

Hinduja Leyland Finance Limited

Unlisted Share Financial Report

Company Overview

Hinduja Leyland Finance, part of the Hinduja Group, is a vehicle financing NBFC providing commercial vehicle, passenger vehicle, and used vehicle loans.

Market Snapshot

CURRENT PRICE / SHARE Rs 249.9	MARKET CAP 13.63K Cr	P/E RATIO 16.62	P/B RATIO 1.48
BOOK VALUE / SHARE Rs 159.66	FACE VALUE Rs 10	DEBT TO EQUITY 4.91	RETURN ON EQUITY 14%
LOT SIZE 1,000 shares	TOTAL SHARES 54,52,44,490		

Prices are indicative over-the-counter levels as of 07 July 2026. Actual deal prices may vary.

Corporate Details

ISIN	INE146O01014
CIN	U65993TN2008PLC069837
PAN	AACCH1807P
Registrar (RTA)	KFin Technologies
Depository	NSDL & CDSL
Sector	Financial Services
Industry	Vehicle Finance

Income Statement (Rs Crore)

Particulars	2022	2023	2024	2025
Interest Earned	2,780	3,113	4,010	5,364
Other Income	319	388	649	917
Interest Expended	1,534	1,721	2,561	3,540
Operating Expenses	369	456	632	1,043
Provisions and contingencies	747	646	572	652
Profit After Tax	341	489	636	774
EPS	Rs 7.26	Rs 9.14	Rs 11.88	Rs 14.2
Gross NPA	4.2	4.87	4.3	3.63
Net NPA	2.8	3.34	2.7	2.13

Balance Sheet - Assets (Rs Crore)

Particulars	2022	2023	2024	2025
Fixed Assets	84	106	358	535
Cash and Balances	850	1,266	3,211	3,683
Investments	1,191	1,828	1,921	3,254
Advances	21,766	28,415	38,463	47,854
Other Assets	585	804.02	924.16	1,206
Total Assets	24,476	32,419.02	44,877.16	56,532

Balance Sheet - Liabilities (Rs Crore)

Particulars	2022	2023	2024	2025
Share Capital	469.89	535.02	535.16	545.24
Face Value	Rs 10	Rs 10	Rs 10	Rs 10
Reserves	3,633	5,063	6,275	8,150
Borrowings	18,335	24,891	35,029	42,661
Deposits	0	0	0	0
Other Liabilities	2,038.11	1,930	3,038	5,175.76
Total Liabilities	24,476	32,419.02	44,877.16	56,532

Cash Flow Statement (Rs Crore)

Particulars	2022	2023	2024	2025
PBT (%)	449%	652%	841%	1,040%
Operating Profit Before Working Capital	-865	-348	-426	-598
Term Deposit	0	0	0	0
Change in Investment	0	0	0	0
Change in Advances	-777	-7,139	-9,721	-8,631
Change in Deposit	0	0	0	0
Other Changes	1,344	1,190	1,598	1,846
Working Capital Change	567	-5,949	-8,123	-6,785
Cash Generated From Operations	-298	-6,297	-8,549	-7,383
Tax	-108	-124	-185	-164
Cash Flow From Operations	-190	-6,173	-8,364	-7,219
Purchase of PPE	-3	-16	-269	-212
Sale of PPE	0	0	0	0.3
Purchase of Investment	0	-849	-537	-2,481
Sale of investments	0	34	385	1,143
Others	45	0	2	-186.3
Cash flow from Investment	42	-831	-419	-1,736
Proceeds from Borrowing	-7,467	13,309	20,208	21,071
Repayment of Borrowing	7,198	-6,966	-9,561	-10,608
Dividend	0	0	0	0
Proceeds from Equity	0.48	11.25	0.8	200.59
Others From Financing	408.52	886	0	-1,435.59
Cash Flow from Financing	140	7,240.25	10,647.8	9,228
Net Cash Generated	-8	236.25	1,864.8	273
Cash at the Start	819	810	1,045	2,909
Cash at the End	811	1,046.25	2,909.8	3,182
Peers	-	-	-	-
Hinduja Leyland Finance	6,134	774	62,000	-
Capri Global	3,248	479	22,857	-
Poonawalla Fincorp	4,190	-	35,631	-

Key Ratios

Particulars	2022	2023	2024	2025
Advances	21,766	28,415	38,463	47,854
Book Value	87.32	104.63	127.25	159.48
P / B	2.5	2.68	2.2	1.37
ROE (%)	8.31%	8.74%	9.34%	8.9%

Source: Compiled by Neoma Capital research. Data as of FY2025. Figures may be restated in subsequent filings.