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HINDUJA LEYLAND FINANCE

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Financial Services | NBFC

Hinduja Leyland Finance (HLF) is a leading Indian NBFC that provides a wide range of vehicle and asset financing, focusing on commercial vehicles, cars, tractors, and construction equipment, alongside housing finance and loans against property.

Market Cap	FY26 Total Income	FY26 PAT	PE Ratio	PB Ratio
₹13,000 Crore	₹8,125.34 Crore	₹871.13 Crore	14.92	1.7

Key Highlights

- ₹75,000 Crore+ AUM with a nationwide branch network, providing strong scale and operating leverage.
- Diversified lending across commercial vehicles, SME loans, LAP, affordable housing, and two-wheelers, reducing concentration risk.
- Backed by the Hinduja Group, offering strong customer access, dealer network, brand recognition, and funding support.

Key Risks

- High exposure to vehicle finance makes the business sensitive to economic cycles, freight demand, and infrastructure activity.
- Strong dependence on Ashok Leyland for ownership support and credit profile.
- Profitability remains modest, with higher credit costs putting pressure on margins and returns.

5Y Financial Performance

