



# “A Study On Financial Services Performance Of Vgaint Enterprises Private Limited”

\* S. YUVASREE

\*\*P. HARITHA

\*Student, II MBA, Department of MBA, Annamacharya Institute of Technology & Sciences: Tirupati  
(Autonomous),

\*\*Assistant Professor, Department of MBA, Annamacharya Institute of Technology & Sciences:  
Tirupati (Autonomous)

## Abstract:

This study analyses the financial services performance of VGAINTE Enterprises Private Limited over a period of five years (2020–2025), focusing on revenue growth, profitability, and operational efficiency. The research is based on both primary and secondary data collected from company records and financial statements, and uses tools such as percentage analysis, trend analysis, comparative analysis, and Compound Annual Growth Rate (CAGR). The findings reveal that the company has achieved overall growth despite minor fluctuations, with mutual fund services emerging as the key contributor due to consistent and strong performance. Other services like shares, insurance, and tax-saving schemes showed moderate growth, while child saving schemes displayed some variability. The study highlights the importance of strengthening high-performing areas and improving weaker segments to enhance overall performance. It concludes that with effective financial management, better marketing strategies, and increased digital presence, the company can achieve sustainable growth and improve its position in the financial services industry.

**KEY WORDS:** Percentage analysis, Trend analysis, Comparative analysis, and CAGR.

## Introduction:

The Indian financial services industry has undergone a metamorphosis since 1990. Before its emergence the commercial banks and other financial institutions dominated the field and they met the financial needs of the Indian industry. It was only after the economic liberalization that the financial service sector gained some prominence. Now this sector has developed into an industry. In fact, one of the world's largest industries today is the financial services industry. Financial service is an essential segment of financial system. Financial services are the foundation of a modern economy. The financial service sector is indispensable for the prosperity of a nation.

Financial services refer to services provided by the finance industry. The finance industry consists of a broad range of organizations that deal with the management of money. These organizations include banks, credit card companies, insurance companies, consumer finance companies, stock brokers, investment funds and some government sponsored enterprises.

**Review of literature:****Tariq Abbasi & Hans Weigand (2017): Impact of Digital Financial Services:****Summary:**

Reviewed literature on how digital financial services affect firm performance. Their analysis, published in 2017, indicates that digital products help organizations improve profitability and remain competitive by replacing traditional banking services.

**Begum, M. F. (2018): An Overview of Digital Financial Services in India:****Summary:**

Provides an overview of digital financial services (DFS) in India, highlighting their role in enhancing financial inclusion by offering secure, convenient, and affordable banking via mobile and internet technology. The study emphasizes how DFS, supported by the Digital India initiative, reduces cash reliance and improves financial health, while identifying a need for greater awareness in rural/semi-urban areas.

**Morgan et al. (2019): Digital Financial Literacy (DFL) Framework:****Summary:**

Defined digital financial literacy as encompassing four key dimensions: knowledge of digital financial products/services, awareness of associated risks, knowledge of risk control measures, and awareness of consumer rights and redress procedures.

**Noemi Oggero, Maria Cristina Rossi, and Elisa Ughetto (2020): Digital Financial Literacy & Behavior:****Summary:**

Their study explains the importance of digital skills and financial knowledge in developing entrepreneurial spirit. It also highlights how modern technology influences financial behavior and decision-making in the digital era.

**King, Lopes, Srivastav & Williams (2021): Impact of FinTech development on the performance and stability of the banking sector.****Summary:**

The study found that the growth of financial technology has significantly influenced banking profitability, risk management, and operational efficiency. It highlighted that banks adopting advanced financial technologies are able to improve service delivery and overall financial performance.

**Klein & Weill (2022): Analyzed the relationship between financial technology adoption and banking profitability.****Summary:**

Their study highlighted that in the era of digital transformation, banks must focus on profitability and operational efficiency to remain sustainable. The research concluded that fintech integration improves financial services performance by reducing operational costs and enhancing service delivery.

**Krisciukaityte, Balezentis, & Streimikiene (2023): Sustainability and Efficiency:****Summary:**

The studied the relationship between sustainability and financial performance in the banking sector. The study reviewed existing literature to understand how sustainable practices influence bank efficiency. The authors found that banks adopting sustainable and efficient practices tend to achieve better financial performance. This indicates that sustainability can positively contribute to long-term banking performance.

**Objectives of the study:**

- To study the financial services performance of VGAINTE Enterprises Private Limited.
- To analyze the revenue trend of the company during the study period.
- To evaluate the profitability position of the company.
- To examine the operational efficiency of financial services.
- To identify the strengths and weaknesses of the company's financial performance.

**Need for the study:**

The financial services sector is highly competitive and dynamic. Companies must maintain strong financial performance and operational efficiency to survive and grow in the market. VGAINTE Enterprises Private Limited has shown fluctuations in revenue and negative growth in the recent financial year. Therefore, it is necessary to analyze its financial services performance over the past five years. This study helps in understanding revenue trends, profitability, and overall efficiency of the company. It also helps management in identifying problem areas and taking corrective measures to improve future performance.

**Scope of the study:**

- The study covers financial performance analysis of VGAINTE Enterprises Private Limited.
- The analysis is limited to the last five financial years.
- The study focuses on revenue, profitability, and efficiency indicators.
- The study is based on available financial data and company records.
- The findings are useful for management decision-making purposes.

**Research Methodology:**

**Research Design:** Descriptive research

**Data Collection:** The study is mainly based on the Secondary data collected from VGAINTE ENTERPRISES PVT LTD, Tirupati.

**Data Analysis Tools:** Percentage analysis, trend analysis, comparative analysis, CAGR, table and graphical representation were used to interpret the data.

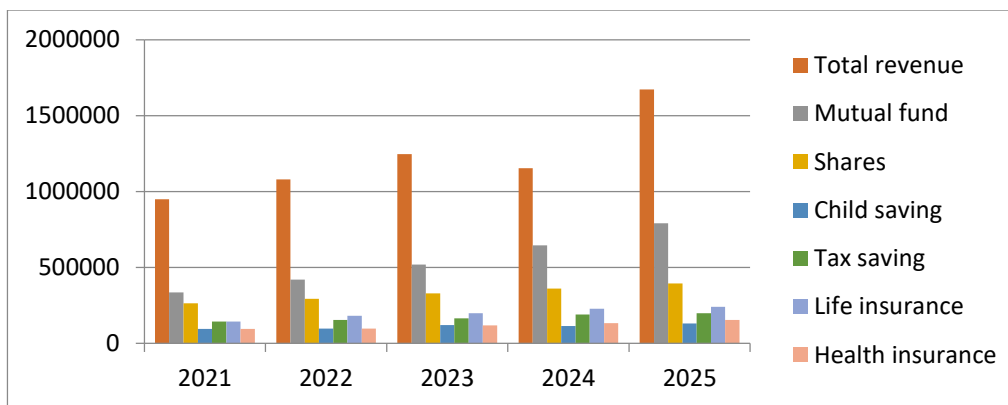
**Limitations of the study:**

- The study is limited to VGAINTE Enterprises Private Limited and may not represent the entire financial services industry.
- The analysis is based on five years of data (2020–2025) which may not fully reflect long-term trends.
- The study is based on limited primary and secondary data collected from company records and officials.
- The study focuses only on selected financial services and uses limited analytical tools.

**Data analysis & interpretation:**

**This table shows the company services data**

Years	Total revenue	Mutual fund	Shares	Child saving	Tax saving	Life insurance	Health insurance
2020	950000	292000	230000	85000	120000	135000	88000
2021	1080000	336000	264000	96000	144000	144000	96000
2022	1246000	420000	294000	98000	154000	182000	98000
2023	1155000	520000	330000	120000	165000	198000	119000
2024	1672000	646000	361000	114000	190000	228000	133000
2025	1887000	792000	396000	132000	198000	242000	154000



**INTERPRETATION:**

VGAINT Enterprises’ financial data from 2020 to 2025 shows a clear growth trend, with revenue rising from ₹9,50,000 to ₹18,87,000, despite a small dip in 2023. Mutual Funds played a major role with consistent growth, while Shares increased steadily at a moderate pace. Insurance segments showed gradual improvement, and child saving and tax saving investments remained mostly stable. Overall, the company achieved balanced growth across services, with Mutual Funds as the key driver.

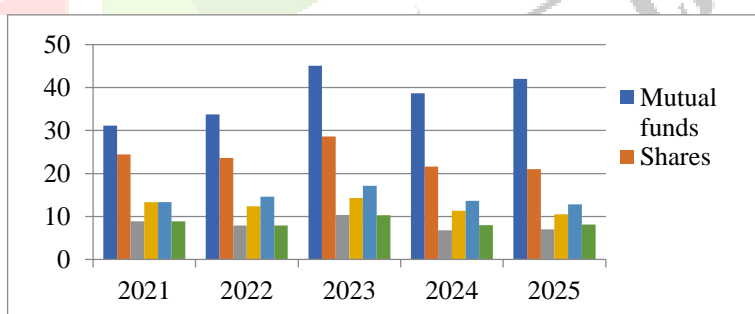
**A. PERCENTAGE ANALYSIS:** Percentage analysis is a data interpretation method that converts raw numbers into percentages (parts per 100) to standardize, compare, and analyze data proportions relative to a total.

$$\text{PERCENTAGE FORMULA} = \frac{\text{PART}}{\text{TOTAL}} * 100$$

**A.TABLE**

Year	MF	Shares	Child	Tax	Life	Health
2021	31.11	24.44	8.89	13.33	13.33	8.89
2022	33.71	23.60	7.87	12.36	14.61	7.87
2023	45.02	28.57	10.39	14.29	17.14	10.30
2024	38.64	21.59	6.82	11.36	13.64	7.95
2025	41.97	20.99	7.00	10.49	12.82	8.16

**A. GRAPH**



**INTERPRETATION:**

The table and graph show the service-wise performance of VGAINT from 2021 to 2025. Mutual Funds recorded a continuous increase from 31.11 in 2021 to 41.97 in 2025, indicating strong growth and higher customer preference. On the other hand, Shares decreased from 24.44 in 2021 to 20.99 in 2025, showing a declining trend. Child Savings slightly reduced from 10% to 6%. Tax Saving Schemes also declined from 13% to 10%. Life Insurance remained relatively stable but showed a small decrease in 2025. Health Insurance remained constant at around 7–10% throughout the period. Overall, the analysis indicates that Mutual Funds are the major growing services, while Shares, Tax Savings, and Child Savings show a declining trend. This suggests a shift in customer preference towards mutual fund investments over traditional saving schemes.

**B. TREND ANALYSIS:**

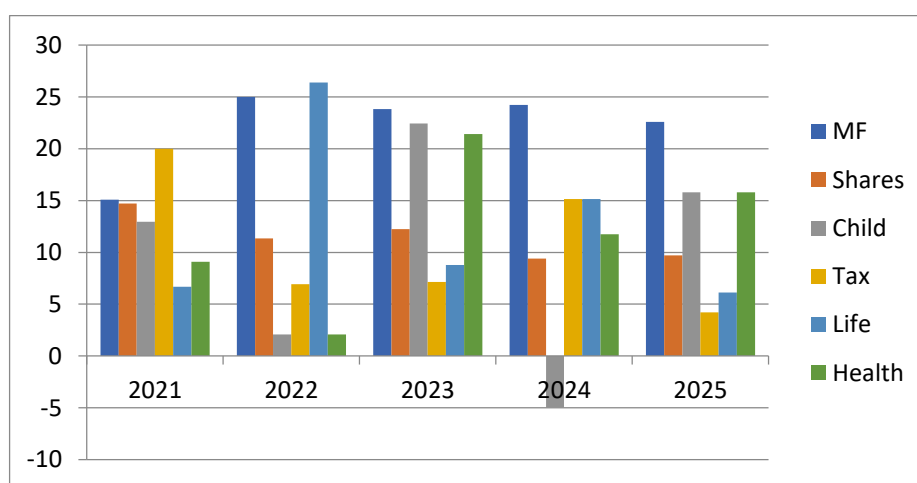
Trend analysis is a statistical technique that examines historical data over time to identify consistent patterns, directions, or changes (upward, downward, or flat). It helps businesses and investors forecast future performance by calculating percentage changes between periods.

$$\text{TREND\%} = \frac{\text{CURRENT VALUE} - \text{PREVIOUS VALUE}}{\text{PREVIOUS VALUE}} * 100$$

**B. TABLE**

Year	MF	Shares	Child	Tax	Life	Health
2021	15.07	1047.83	12.94	20.00	6.67	9.09
2022	25.00	11.36	2.08	6.94	26.39	2.08
2023	23.81	12.24	22.45	7.14	8.79	21.43
2024	24.23	9.39	-5.00	15.15	15.15	11.76
2025	22.60	9.70	15.79	4.21	6.14	15.79

**B.GRAPH**



**INTERPRETATION:**

The table and graph present the percentage distribution of financial allocations across six categories—MF, Shares, Child, Tax, Life, and Health—from the year 2021 to 2025. Mutual Funds show the highest and most stable performance, with returns peaking at 25.00% in 2022 and remaining above 22% in most years, indicating strong, consistent growth. Shares exhibit declining and volatile returns (14.7% to 9.70%), suggesting lower long term stability. The Child saving segment experiences sharp swings, including a -5.00% loss in 2024 and a rebound to 15.79% in 2025, reflecting unpredictability. Taxes saving returns fluctuate widely from 20.00% to 4.21%, implying instability linked to market or policy changes. Life insurance returns are erratic, spiking to 26.39% in 2022 then falling to 6.14% in 2025, showing inconsistent profitability. Health insurance returns rise steadily from 9.09% to 15.79% in 2025, indicating gradual growth. Overall, MF outperforms the other products in consistency and average return, while Shares and Child saving are more volatile.

**C. COMPARATIVE ANALYSIS:**

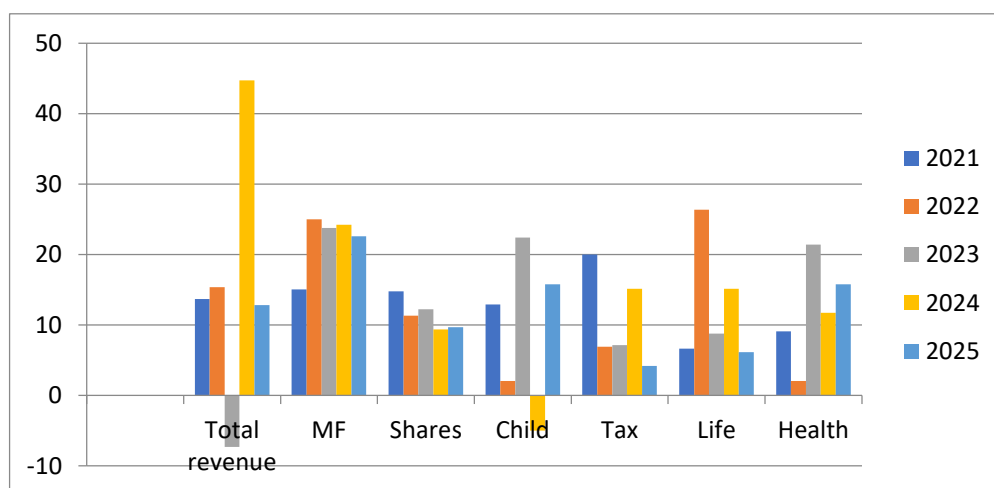
Comparative analysis is a systematic method of evaluating two or more items—such as products, financial data, or strategies—by identifying their similarities and differences to inform decision-making. It involves comparing metrics over time or against competitors to assess performance.

$$\text{GROWTH RATE} = \frac{\text{CURRENT YEAR REVENUE} - \text{PREVIOUS YEAR REVENUE}}{\text{PREVIOUS YEAR REVENUE}} * 100$$

C. TABLE

Category	2021 Growth(%)	2022 Growth(%)	2023 Growth(%)	2024 Growth(%)	2025 Growth(%)
Total revenue	13.68	15.37	-7.30	44.76	12.86
MF	15.07	25.00	23.81	24.23	22.60
Shares	14.78	11.36	12.24	9.39	9.70
Child	12.94	2.08	22.45	-5.00	15.79
Tax	20.00	6.94	7.14	15.15	4.21
Life	6.67	26.39	8.79	15.15	6.14
Health	9.09	2.08	21.43	11.76	15.79

C. GRAPH



INTERPRETATION:

Overall total revenue shows fluctuating growth, rising, from, 13.68% in 2021 to 15.37% in 2022, dipping to a negative -7.30% in 2023, then surging to 44.76% in 2024 before setting at 12.86% in 2025, indicating significant volatility with a strong rebound in 2024, the mutual fund category experiences steady growth, increasing from 15.07% in 2021 to a peak of 25% in 2022 and maintaining high levels thereafter, suggesting consistent performance. Shares are moderates fluctuations, starting at 14.78% in 2021, dropping to 11.36% in 2022, and stabilizing around 9-12% in later years, reflecting relative stability with a slight decline. The child category shows dramatic swings, rising from 12.94% in 2021 to 22.45% in 2023, then dropping to -5% in 2024 before recovering to 15.79 in 2025, indicating high variability. Tax growth is uneven, peaking at 20% in 2021, falling sharply to 6.94% in 2022, and then fluctuating through 2025. Life and health categories exhibit mixed trends, life grows from 6.67% in 2021 to 26.39 in 2022 and then moderates, while health jumps from 9.09% in 2021 to 21.43% in 2023, showing sector specific spikes in growth.

D. COMPOUND ANNUAL GROWTH RATE (CAGR):

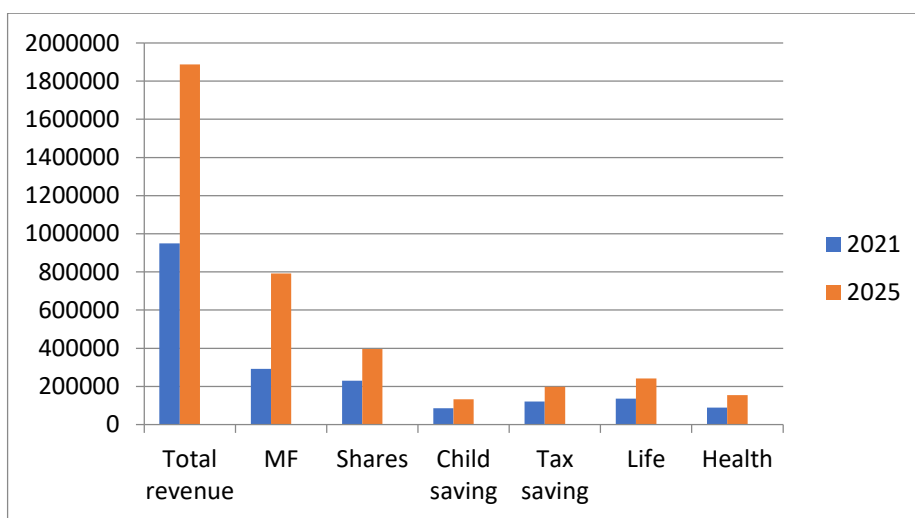
Compound Annual Growth Rate (CAGR) measures the mean annual growth rate of an investment or business metric over a specified period longer than one year, assuming the value compounded over time. Its smooth's out volatility to provide a steady, hypothetical annual return, making it ideal for comparing performance across different investments or time periods.

$$CAGR = \left( \frac{ENDING\ VALUE}{BEGINNING\ VALUE} \right)^{\frac{1}{n}} - 1 * 100$$

**D. TABLE**

Category	Beginning Value (2020)	Ending value (2025)	CAGR
Total revenue	950000	1887000	14.71
MF	292000	792000	22.09
Shares	230000	396000	11.49
Child saving	85000	132000	9.21
Tax saving	120000	198000	10.54
Life	135000	242000	12.40
Health	88000	154000	11.84

**D.GRAPH**



**INTERPRETATION:**

The table and graph shows the performance of six financial categories from 2020 to 2025. Total revenue rose from 950000 to 1887000, delivering a 14.71% CAGR, indicating overall business expansion. Mutual Funds (MF) grew from 292000 to 792000 with a 2% CAGR, reflecting strong investor preference for managed portfolios. Child saving and Tax saving both began at 850000 and 120000, ending at 132000 and 198000 respectively, each with a 9.21% CAGR, indicating steady niche interest driven by specific incentives. Life Insurance moved from 135000 to 242000 with a 12.40% CAGR, and Health Insurance rose from 80,000 to 154000 at 11.84% CAGR, both signaling growing risk protection awareness. Overall, MF outperformed other segments, driving the total revenue growth.

**Findings:**

- The Mutual Fund (MF) segment shows a declining percentage trend from 31.11 in 2021 to 22.60 in 2025, yet it achieves the highest compound annual growth rate of 22.09%, indicating strong long-term potential despite short-term downturns in the trend analysis.
- The Shares category exhibits fluctuating percentages with a dip in 2024 and a slight recovery in 2025, reflected in comparative growth spikes of 11.36% in 2022 and a moderate compound annual growth rate of 11.49%, suggesting volatility that needs stabilization strategies seen in the trend analysis.
- The Child metric displays sharp percentage swings, recording a negative growth of -5.00% in 2024 and rebounding to 15.79 in 2025, with a compound annual growth rate of 9.21%, revealing high variability in the trend analysis that requires focused management to smooth performance.
- The Tax metric peaks at 15.15% in 2024 then drops to 4.21% in 2025, showing changing dynamics in the comparative analysis and a compound annual growth rate of 12.40%, indicating the need for tax optimization to stabilize trends observed in the growth analysis.
- Total revenue expands from 950,000 in 2020 to 1,887,000 in 2025, achieving a compound annual growth rate of 14.71% and showing robust percentage growth of 44.76% in 2024, confirming strong overall expansion in the growth and trend analysis.

- The Health segment improves percentage-wise from 8.89 to 15.79, with strong comparative growth of 21.43% in 2023, suggesting effective management and growth potential highlighted by its positive trend in the performance analysis.
- The overall project performance mixes percentage changes, trend shifts, comparative growth patterns, and compound annual growth insights, indicating a need for balanced strategies that leverage high-growth segments (MF, revenue) while stabilizing volatile categories (Child, Shares) based on the integrated analysis.

### Suggestions:

- The company should focus on improving services with lower growth, such as Shares and Child Savings schemes, by introducing better investment plans and customer awareness programs.
- The management should promote tax saving, life insurance, and health insurance services more effectively, as these services show moderate growth and have potential to attract more customers.
- The company should continue strengthening high-growth areas like Mutual Funds, since the analysis indicates consistent growth and higher contribution to total revenue.
- The organization should expand its customer base through digital platforms and effective marketing strategies to maintain steady growth in financial services.
- The company should regularly evaluate its financial performance using tools like percentage analysis, trend analysis, comparative analysis, and CAGR to identify opportunities and improve decision-making.

### Conclusion:

The study shows that the company experienced overall growth from 2021 to 2025. Mutual Funds and recorded strong growth, while some services showed moderate performance. By improving weaker areas and strengthening high-growth services, the company can achieve better financial performance and sustainable growth in the future.

### References:

- King, Lopes, Srivastav & Williams (2021): Impact of FinTech development on the performance and stability of the banking sector. The study found that financial technology growth improves banking profitability, efficiency, and service delivery.
- Klein & Weill (2022): Analyzed the relationship between financial technology adoption and banking profitability. The study concluded that fintech adoption improves banking profitability and reduces operational costs.
- [www.google.com](http://www.google.com)
- <http://www.vgaint.com>