

A Study On Organisational Structure and Practices at Aditya Birla Group

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Abstract

The main purpose of this study is to analyse the organisational structure, operational functions, departmental coordination, and overall effectiveness of Aditya Birla Capital, Delhi in achieving its business objectives. Primary data for the study is collected through an organisational study and internship conducted at the company over a period of 25 days. This method is used to obtain first-hand, reliable information on the functioning of a leading financial services organisation. The data collected from primary sources and secondary documents is analysed to obtain meaningful insights into how a large corporate entity manages its operations in a competitive financial environment. The study comprehensively covers the company's profile, hierarchical structure, product offerings, and departmental functions, and includes a detailed SWOT analysis.

Keywords: Aditya Birla Capital, Organisational Study, Financial Services, NBFC, Operational Efficiency.

1. Introduction

An organisation is a structured group of individuals working together to achieve common goals and objectives. It is formed when people coordinate their efforts for a specific purpose and continues to exist if it fulfils that purpose effectively. In the modern business world, organisations play a vital role in economic development by providing goods, services, employment opportunities, and financial support systems. Among such organisations, financial service companies hold a significant position as they facilitate the flow of funds, support investment activities, offer credit facilities, and provide risk protection to individuals and businesses. These institutions contribute greatly to economic growth by promoting savings, investments, and financial inclusion.

Aditya Birla Capital Limited (ABCL) is one of India's leading financial services companies and is a part of the Aditya Birla Group. The company was originally incorporated on 15 October 2007 as Aditya Birla Financial Services Private Limited under the Companies Act, 1956. It received its certificate of registration from the Reserve Bank of India (RBI) on 19 May 2009 to

operate as a non-deposit-taking Non-Banking Financial Company (NBFC). In December 2014, the company was converted into a public limited company and renamed Aditya Birla Financial Services Limited. A major milestone came in June 2017, when the company was renamed Aditya Birla Capital Limited (ABCL). Over the years, Aditya Birla Capital has expanded its business into different financial segments such as loans, life insurance, health insurance, asset management, mutual funds, wealth management, housing finance, and digital financial services.

In the Indian scenario, Aditya Birla Capital has established a strong nationwide network through its branches, digital platforms, agents, and channel partners. The company serves customers across urban, semi-urban, and rural areas by offering integrated financial solutions. In the state scenario, Delhi is an important market for Aditya Birla Capital because it is one of the major financial and commercial centers of India. Delhi has a large urban population, a strong base of salaried employees, business owners, professionals, and entrepreneurs, creating high demand for diversified financial solutions. At present, Aditya Birla Capital has a nationwide reach with over 1,700 branches, more than 200,000 agents and channel partners, 63,750+ employees, and an active customer base of 39 million. It also manages aggregate assets of around ₹5.50 lakh crore and has a consolidated lending book of ₹1.78 lakh crore.

2. Statement of problem

The study addresses the critical research gap in understanding how theoretical concepts of finance, management, marketing, human resource management, and operations are applied in the practical functioning of Aditya Birla Capital, Delhi. By focusing on this diversified financial services company, the research seeks to provide empirical insights into its dynamic organisational structure and examine how different departments work in coordination to ensure operational efficiency, regulatory compliance, customer satisfaction, and business growth in a competitive financial environment.

3. Methodology of the study

This study uses a descriptive and observational research design to examine the organisational structure, departmental functions, and operational activities of Aditya Birla Capital, Delhi.

The study focuses on the internal working environment of the company and was conducted over a period of 25 days, from 15th December 2025 to 15th January 2026.

This study relies on both primary and secondary data. Primary data is collected directly through interactions with employees and officials of Aditya Birla Capital, Delhi, as well as through direct observation of various sections of the organisation. Secondary data is gathered through a review of existing organisational records, reports, company websites, and documents.

4. Objectives of the study

- To understand the organisational structure and functioning of Aditya Birla Capital, Delhi.
- To study the various financial products and services offered by the company.

- To analyse the operational activities and departmental functions.
- To evaluate the strengths, weaknesses, opportunities, and threats (SWOT) of Aditya Birla Capital.

5. Relevance of the study

An organisational study is important because it helps in understanding how an organisation works in real life, beyond what is learned in textbooks. In the case of Aditya Birla Capital, Delhi, the study is useful for understanding the working of a modern financial services company. One of the main importance of this study is that it helps to connect theoretical knowledge with practical experience. The study provides exposure to the organisational structure, helping to understand how responsibilities are divided and how coordination takes place. It also gives knowledge about the financial products and services offered, customer service management, and compliance practices followed by the company. Furthermore, the study helps develop practical skills such as communication, observation, analytical thinking, and problem-solving, preparing for future career opportunities in finance and management.

6. Literature review (Company Vision, Mission, and Growth Review)

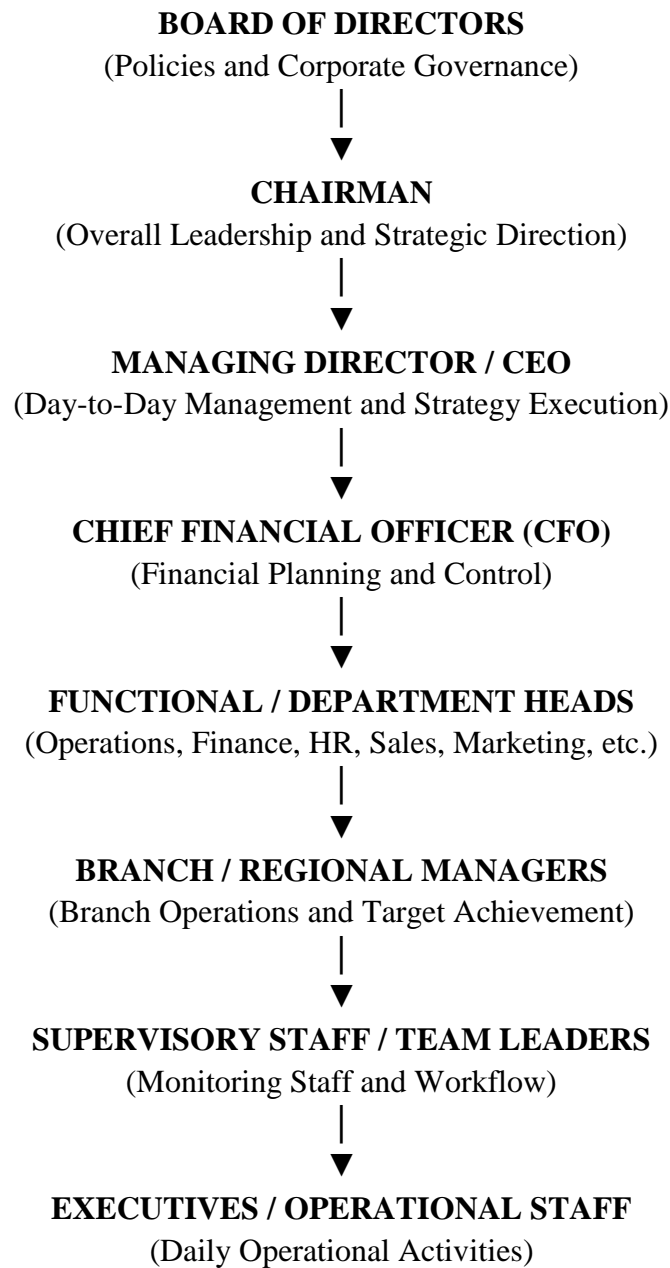
According to the company's official positioning, the vision of Aditya Birla Capital is: "To be a leader and role model in a broad-based and integrated financial services business." This reflects the company's aim to become a trusted leader in the financial sector by offering a wide range of services under one platform. Its mission is to provide comprehensive, customer-focused, and innovative financial solutions across loans, investments, insurance, and payments, while creating long-term value for customers, employees, shareholders, and society.

The company has achieved significant milestones in its growth journey, evolving from its incorporation in 2007 to receiving its RBI registration in 2009 and subsequently becoming a public limited company in 2014. By June 2017, it became the listed holding company for all financial services businesses of the Aditya Birla Group. In FY 2024-25, Aditya Birla Capital reported a consolidated revenue of ₹47,369 crore, profit after tax of ₹3,142 crore, and a 27% year-on-year growth in its overall lending portfolio. A major recent structural achievement was the successful amalgamation of Aditya Birla Finance Limited with Aditya Birla Capital Limited, effective April 1, 2025, which simplified the group structure and created a larger unified operating NBFC.

7. Analysis and Interpretation

A. General Hierarchy Structure

The organisational structure follows a corporate hierarchical system to ensure proper management, coordination, and control. The structure includes:



B. Product Profile and Pricing

Aditya Birla Capital offers products across Loans, Investments, Insurance, and Payments/Cards. Personal loans (unsecured), home loans, business loans, and loans against property are key offerings. The "price" is generally expressed in interest rates and fees. For instance, Personal Loans offer up to ₹50 lakhs with interest rates of 13% to 28% p.a., while Home Loans start from 7.75% p.a. Health insurance premiums start around ₹5,630 per annum for basic plans.

Particulars	Retail	SEG	SME LAP

Turnover Up to	100 Cr	50 Cr	350 Cr
Ticket Size Up to	7.5 Cr	5 Cr	50 Cr
Typical Tenure (yrs)	8-15 Yrs	8-15 Yrs	8-15 Yrs

Note: Tailored Financing Solutions cater to Traders, Wholesalers, Manufacturers, Service Industries, Hotels, Schools, and Construction with a value proposition of Faster TAT and Higher LTV.

C. Departmental Functions

1. Cash Department

The Cash Department plays a vital role in managing the daily cash transactions of the organisation. It is responsible for handling cash receipts and payments related to customer transactions, loan repayments, and other financial activities. The department collects EMI payments from borrowers and ensures that all cash transactions are properly recorded in the daily cash book. It also performs regular cash balance verification to maintain accuracy and prevent discrepancies or fraud. Proper cash management helps the organisation maintain liquidity and ensures smooth financial operations. The department follows strict financial controls and compliance procedures to maintain transparency and accountability in all cash-related activities.

2. Loan Department

The Loan Department is one of the most important operational units of the organisation, as it directly deals with the lending activities of the company. The department receives loan applications from customers and verifies their KYC documents, income details, repayment capacity, and creditworthiness before processing the application. After successful verification and approval, the department sanctions and disburses the loan amount to the customer. It also maintains customer loan records and monitors repayment schedules. In cases of delayed payments or defaults, the department conducts follow-up and recovery procedures to minimise financial risk. Efficient functioning of the loan department helps in increasing customer satisfaction and maintaining the financial stability of the company.

3. Accounts Department

The Accounts Department is responsible for maintaining the financial records and accounting system of the organisation. It records all financial transactions such as receipts, payments, expenses, and revenues systematically. The department maintains various accounting books and ledgers, prepares trial balances, and assists in the preparation of financial statements and reports. It also supports internal and external audit activities by providing accurate financial data and documentation. Through proper accounting practices, the department ensures compliance with accounting standards, taxation rules, and company policies. Accurate financial reporting by the accounts department helps management in decision-making and financial planning.

4. Deposit Department

The Deposit Department manages activities related to customer deposits and savings schemes offered by the organisation. Its functions include opening customer accounts, accepting fixed deposits and recurring deposits, and maintaining records of all deposit transactions. The department also handles deposit renewals, maturity payments, and customer inquiries related to deposits and interest calculations. By offering secure and attractive deposit schemes, the department helps the organisation mobilise funds for business operations and lending activities. Efficient customer service and proper record maintenance are essential responsibilities of this department, ensuring customer trust and satisfaction.

D. SWOT Analysis

Category	Key Parameters
Strengths	Strong brand image of the Aditya Birla Group; Wide range of financial products and services; Large customer base and nationwide reach; Strong digital platforms and innovation; Experienced management and skilled workforce.
Weaknesses	Complex management due to diversified operations; High dependence on market and economic conditions; Risk of loan defaults in lending business; High operational and compliance costs; Strong competition.
Opportunities	Growing demand for loans/insurance in India; Expansion into rural and semi-urban areas; Rising use of digital financial services; Growth in MSME and housing finance; Increasing awareness about wealth management.
Threats	Intense competition from banks, NBFCs, and fintech companies; Changes in RBI regulations; Economic slowdown and inflation risk; Cyber fraud and data security issues; Market volatility.

Limitations of the Study

- The study was conducted only for 25 days, so a detailed understanding of all activities was limited.
- Confidential company information and internal data were not fully accessible. Interaction with employees was limited due to their busy work schedules.
- The study depended partly on secondary data such as websites, reports, and articles.
- Some information collected from secondary sources may not be fully updated.
- Time constraints limited detailed observation of all departments and operations.

Suggestions of the study

Based on the study, the company can continue strengthening its digital services to ensure easier, quicker access to financial products. Increasing awareness about these digital platforms



and mobile services can significantly improve customer convenience. The company should also focus on expanding its services in rural and semi-urban areas to tap into the potential for financial inclusion and business growth. Furthermore, providing continuous training and skill development for employees will help them adapt to changing financial technologies and regulations. Finally, strengthening customer relationship management through faster grievance handling, personalised advice, and regular reviews of loan recovery processes can improve financial performance.

Conclusion

The organisational study conducted at Aditya Birla Capital was highly useful in understanding the practical functioning of a diversified financial services company. It provided valuable knowledge about the company's organisational structure, departmental functions, products, and overall operations. The study clearly showed that Aditya Birla Capital is a well-managed and professionally organised company with a strong presence in the Indian financial sector. Its wide range of services, customer-focused approach, strong brand image, and use of technology have contributed to its growth and success. Overall, the study was a valuable learning experience that bridged the gap between theoretical knowledge and real business situations in management, finance, and operational practices.

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