the organizational structure and functional operations of Divya Swaroopa Financial Services Pvt. Ltd., whereas the analytical approach will be used for analysing the financial performance of Kotak Securities Limited.

The study will be based entirely on secondary data. Major sources will include annual reports, audited financial statements, Directors' Reports, financial information of the company, company website, SEBI, NSE, BSE, RBI, MCA, books and academic literature.

The study will cover five financial years:
FY 2021–22
FY 2022–23
FY 2023–24
FY 2024–25
FY 2025–26
Major tools used for financial analysis will be Percentage Analysis, Comparative Analysis, Trend Analysis, Ratio Analysis and Growth Rate Analysis. Percentage analysis will be used for measuring year-wise changes, comparative analysis for comparing financial performance across the years and trend analysis for measuring the overall trend of financial performance.

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STATEMENT OF THE PROBLEM

- Every organization needs an effective organizational structure for effective management.
- Proper coordination among departments is necessary for smooth business operations.
- The ineffective communication and unclear responsibilities may decrease organizational performance.
- The financial service organizations require the proper operational process for rendering good customer service.
- The understanding of organizational structure, departments' functions and operational activities of the organization is required.

SCOPE OF THE STUDY

- Review of organizational structure and functional departments of the organization.
- Analysis of the roles and responsibilities of different functional areas.
- Assessment of the major financial services and business activities of the organization.
- Financial performance analysis of Kotak Securities Limited.
- Use of secondary data from annual reports, financial statements, official websites and other publications.
- Financial data coverage from FY 2021–22 to FY 2025–26.

DATA ANALYSIS AND INTERPRETATION

Financial Performance of Kotak Securities Limited

Financial Year	Total Income (₹ Cr)	Profit Before Tax (₹ Cr)	Net Profit (₹ Cr)
FY 2021–22	2,987.17	1,402.52	1,049.43
FY 2022–23	2,839.78	1,115.43	839.34
FY 2023–24	3,918.46	1,738.21	1,311.66
FY 2024–25	5,120.23	2,169.31	1,637.78
FY 2025–26	5,461.49	2,213.44	1,663.97

Interpretation

The table indicates that total income declined during FY 2022–23 but increased continuously from FY 2023–24 onwards. Total income reached ₹5,461.49 crore in FY 2025–26, which was the highest level during the study period.
Profit Before Tax also declined in FY 2022–23 and subsequently increased during the following three years. It increased from ₹1,402.52 crore in FY 2021–22 to ₹2,213.44 crore in FY 2025–26.
Net profit followed a similar trend. It declined from ₹1,049.43 crore in FY 2021–22 to ₹839.34 crore in FY 2022–23, followed by continuous growth up to ₹1,663.97 crore in FY 2025–26.
Overall, total income increased by **82.82%** during the five-year study period, while net profit increased by **58.56%**.

Net Profit Margin

Financial Year	Net Profit Margin (%)
FY 2021–22	35.13
FY 2022–23	29.56
FY 2023–24	33.47

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Financial Year	Net Profit Margin (%)
FY 2024–25	31.99
FY 2025–26	30.47

Interpretation

The net profit margin declined from 35.13% in FY 2021–22 to 29.56% in FY 2022–23. It recovered to 33.47% in FY 2023–24 but declined again in the following two years. The margin of 30.47% in FY 2025–26 indicates that the company continued to remain profitable, although profitability did not increase at the same rate as total income.

IV. FINDINGS

- The income of the company increased significantly from ₹2,987.17 crores in FY 2021-22 to ₹5,461.49 crores in FY 2025-26.
- Total income of the company has increased 82.82% over the five years under consideration.
- There was a drop of 4.93% in total income in FY 2022-23, but the firm resumed its growth by achieving a record growth of 37.98% in FY 2023-24.
- The profit before tax of the firm also witnessed a decline of 20.47% in FY 2022-23, but there was a constant recovery in the subsequent years.
- Overall growth in the profit before tax from ₹1,402.52 crores to ₹2,213.44 crores shows a growth of 57.82%.
- The net profit of the company recorded a decline of 20.02% in FY 2022-23 but showed a significant recovery of 56.28% in FY 2023-24.
- The company showed an increase in the net profit from ₹1,049.43 crores in FY 2021-22 to ₹1,663.97 crores in FY 2025-26; this represents an overall growth of 58.56%.
- The highest net profit margin of 35.13% has been achieved by the firm in FY 2021-22, which later dropped to 30.47% in FY 2025-26.
- In FY 2025-26, total income and net profit recorded the highest figures and also the net profit has grown only 1.60% over the previous year.

V. SUGGESTIONS

- The organization must work on operational efficiency improvement and qualitative enhancement of services in order to attain sustainable business growth.
- Customer service must be improved to enhance customer satisfaction and foster long-term relations with customers.
- Regular programs should be organized to make clients aware of investment products, their return and market risks.
- There should be a greater reliance on digital technologies and automation in order to improve service speed and effectiveness.
- Strong compliance with risk management and regulations is required to guarantee normal business operations.
- There should be a lot of focus on cost reduction and profitability to enable a healthy financial state.
- Management should control income, profit before tax, net profit and profitability margins in order to make changes in financial performance timely.
- The organization needs to keep diversifying its financial services and sources of income to ensure continuous growth.
- Better cooperation between subdivisions needs to be maintained to make it possible to improve service delivery.
- The organization should pay great attention to long-term development, finding a balance between business expansion, costs control, technologies, quality of service and good relations with customers.

VI. CONCLUSION

The research emphasizes the significance of proper organizational structure, clarity in roles, efficient cooperation, and quality customer service provision in the financial industry. Divya Swaroopa Financial Services Pvt. Ltd. offers various finance-related services in different areas of operation and has been cooperating with Kotak Securities Limited for many years.

According to the financial report, Kotak Securities Limited's total revenue rose from ₹2,987.17 crore for FY2021-22 to ₹5,461.49 crore in FY2025-26 while the net profit increased from ₹1,049.43 crore to ₹1,663.97 crore within the same period. Though there were fluctuations in the data, the general financial performance trends were positive.

To summarize, according to the findings of the research, adequate coordination of departments, customer services orientation, technology application, continuous cost management, and regular monitoring of financial results are regarded to be the vital components for increased operational efficiency of the financial services sector.

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