

February 10, 2021

To

BSE Limited Department of Corporate Services Listing Department P J Towers, Dalal Street, Mumbai – 400001 <i>Scrip Code: 535648</i>	National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot no. C/1, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400051 <i>Scrip Symbol: JUSTDIAL</i>	Metropolitan Stock Exchange of India Limited 4 th Floor, Vibgyor Towers, Plot No. C 62, G Block, Opp. Trident Hotel, Bandra Kurla Complex, Bandra (East), Mumbai – 400098 <i>Scrip Symbol: JUSTDIAL</i>
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Dear Sir/Madam,

Sub.: Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Intimation of Investor Calls

In accordance with the provisions of the Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to inform that the representative(s) of the Company shall attend investors meeting viz. – “Edelweiss India e-Conference 2021 – India 2025: The New Order” on Thursday, February 11, 2021 organised by Edelweiss..

The Schedule may undergo change due to exigencies on part of Investor/Company.

List of participants and copy of presentation to be shared with investors are enclosed.

This is for your information and records please.

Thanking You,

Yours truly,

For Just Dial Limited

Manan Udani
Company Secretary

Encl: As above

Just Dial Limited

CIN: L74140MH1993PLC150054

Registered & Corporate Office : Palm Court Building M, 501/B, 5th Floor, New Link Road, Besides Goregaon Sports Complex, Malad West, Mumbai - 400064

Tel. : 022-28884060 / 66976666 • Fax : 022-28823789

Mumbai, Delhi, Kolkata, Chennai, Bangalore, Pune, Hyderabad, Ahmedabad, Coimbatore, Jaipur and Chandigarh

☎ 088888-88888 | www.justdial.com

Just Dial Limited – Investors Meeting – February 11, 2021

Sr. No	Name of the Participants
1	Alchemy Capital Management Pvt. Ltd.
2	Amiral Gestion
3	APAH Capital
4	Ashmore UK
5	Bajaj Allianz Life Insurance Company Ltd.
6	Baroda Mutual Fund
7	Birla Sun Life Insurance Company Ltd
8	Canara HSBC Life Insurance
9	Elephant Asset Management
10	Equentis Advisors
11	GF Halo Global
12	Habrok Capital Management LLP
13	Helios Capital Management Pte Ltd.
14	Hornbill Capital
15	ICICI Bank Limited
16	ITI MF
17	Kalidas Capital
18	Karma Capital Management LLC
19	Kotak Offshore
20	Lacuna GmbH
21	Mirae Asset Management (India) Pvt. Ltd.
22	New Horizon Investments
23	Oneup Finance
24	Steinberg Asset Management
25	Subhkam Ventures
26	V.E.C Alternative Investment Fund
27	Vishuddha Capital
28	William Blair and Company

CORPORATE PRESENTATION

January 2021



DISCLAIMER

This Presentation has been prepared by Just Dial Limited (“Just Dial”) for investors, shareholders, analysts and other relevant stakeholders, solely for informational purposes. The information set out in this Presentation, including business overview, traffic related numbers, products related information, historical financial performance and any forecasts should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities or other financial products. Before acting on any information, you should consider the appropriateness of the information having regard to these matters, any relevant offer document and in particular, you should seek independent financial advice.

This presentation may contain forecasts/ forward looking statements based on facts, expectations, and/or past figures relating to the business, financial performance and results of the Company. As with all forward-looking statements, forecasts are connected with known and unknown risks, uncertainties and other factors that may cause the actual results to deviate significantly from the forecast. Readers are cautioned not to place undue reliance on these forward looking statements. Forecasts prepared by the third parties, or data or evaluations used by third parties and mentioned in this communication, may be inappropriate, incomplete, or falsified. Neither the Company or any of its subsidiaries or any of its Directors, officers or employees thereof, provide any assurance that the assumptions underlying such forward-looking statements are fully free from errors nor do any of them accept any responsibility for the future accuracy of the opinions expressed in the Presentation or the actual occurrence of the forecasted developments. Neither the Company nor its directors or officers assumes any obligation to update any forward - looking statements or to confirm these forward-looking statements to the Company's actual results.

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Any information provided in this presentation is subject to change without notice.

Q3 FY21 means the period Oct 1, 2020 to Dec 31, 2020

FY21 or FY 20-21 or FY 2021 means the Financial Year starting Apr 1, 2020 and ending Mar 31, 2021

COVID-19 IMPACT & RESPONSE

- ❑ As a result of lockdown imposed by the Government in March 2020 owing to COVID-19, the Company moved to Work-from-Home (WFH) for all employees. Post lockdown relaxations, Company has opened its offices across India in line with Government's directives issued from time to time.
- ❑ To optimize discretionary costs, Company had curtailed its advertising spends (both digital and non-digital) from April 2020. Majority of traffic is presently coming organically (without advertising). For 1Q FY21, 2Q FY21 and 3Q FY21, we had 100 million (declined 35.9% YoY), 130.6 million (declined 19% YoY) and 132.6 million (declined 15.6% YoY) quarterly unique visitors, respectively. Organic traffic has recovered steadily from COVID-19 impact and advertising spends are gradually resuming.
- ❑ With lockdown easing and impact of COVID-19 abating, monetization has been on an improving trajectory. 3Q FY21 Collections grew 22% QoQ (down 13.6% YoY). Consequently, deferred revenue witnessed 9.2% QoQ increase to Rs 3.05 billion, as on 31 Dec 2020. Overall, monthly monetization currently stands at ~80% of pre-COVID levels which is reasonably healthy considering the severe impact COVID-19 has had on SMEs.
- ❑ While prioritizing safety and well-being of its employees, the Company is extensively leveraging technology for its operations. While the Company has a strong Balance Sheet and robust cash position, the Company is re-evaluating and optimizing all costs (despite ~30% YoY decline in revenue for 9M FY20, adjusted EBITDA margin of 29.9% delivered) and focusing even more on automated processes to enable it to emerge stronger from the impact of COVID-19.



BUSINESS OVERVIEW



COMPANY OVERVIEW

Justdial's services connect sellers of products & services with potential buyers/ users



High user engagement, 114.7 million ratings & reviews



132.6 million quarterly unique visitors in Q3-FY21



Database of 30.2 million listings



Scalable and profitable business model



453,800 active paid campaigns



Figures as on Dec 31, 2020

KEY STRENGTHS

- ❑ First Mover Advantage in Indian Local Search Market
- ❑ Strong Brand Recognition with 132.6 million unique quarterly visitors^ in Q3 FY21 (130.6 million in Q2 FY21)
- ❑ Comprehensive database of 30.2 million listings
- ❑ Attractive Value Proposition For Local SMEs
- ❑ Experience and Expertise in Local Indian Market
- ❑ Advanced and Scalable Technology Platform
- ❑ Efficient & Profitable Business Model
- ❑ Strong & Experienced Management Team
- ❑ Strong Financial Profile, Prepaid Model

^ Unique visitors are aggregated across various mediums – Voice, Desktop/ PC, Mobile; these may not necessarily be mutually exclusive



NATIONWIDE PRESENCE



Nationwide coverage, branches in 11 cities across India



Corporate Headquarters in Mumbai, Technology operations and R&D division in Bengaluru



3,429 employees in tele-sales, 5,060 feet-on-street salesforce




On-the-ground presence in 250+ cities pan India, covering 11,000+ pin codes

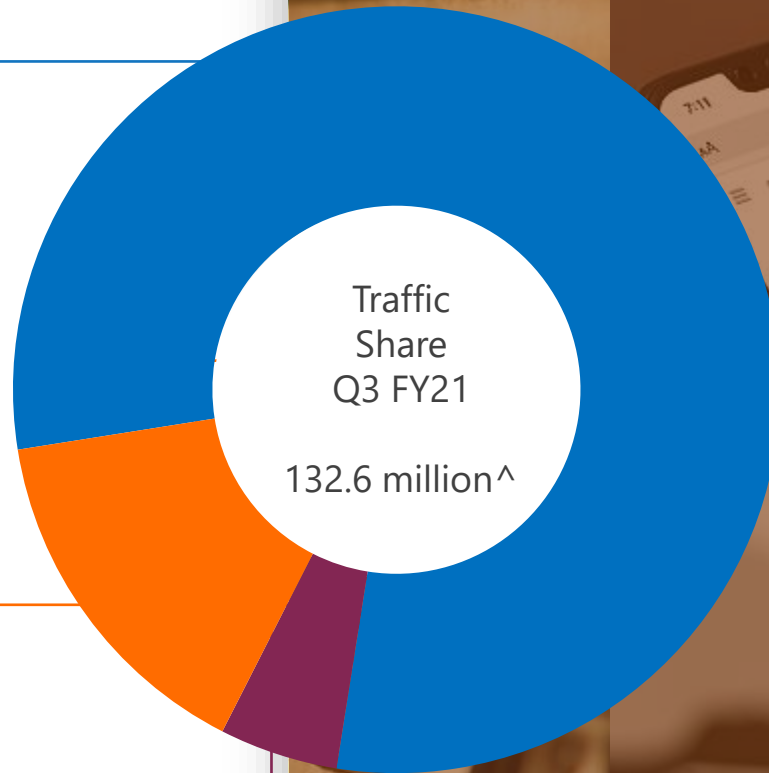


PLATFORMS

 **81.7%**
MOBILE
Mobile Site & Apps

 **13.5%**
DESKTOP/ PC
www.justdial.com

 **4.8%**
VOICE
88888-88888



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MOBILE



Android & iOS Apps

Predictive Auto-Suggest

Company, Category, Product Search

Map View of Category Search

Location Detection

Voice Search

App Notifications

JD Pay

JD Social

Maps & directions

Location-based search service

Ratings & Reviews

Friends' Ratings

Favorites

Search Plus



WEBSITE

Predictive Auto-Suggest

Company, Category, Product Search

Location Detection

Maps & directions

Operating hours

Business logos

Pictures & videos

Ratings & reviews

Friends' Ratings

Favorites

Search Plus

Popular Category Searches



VOICE

 888888-888888

Operator-assisted Hotline Number

One number across India

24 Hours a day x 7 Days a week

Multi-lingual support

Zero-ring Pickup

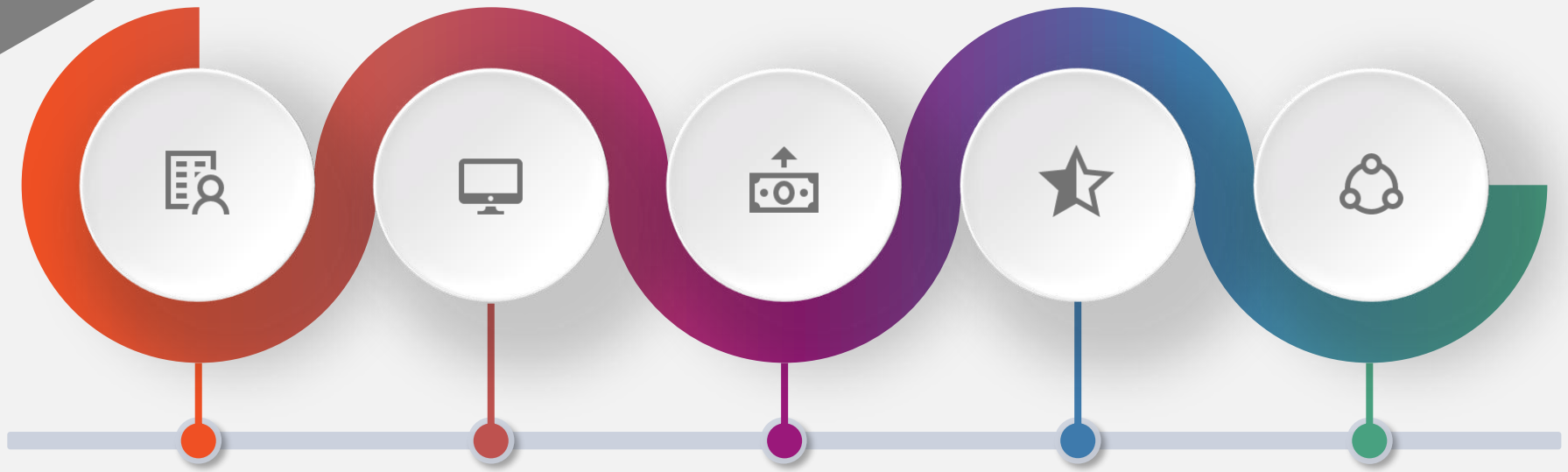
Personalized Greeting

Multiple queries in one call

Instant Email & SMS



VALUE PROPOSITION FOR SMEs



LISTING

Every SME should be listed on Justdial - India's leading local search engine & online marketplace

OWN WEBSITE

Justdial can create websites for SMEs instantly, which are mobile-ready, dynamic & have transactional capabilities

PAYMENTS

SMEs can accept digital payments from their customers - via JD Pay, an online payment mechanism

RATINGS

Ratings are key to users' decision-making, JD Ratings tool helps SMEs gather more ratings & reviews

REACH

JD Social, a social media platform with curated content, provides great visibility to businesses rated by users

USER ENGAGEMENT



114.7 million Ratings & Reviews

Mobile-verified, unbiased ratings

Friends' Ratings

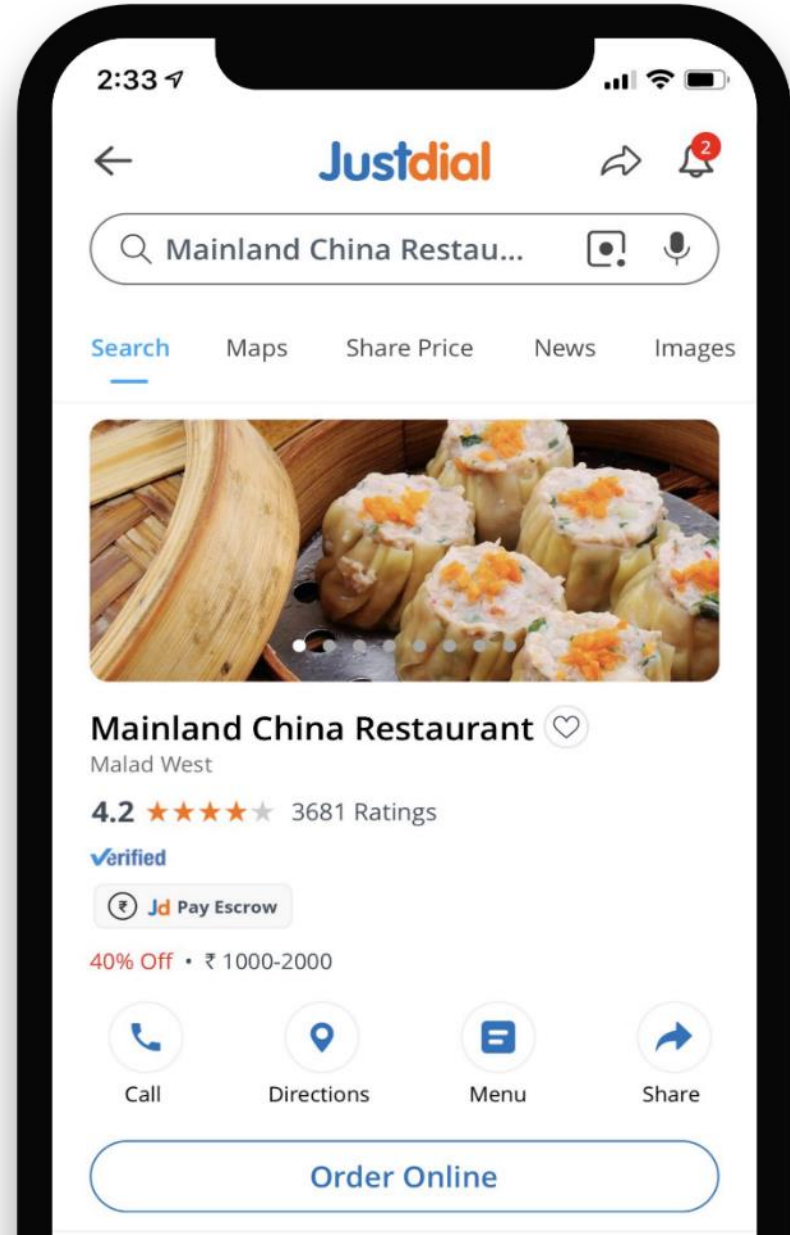
10-Point Rating Scale

Facebook & Twitter-shareable

Photos Upload with Review

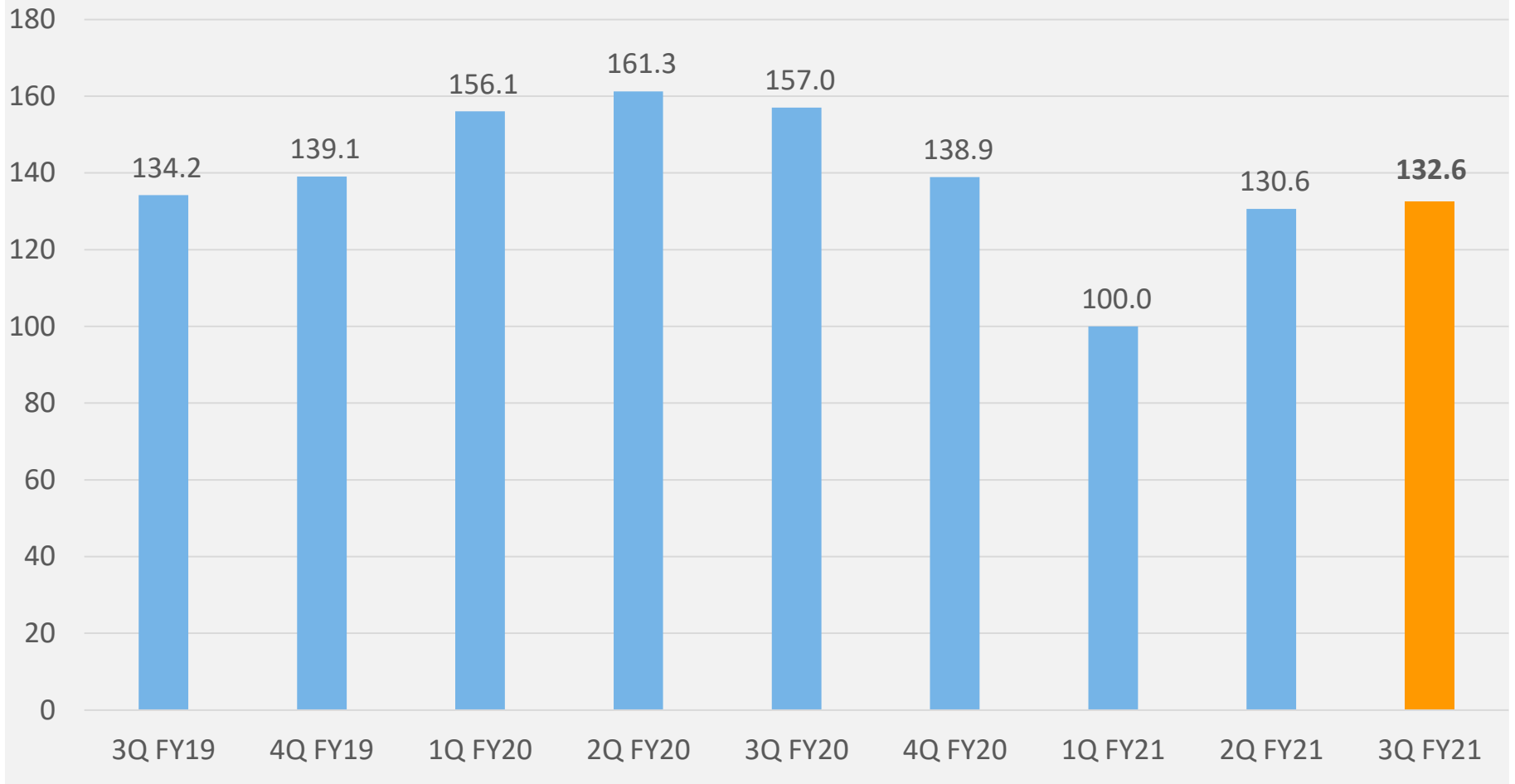
Ratings shared on JD Social

Robust Audit Mechanism



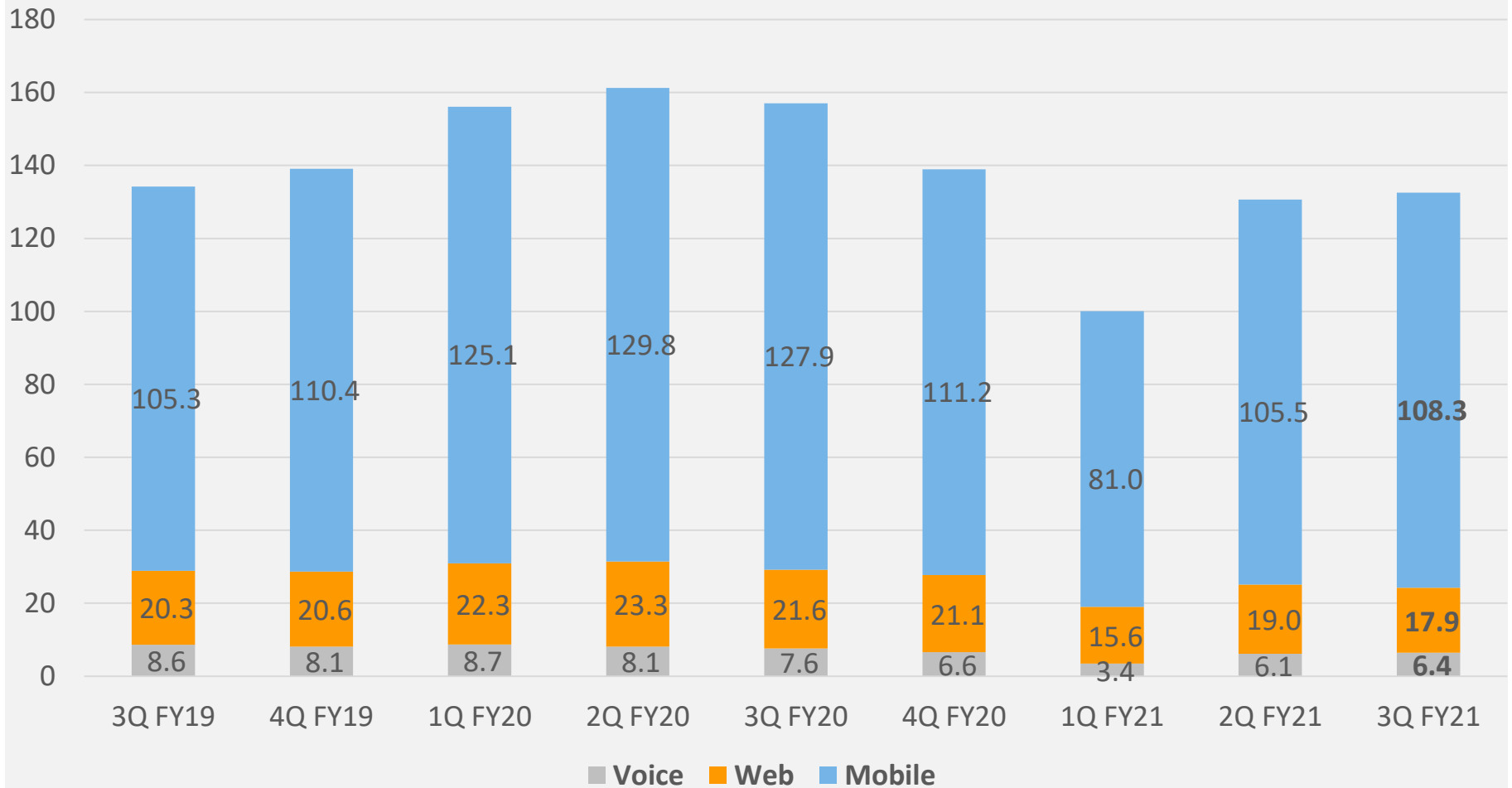
TRAFFIC / VISITORS

Quarterly Unique Visitors (million)



TRAFFIC / VISITORS

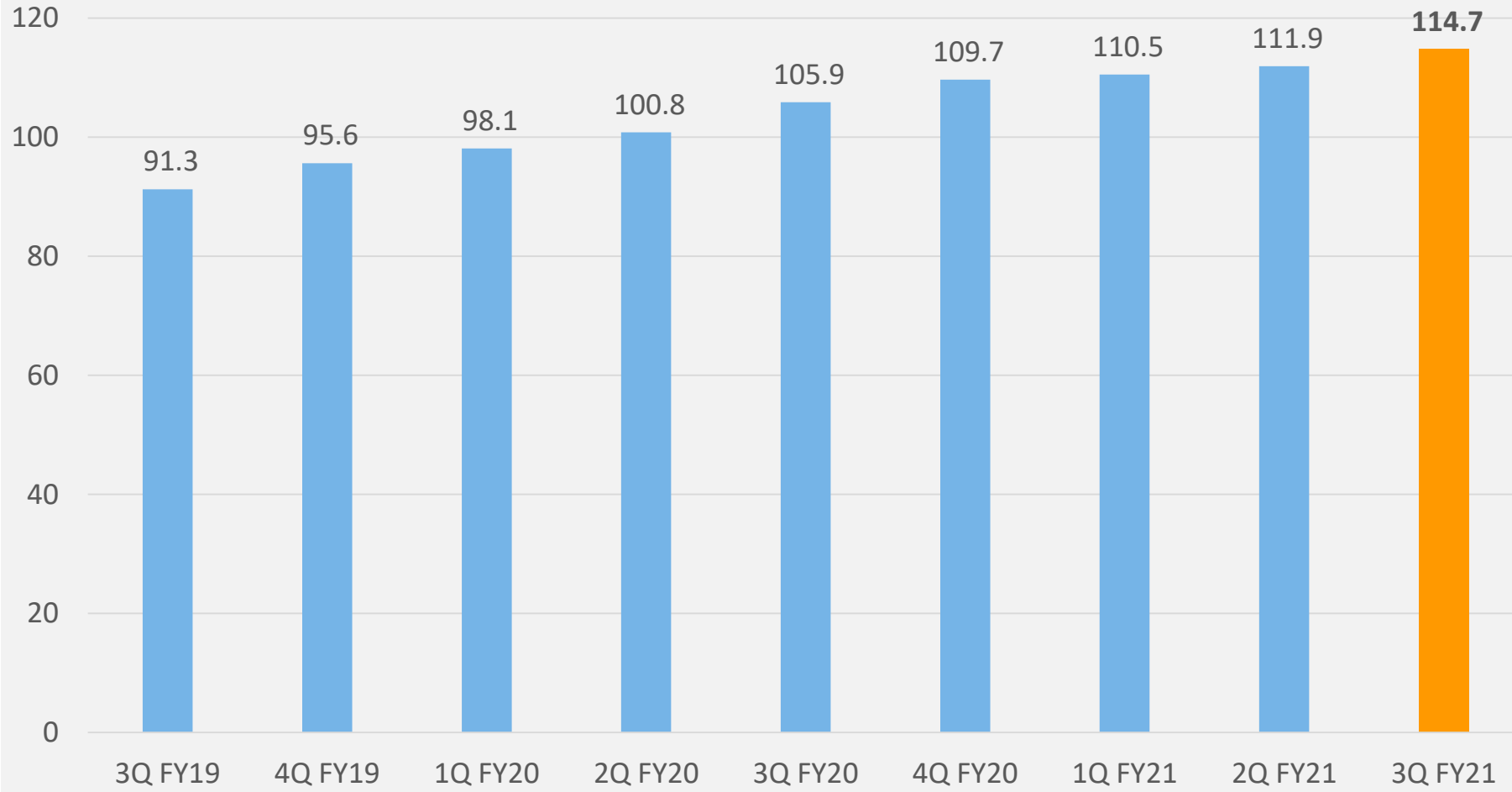
Quarterly Unique Visitors split (million)



Unique visitors are aggregated across various mediums – Voice, Desktop/ PC, Mobile; these may not necessarily be mutually exclusive

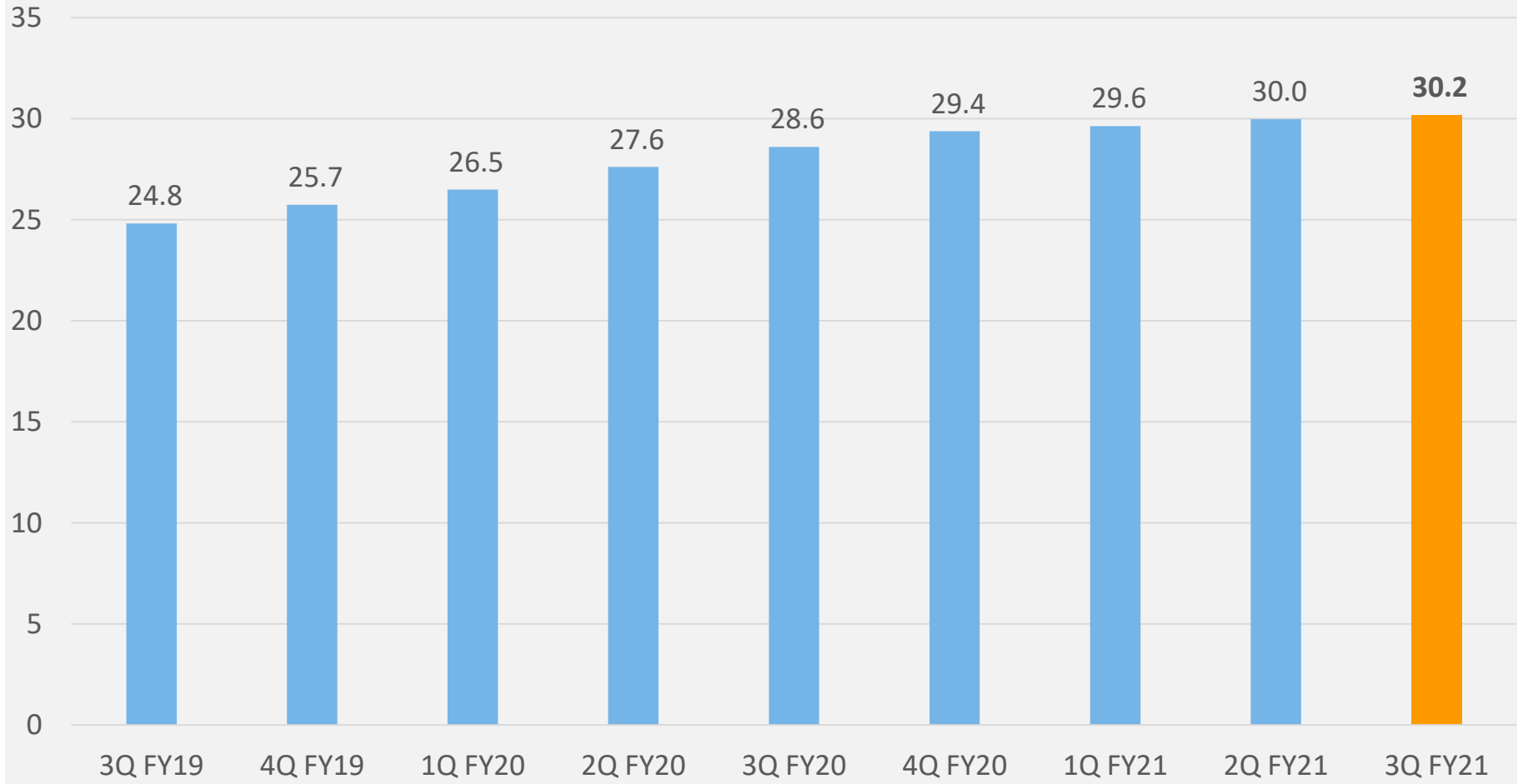
USER ENGAGEMENT

Ratings & Reviews (million)



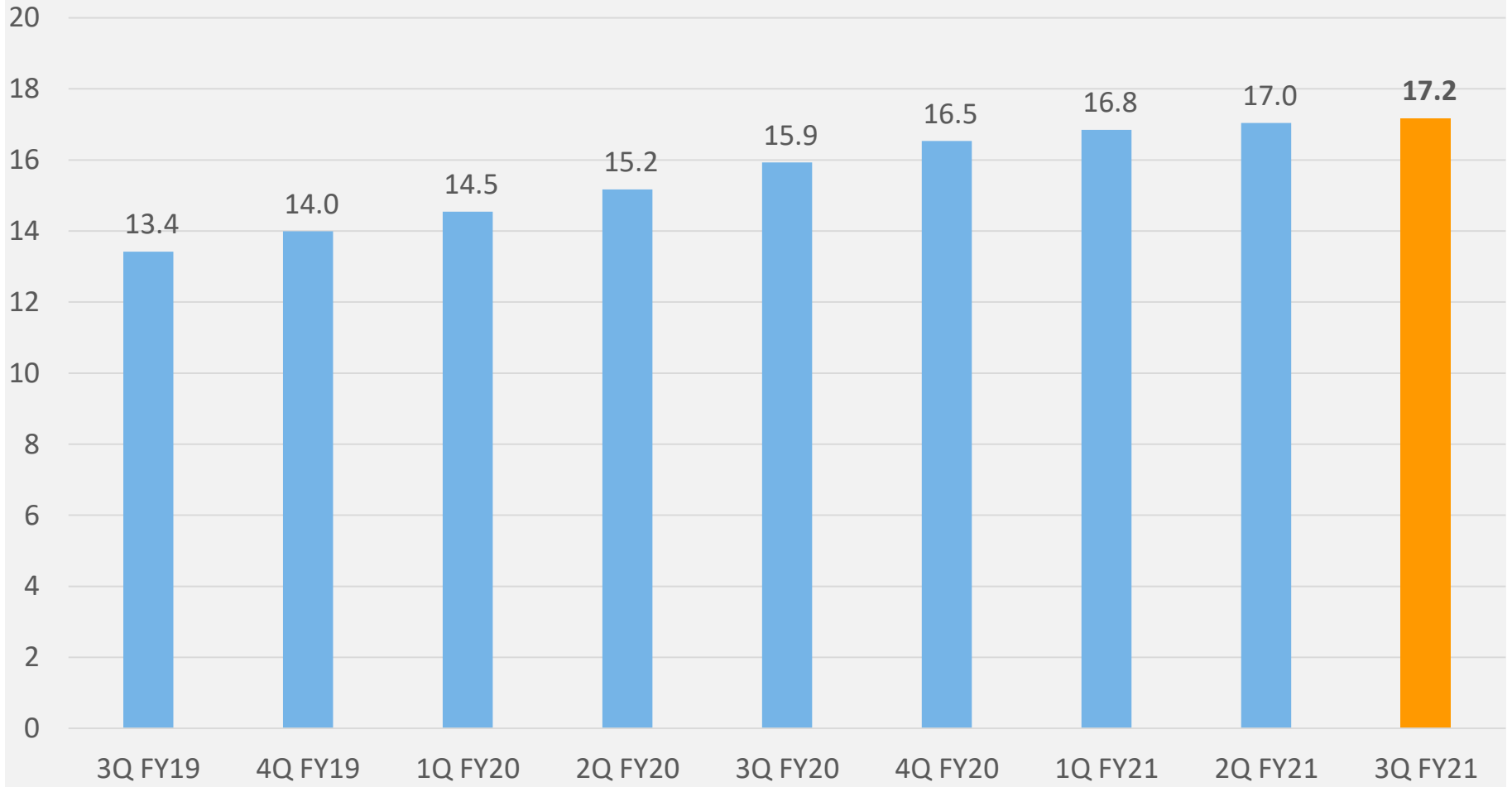
DATA ENRICHMENT

Active Listings - period end (million)



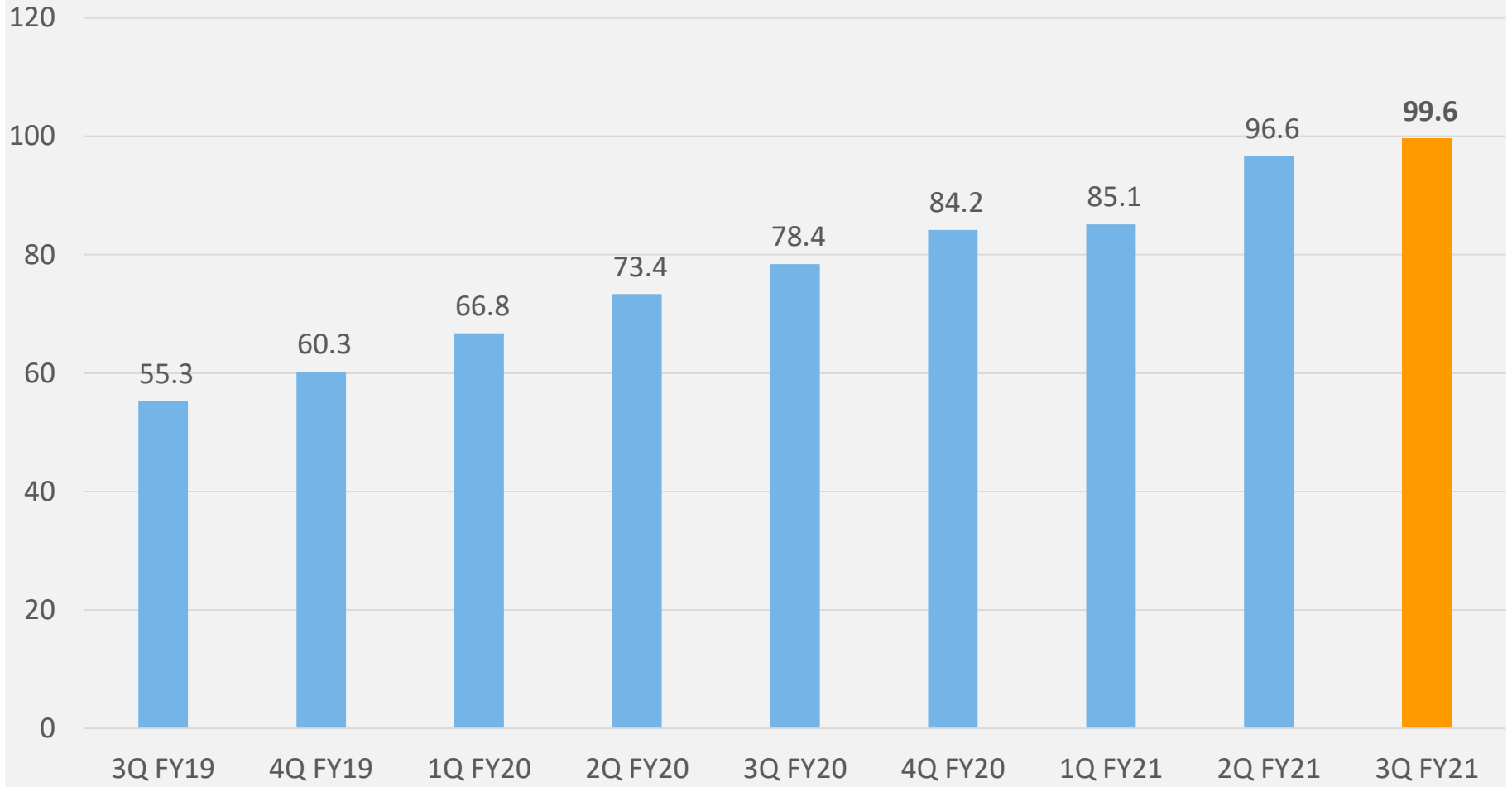
DATA ENRICHMENT

Listings with Geocodes (million)



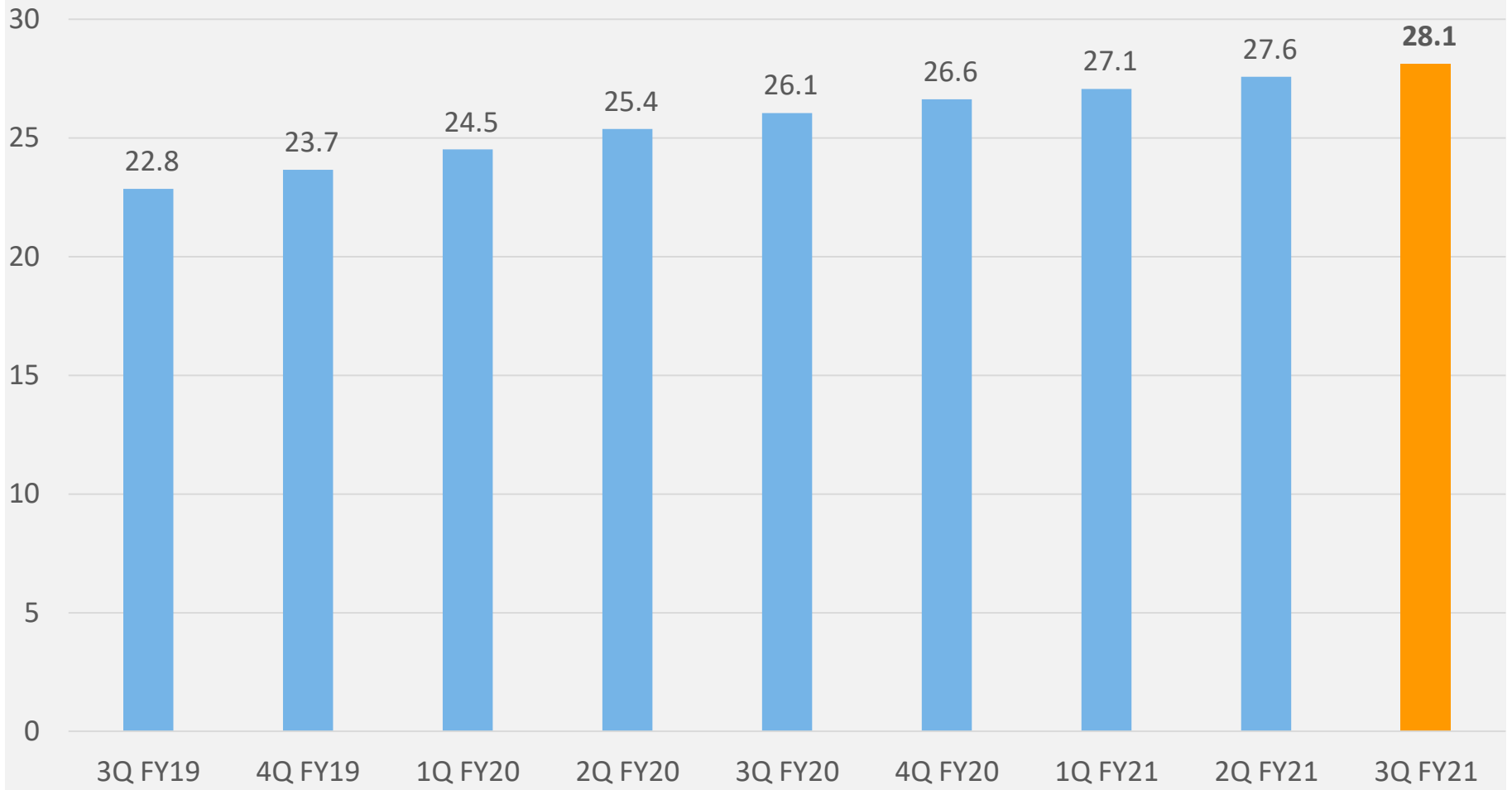
DATA ENRICHMENT

Images in Active Listings (million)



MOBILE APPS

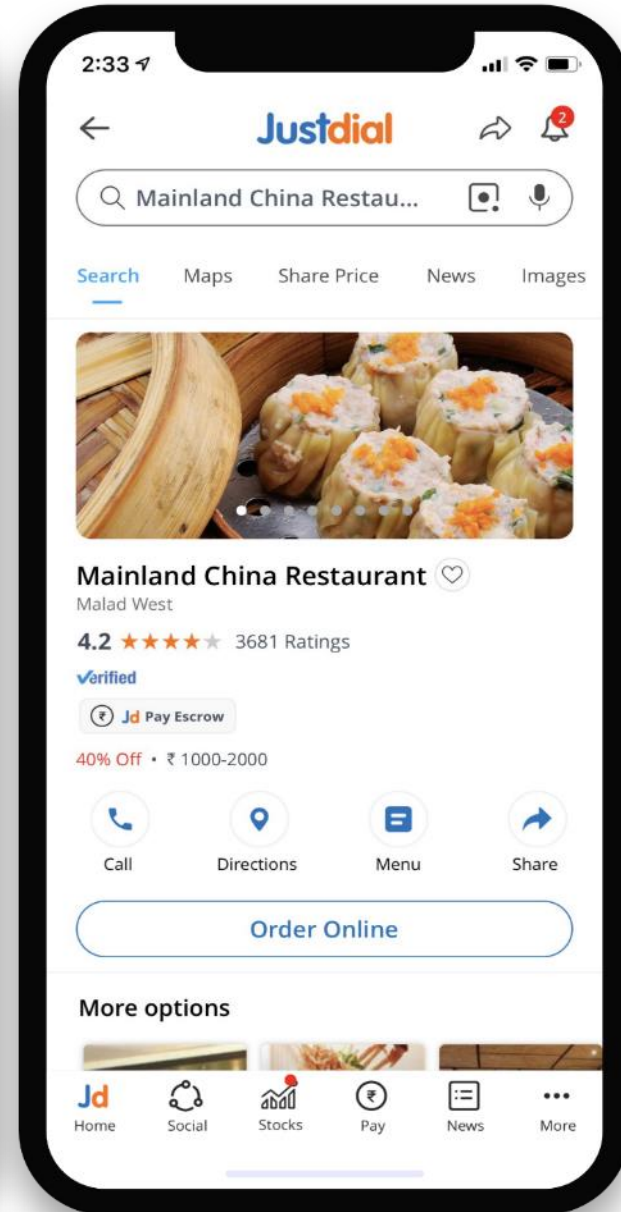
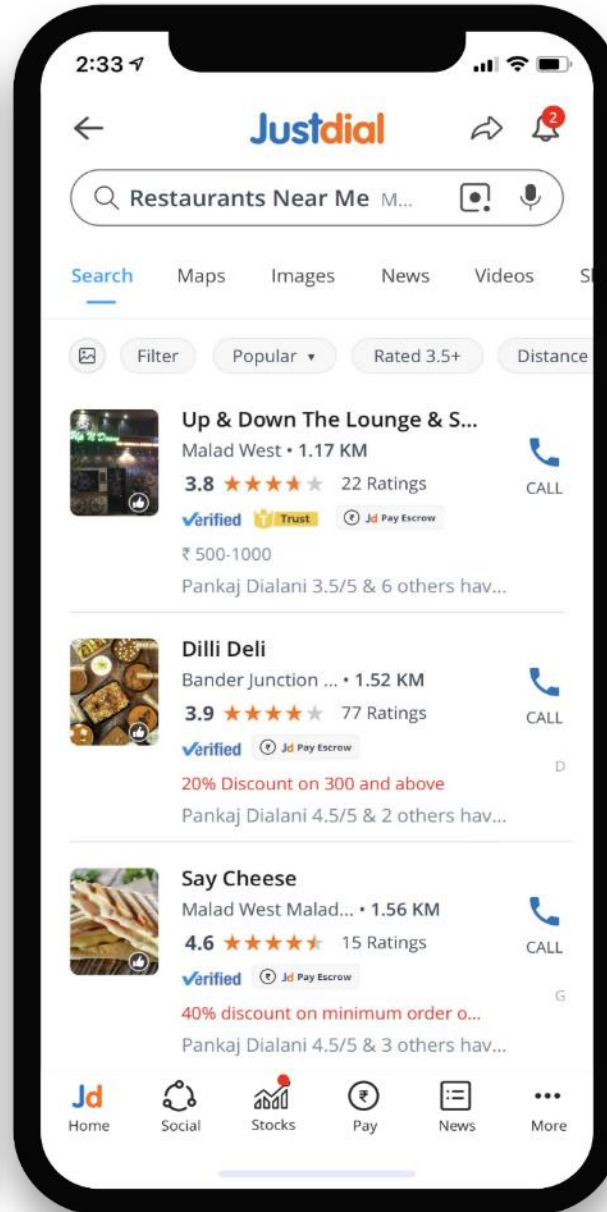
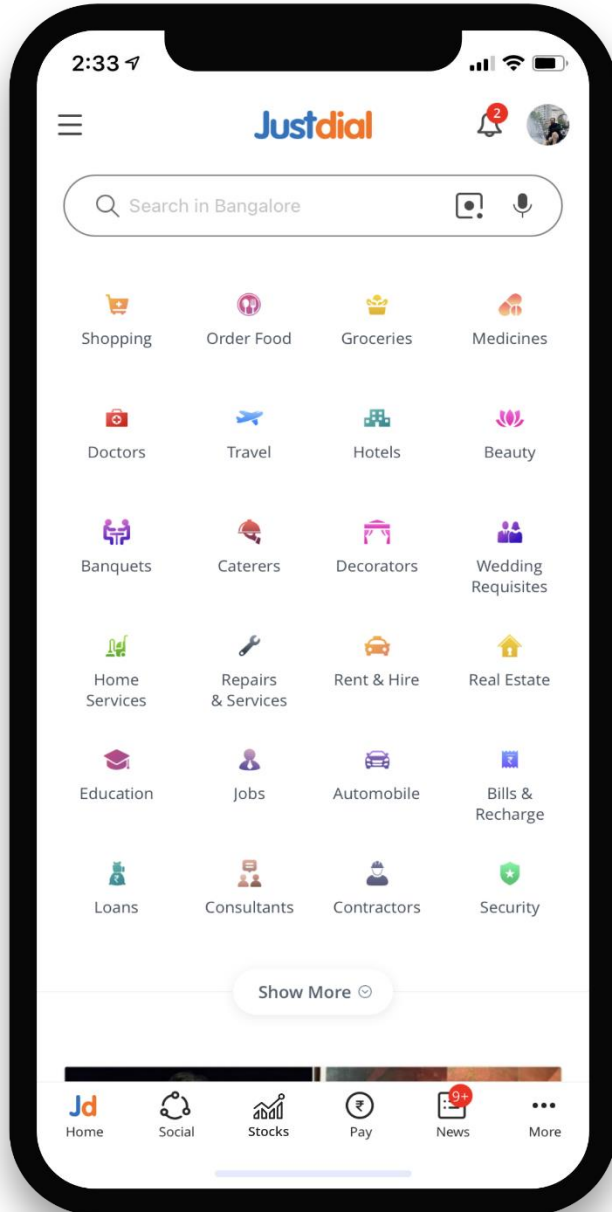
Cumulative App Downloads (million)

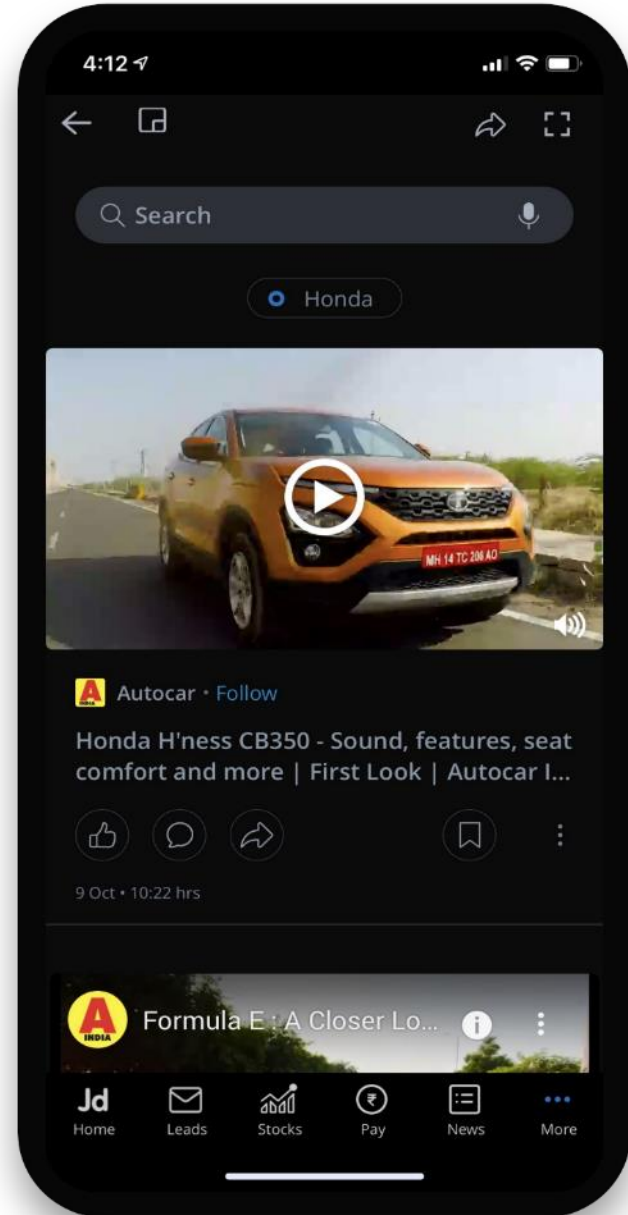
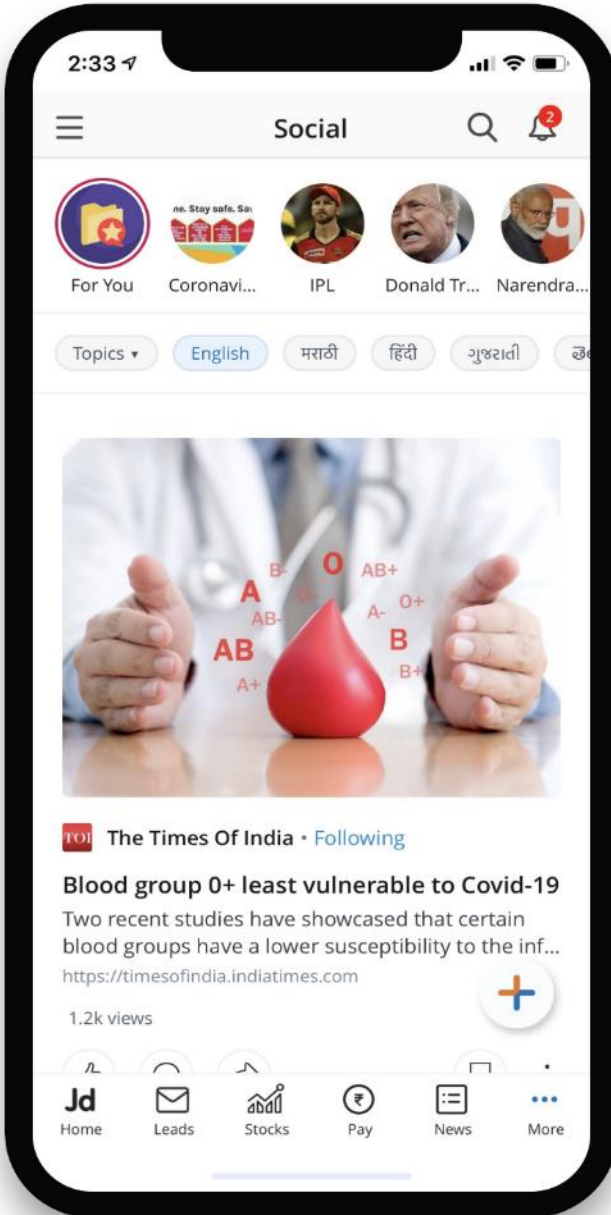




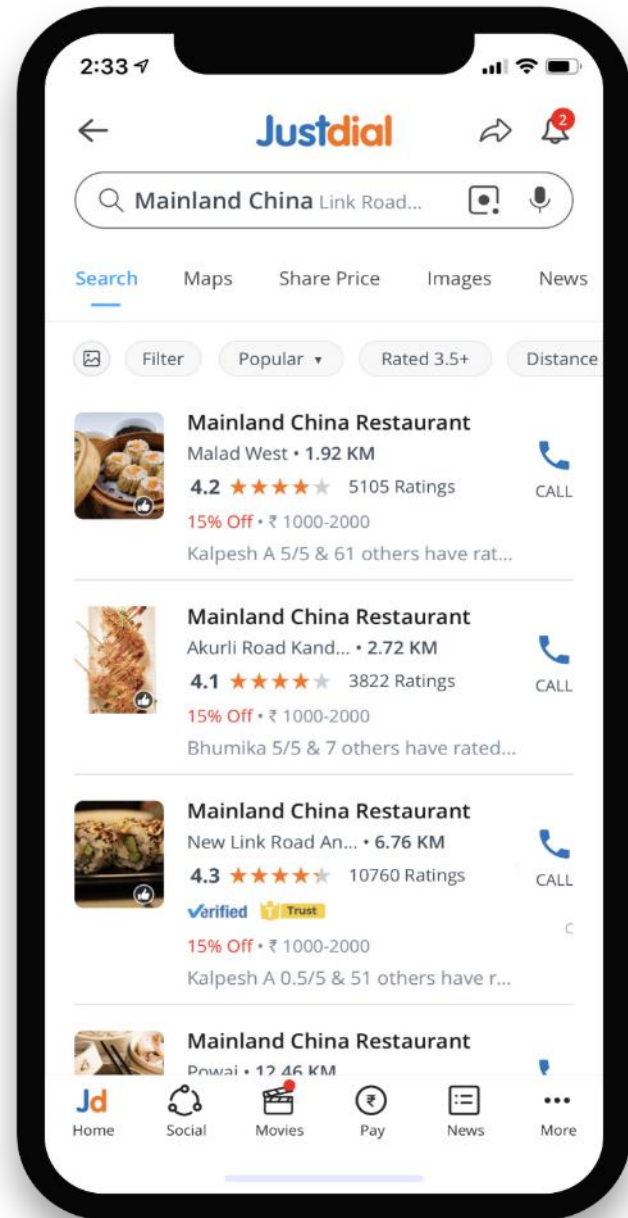
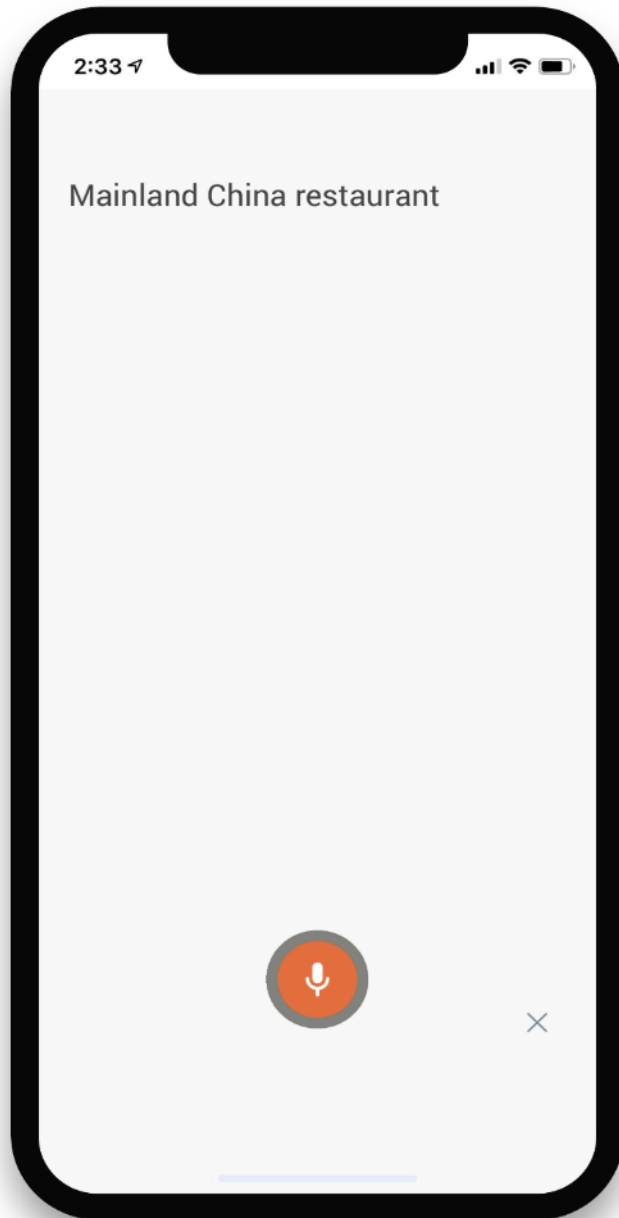
PRODUCT OVERVIEW

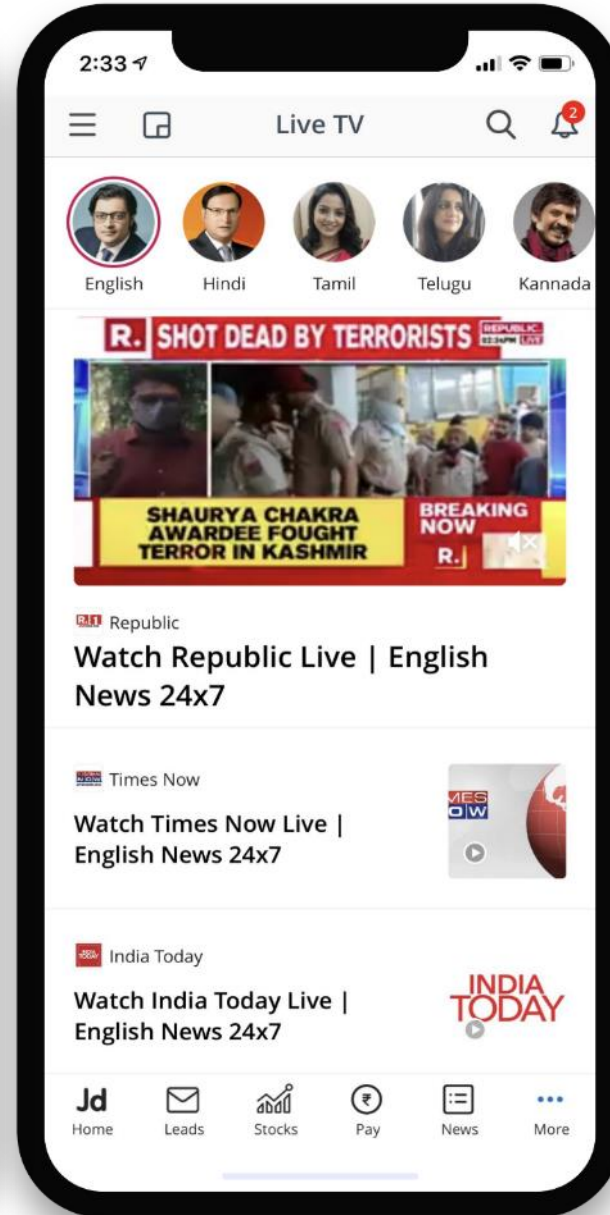
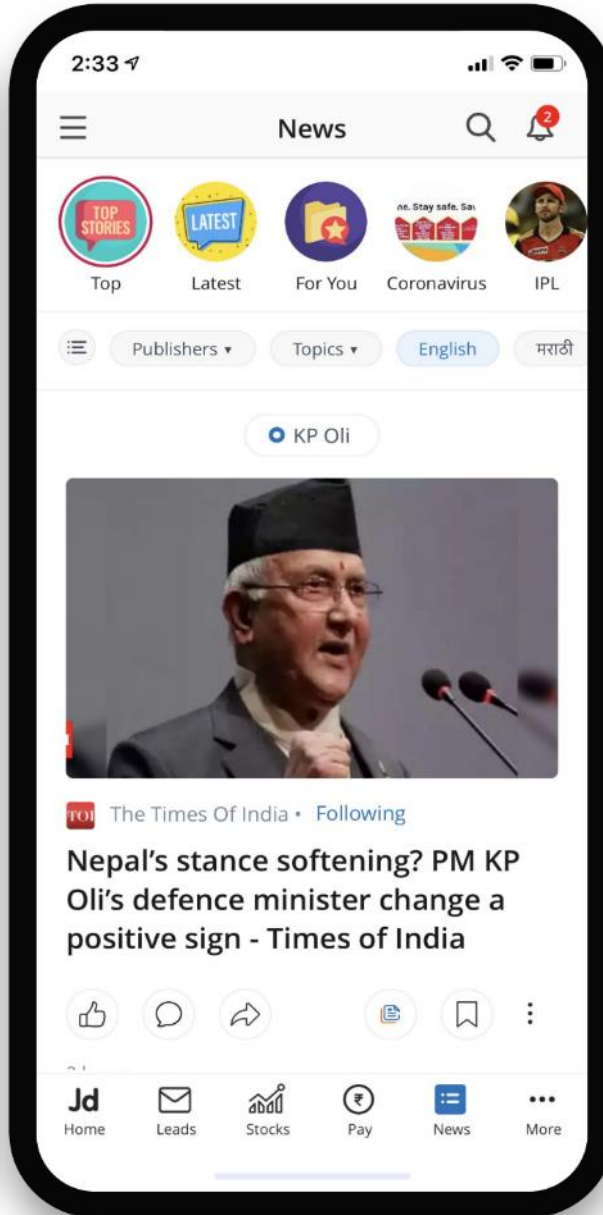
JD - MOBILE



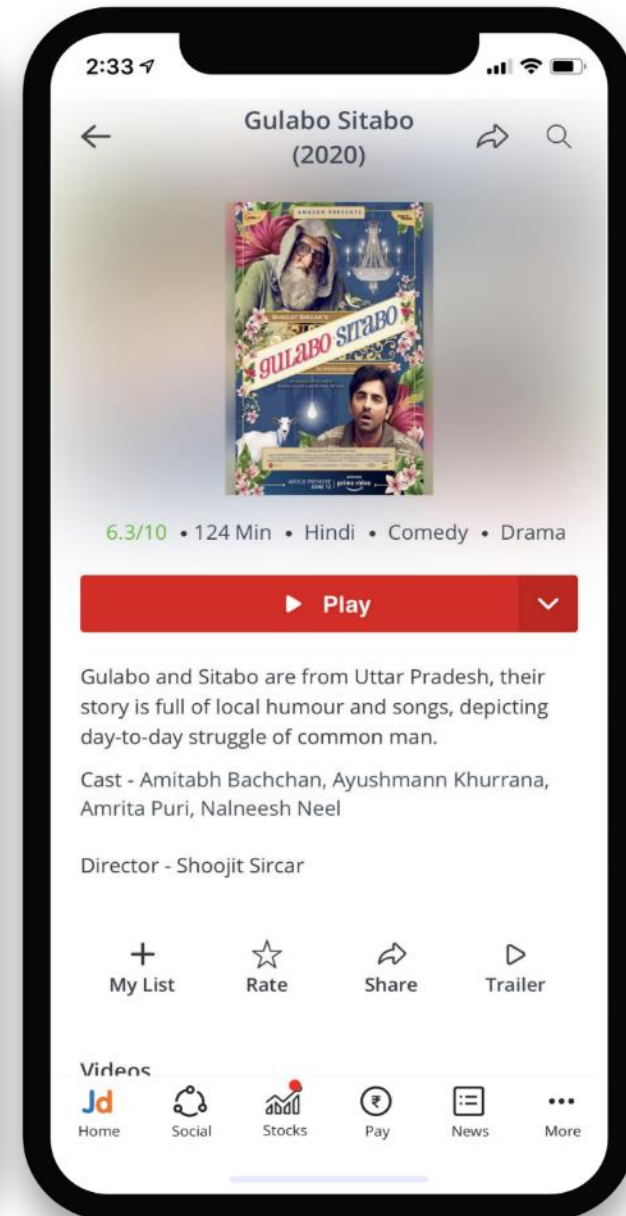
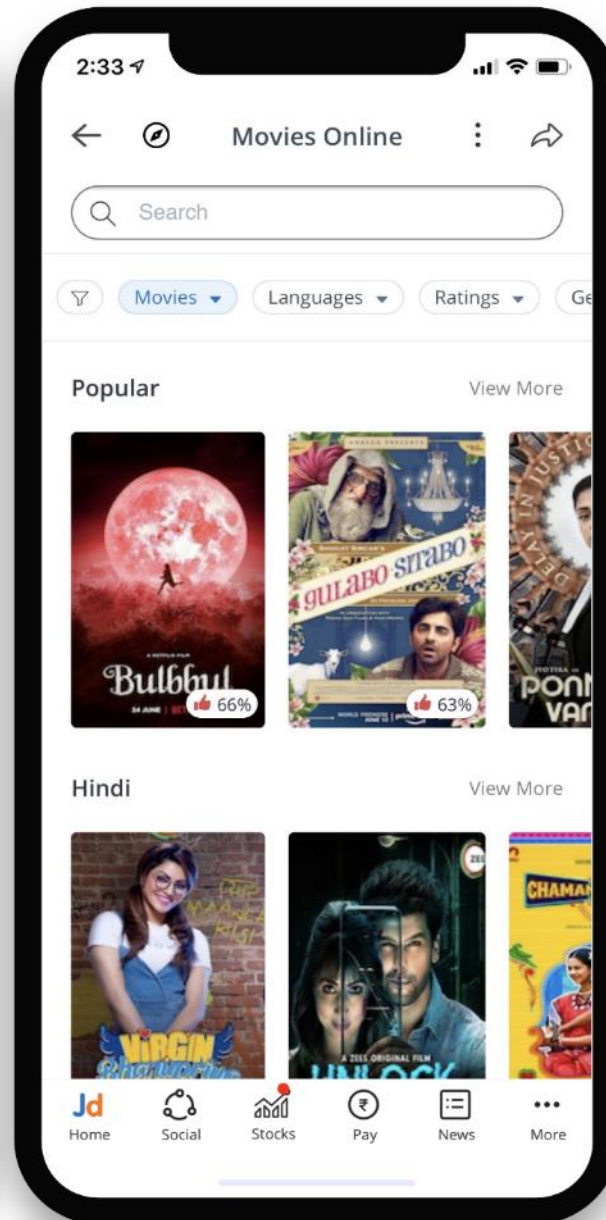
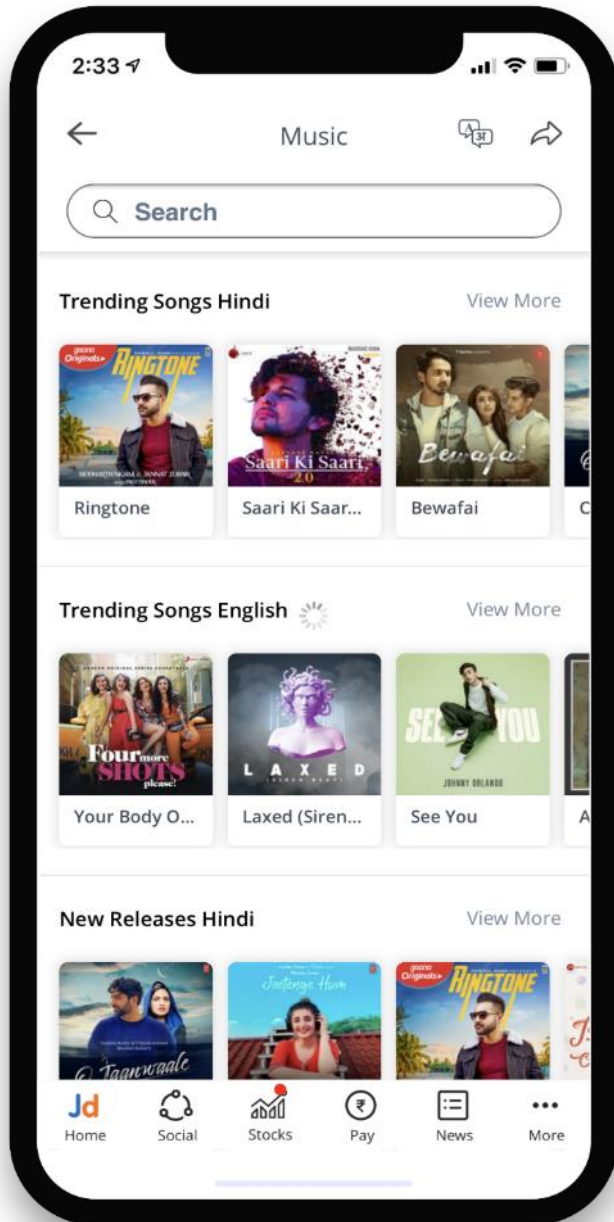


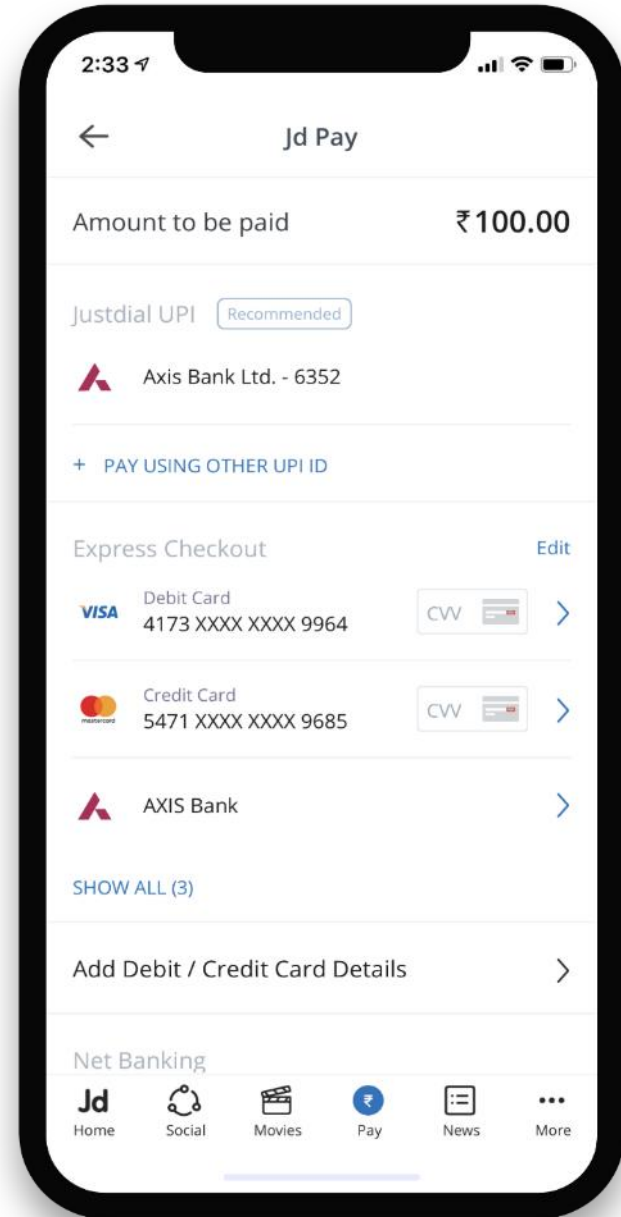
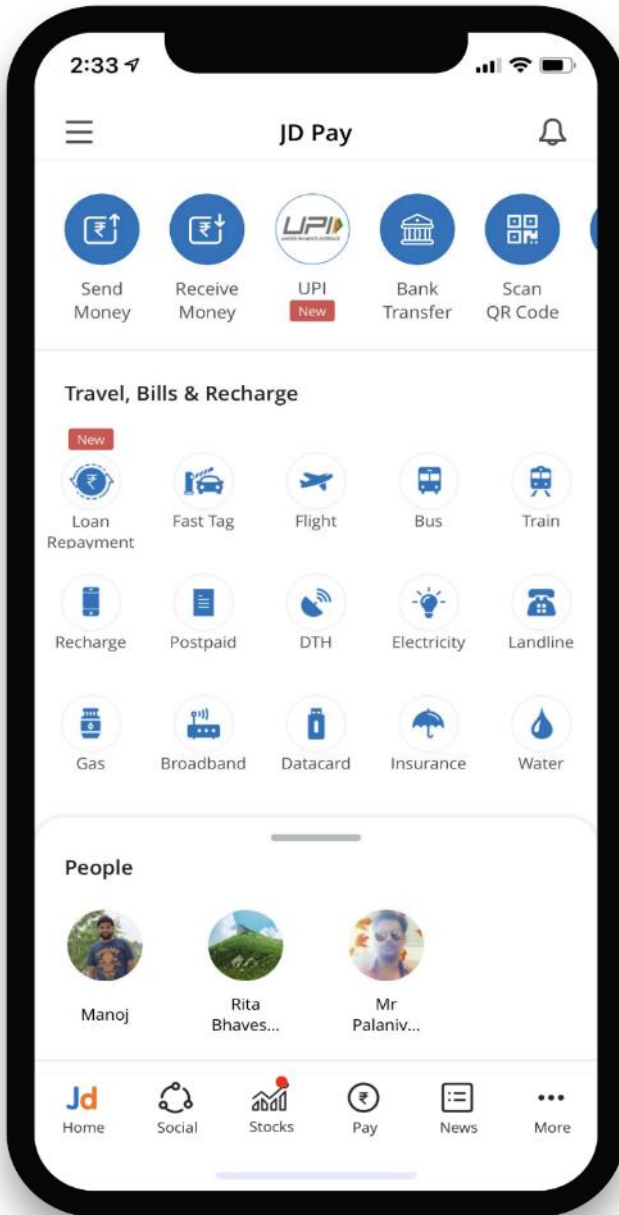
VOICE SEARCH





RADIO / MOVIES ONLINE





BEYOND SEARCH

Price Comparison

Hail a Cab

Flight Tickets

Train Tickets

Bus Tickets

Hotel Bookings

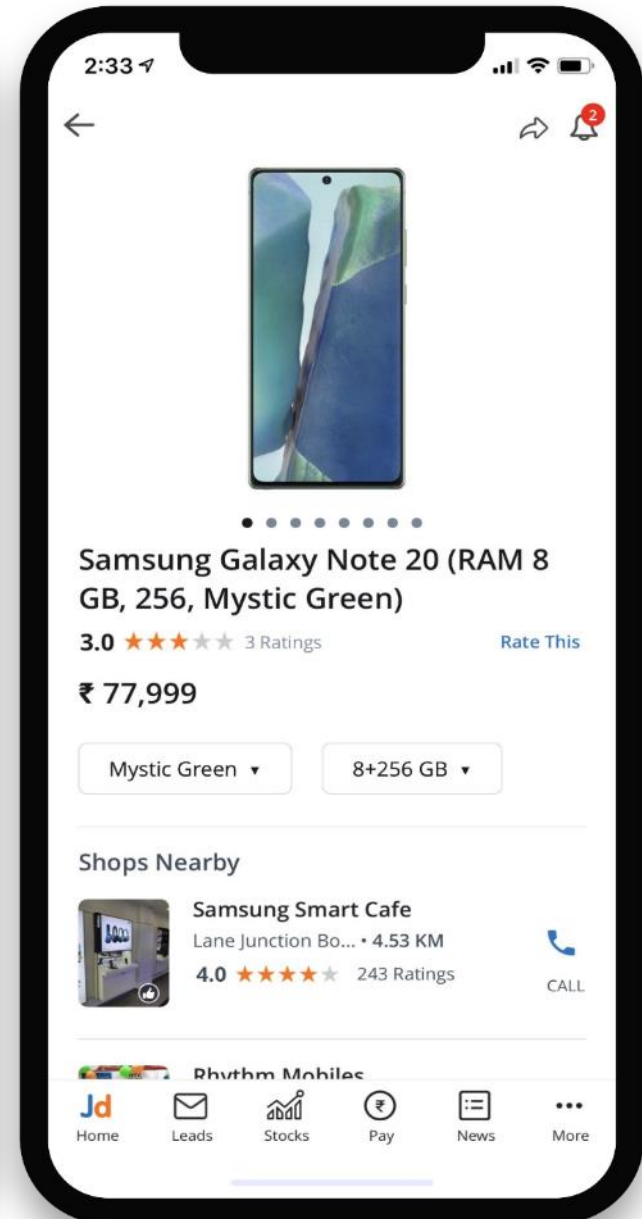
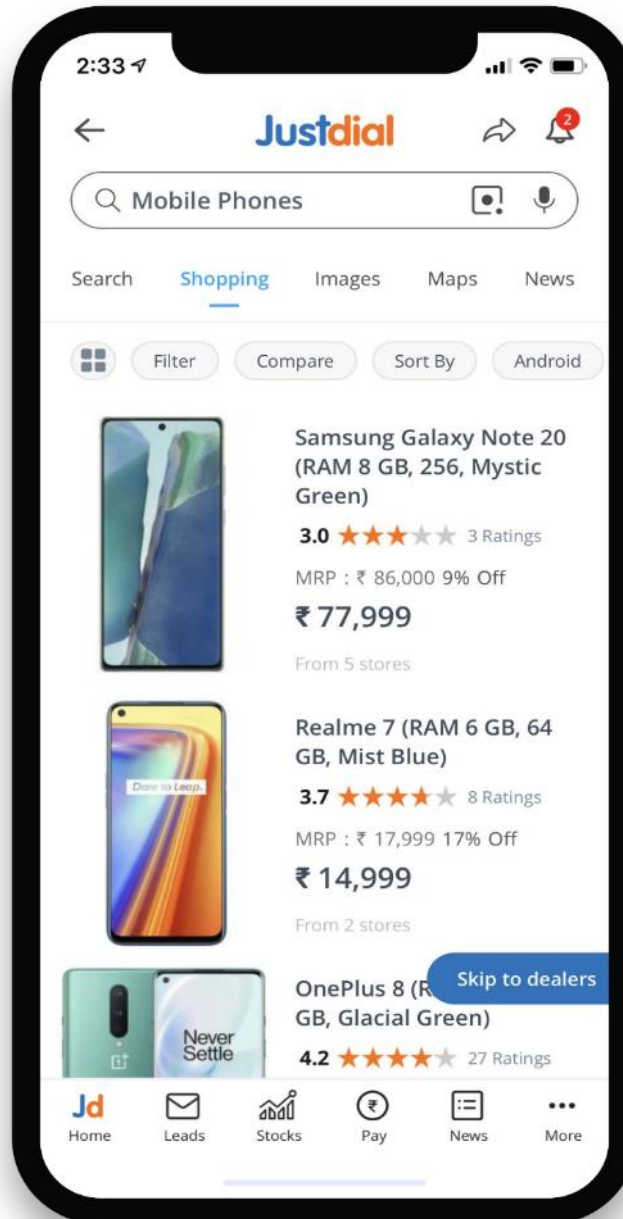
Bills & Recharge

Stocks

Augmented Reality

Pay via UPI

... and many more.



BEYOND SEARCH

Price Comparison

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Flight Tickets

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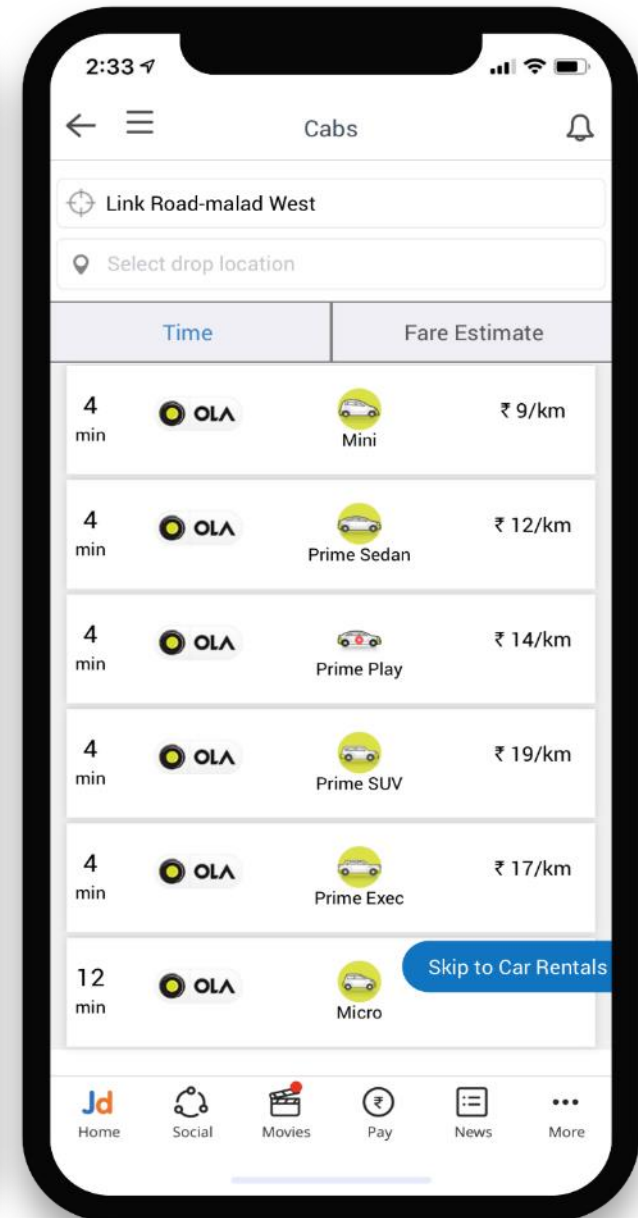
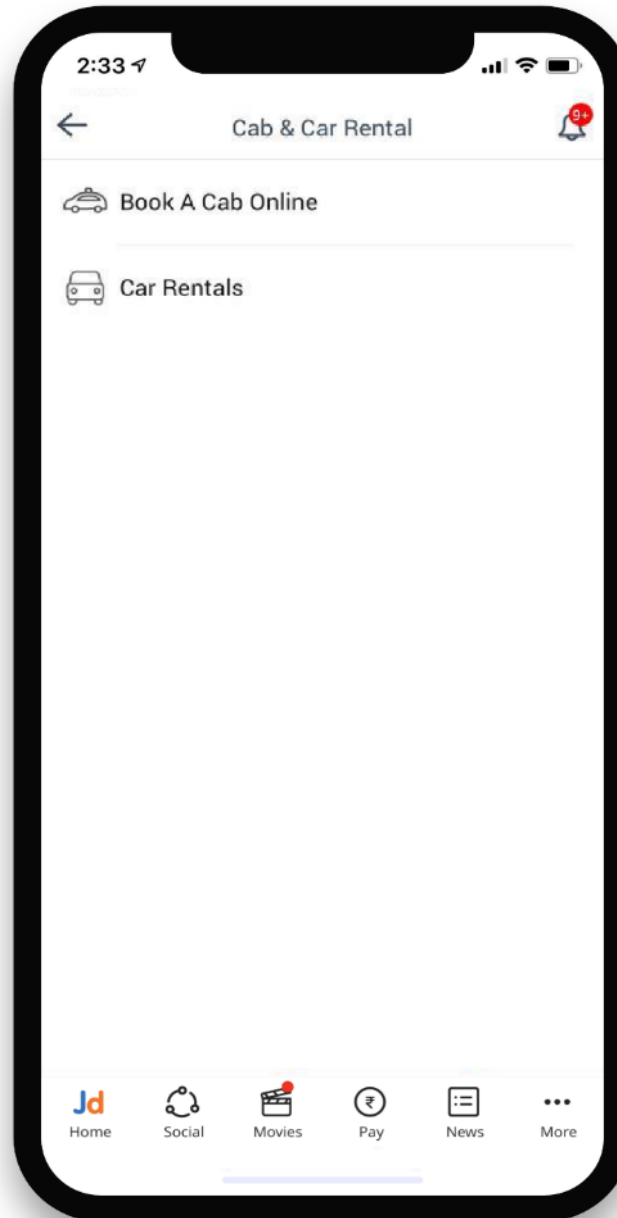
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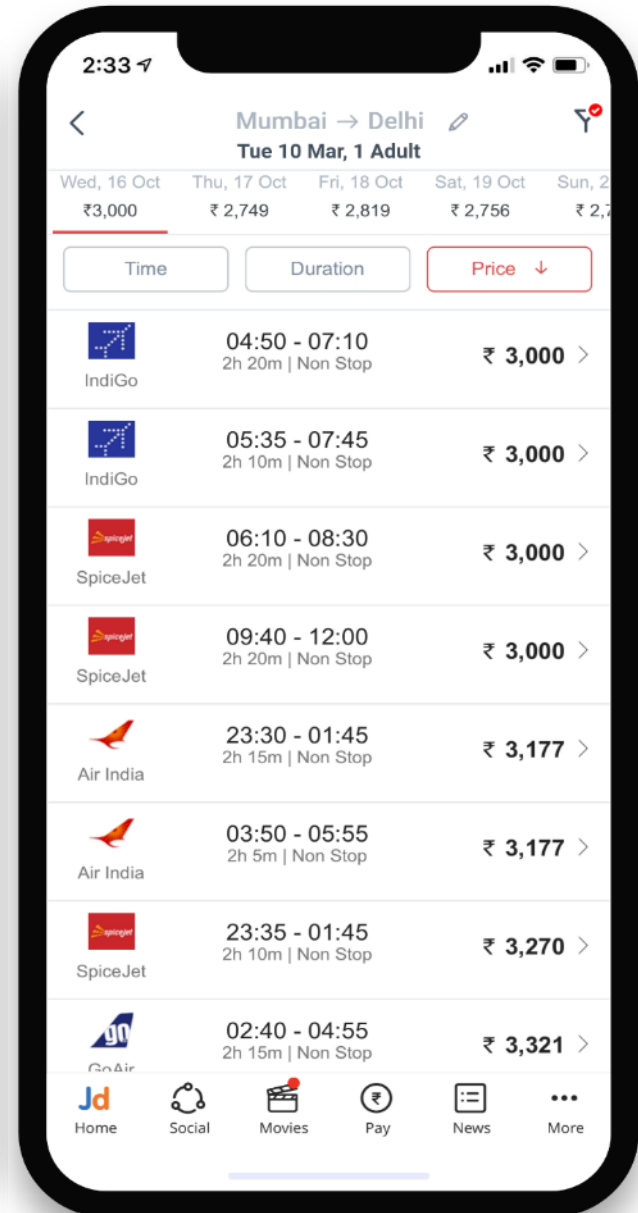
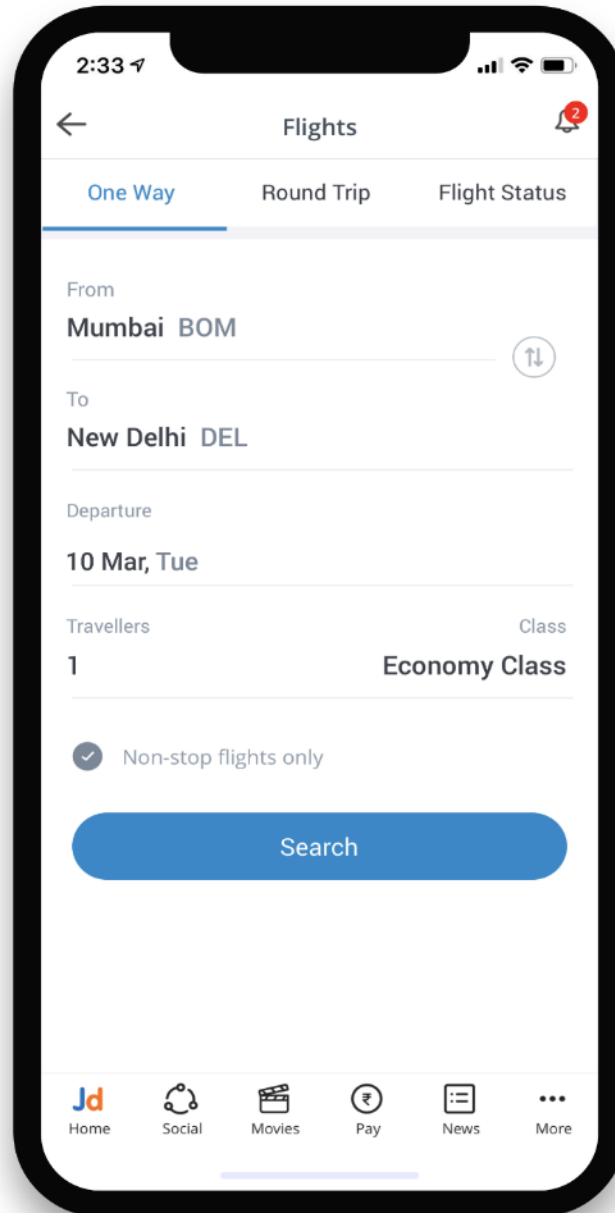
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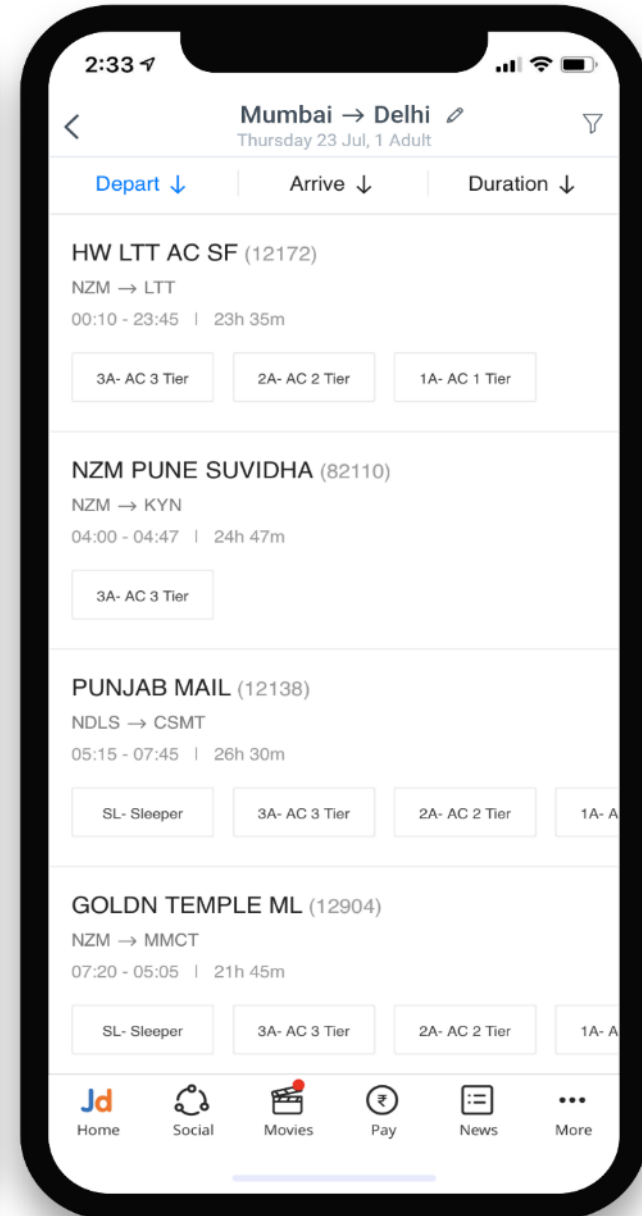
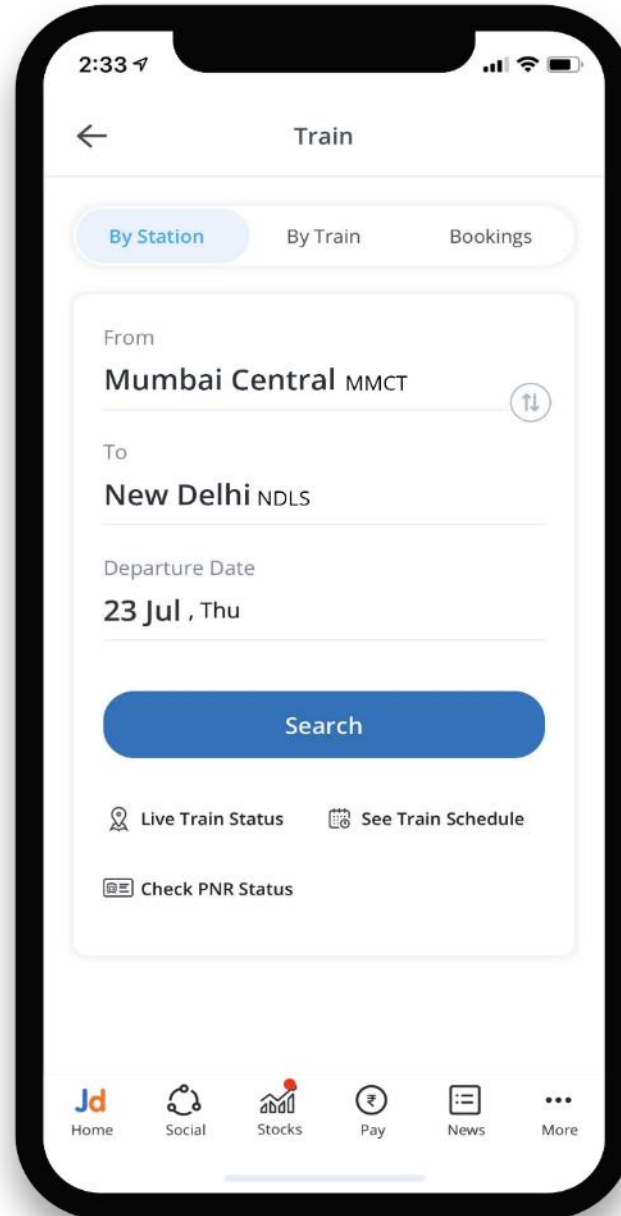
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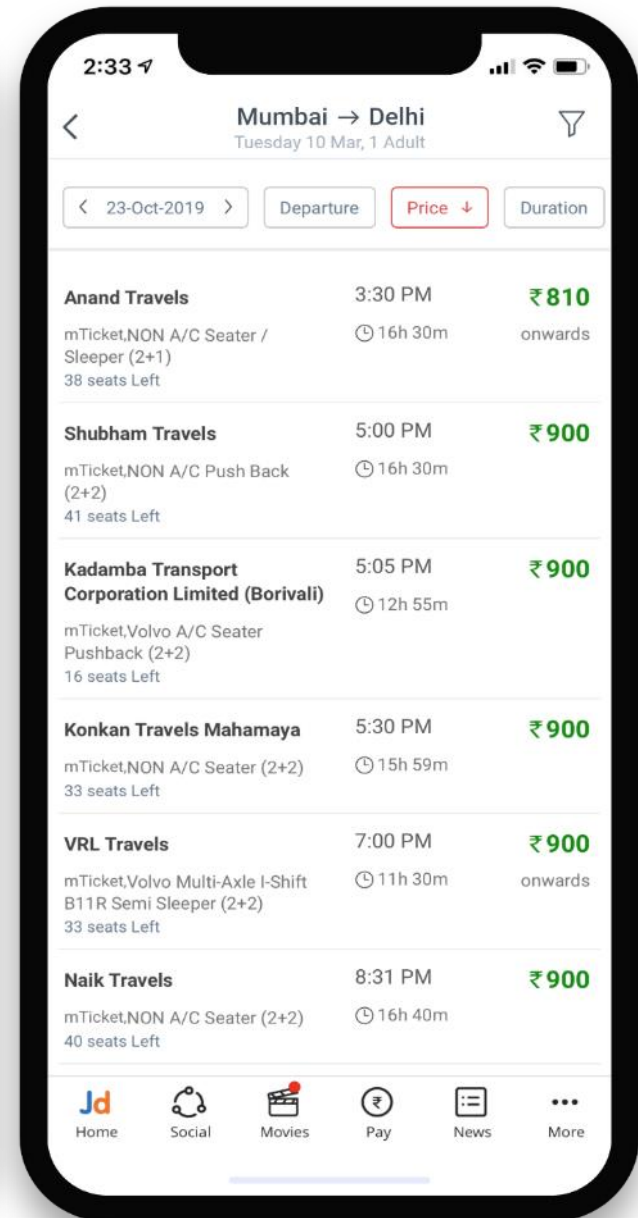
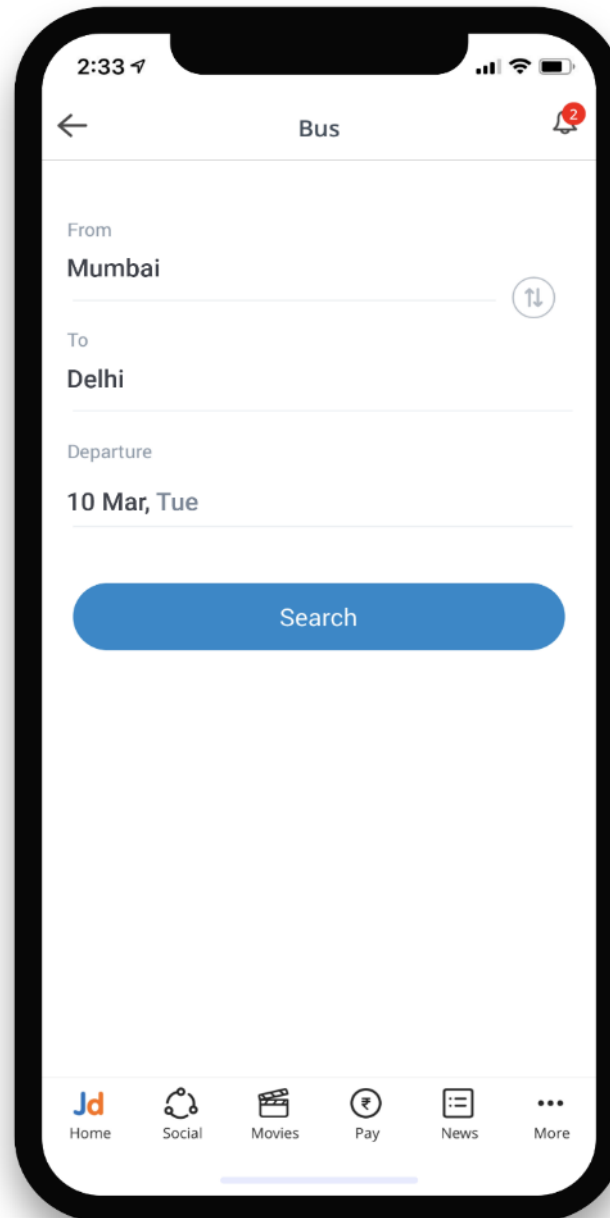
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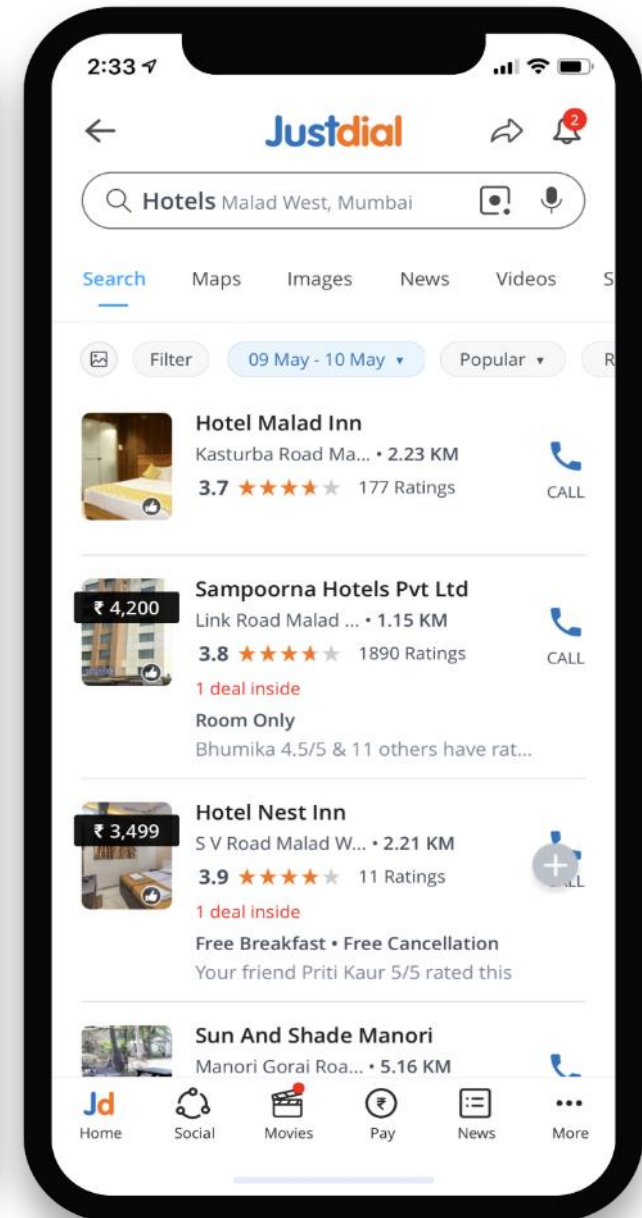
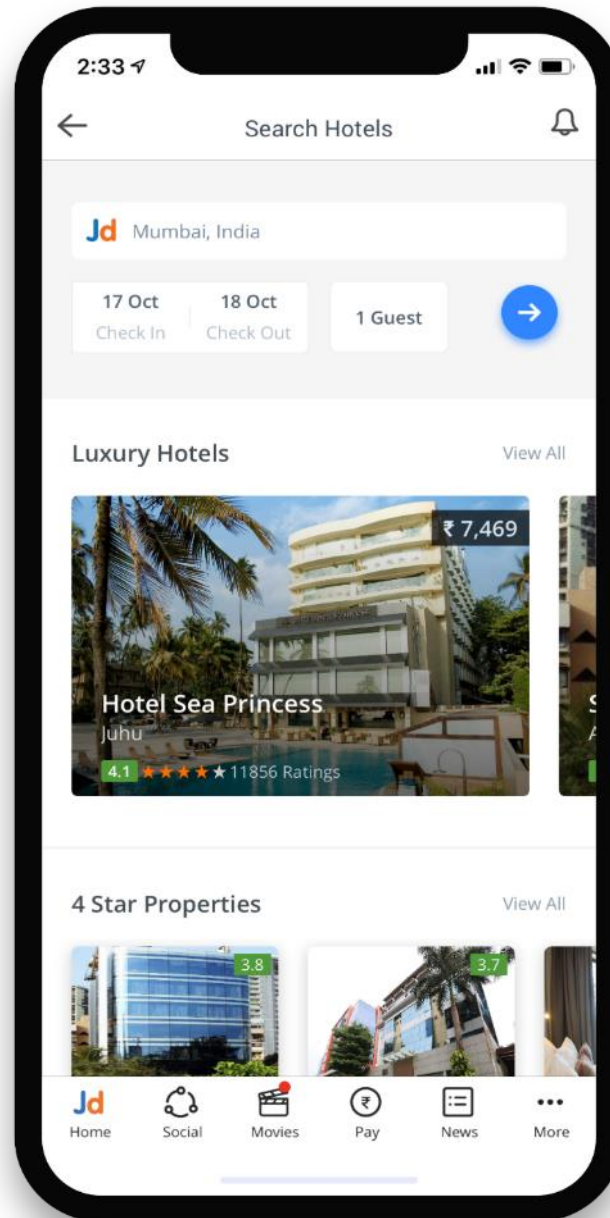
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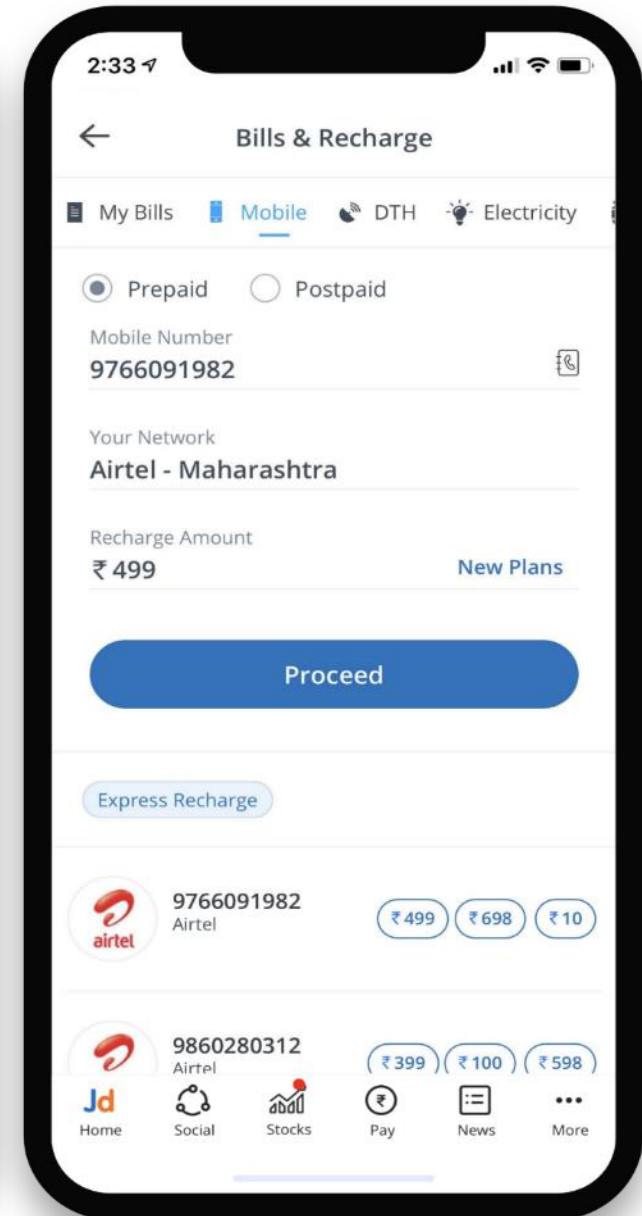
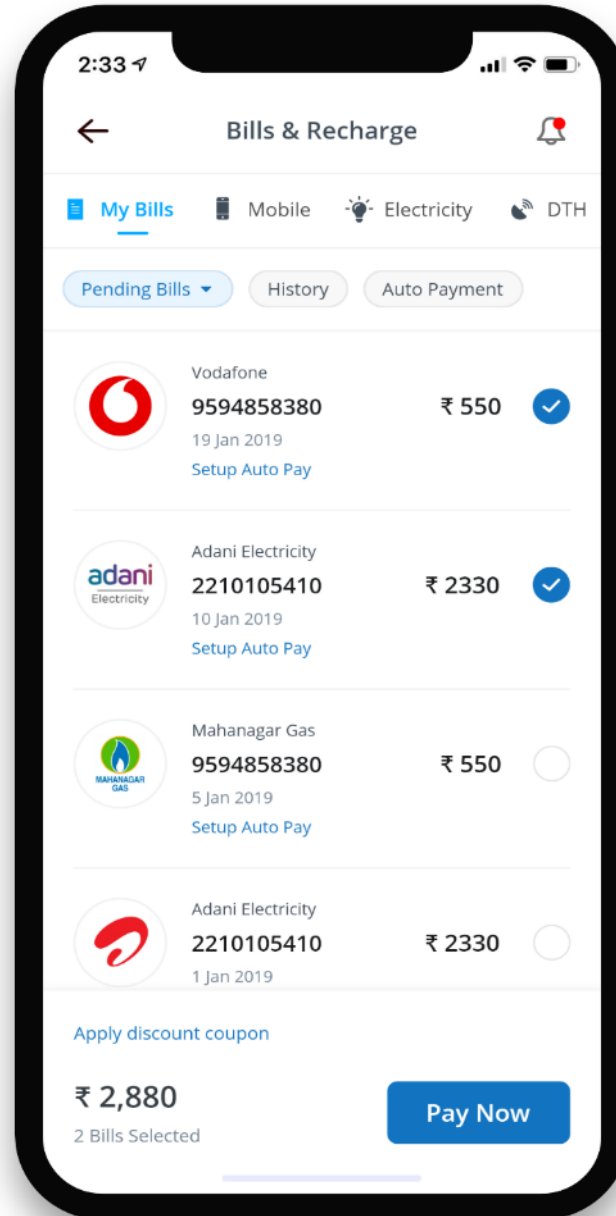
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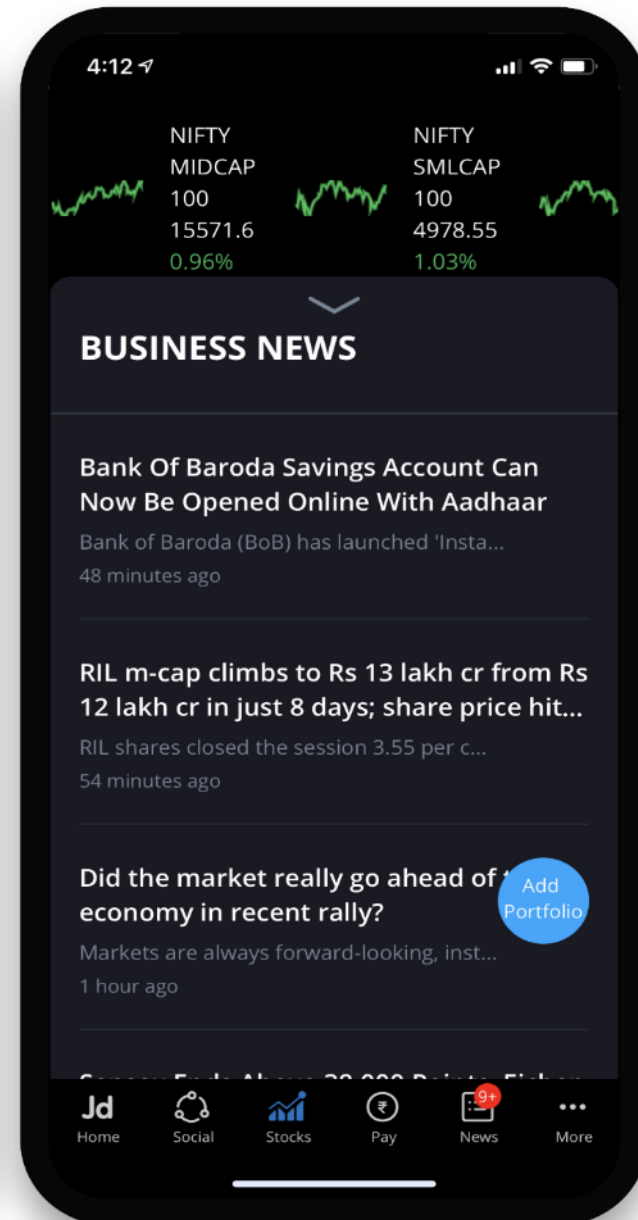
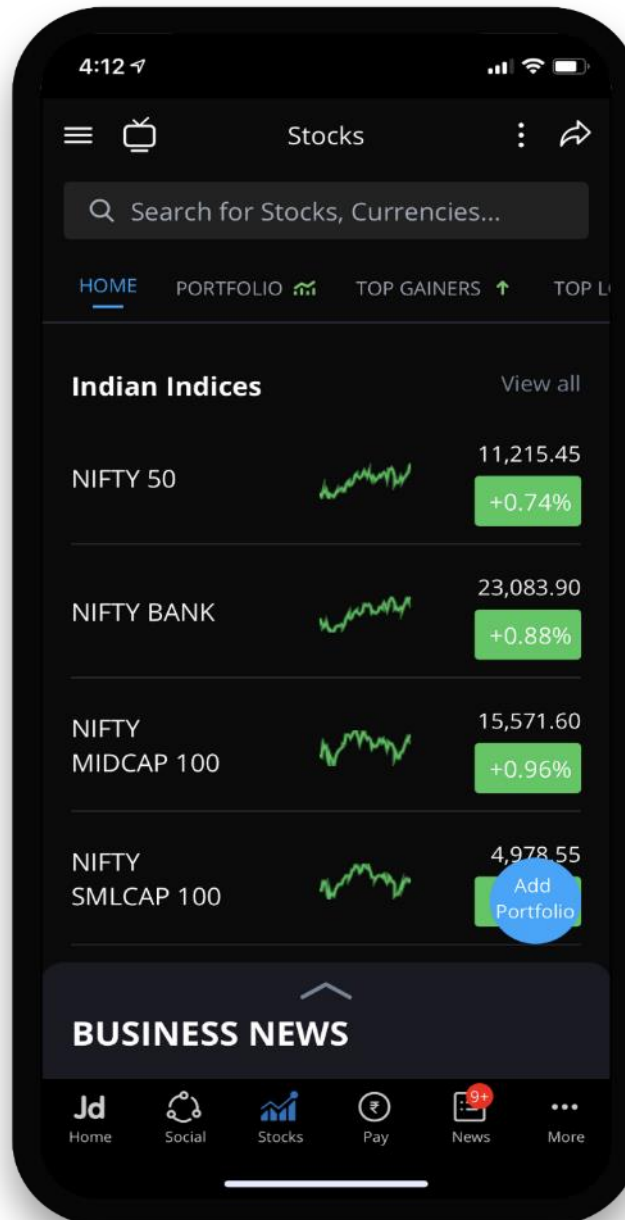
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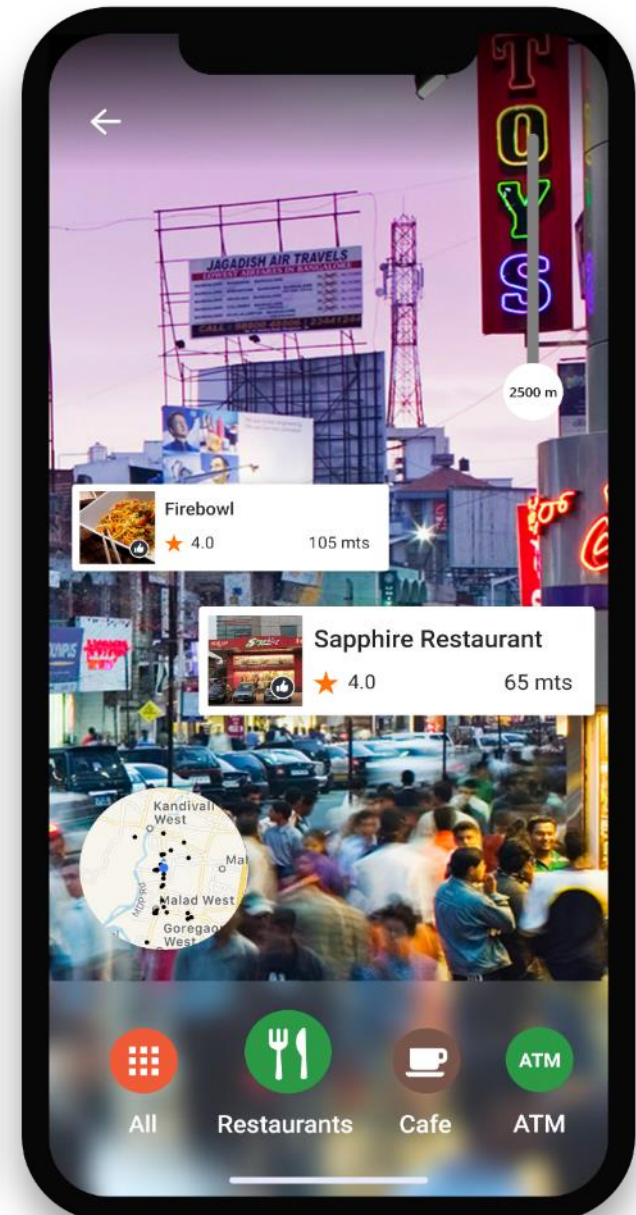
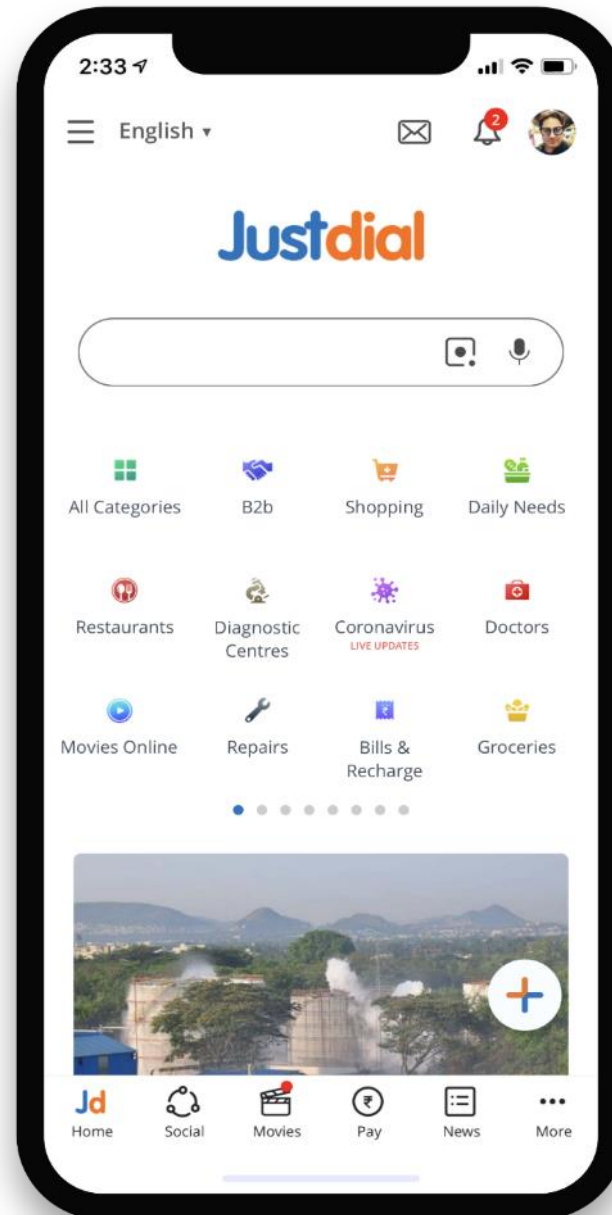
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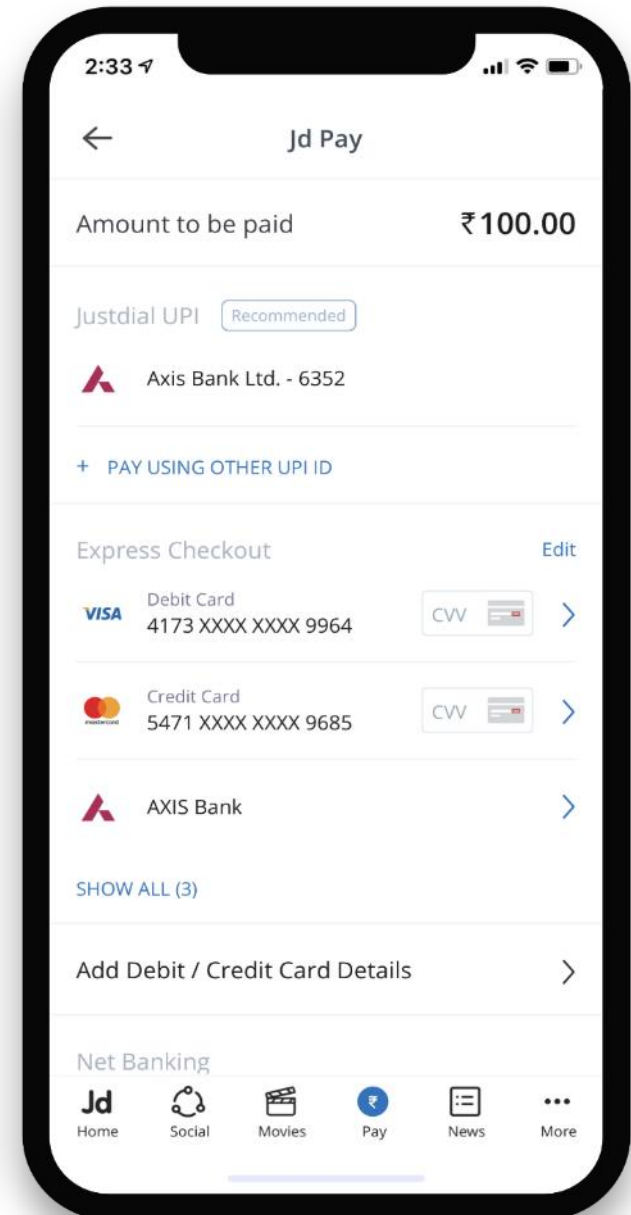
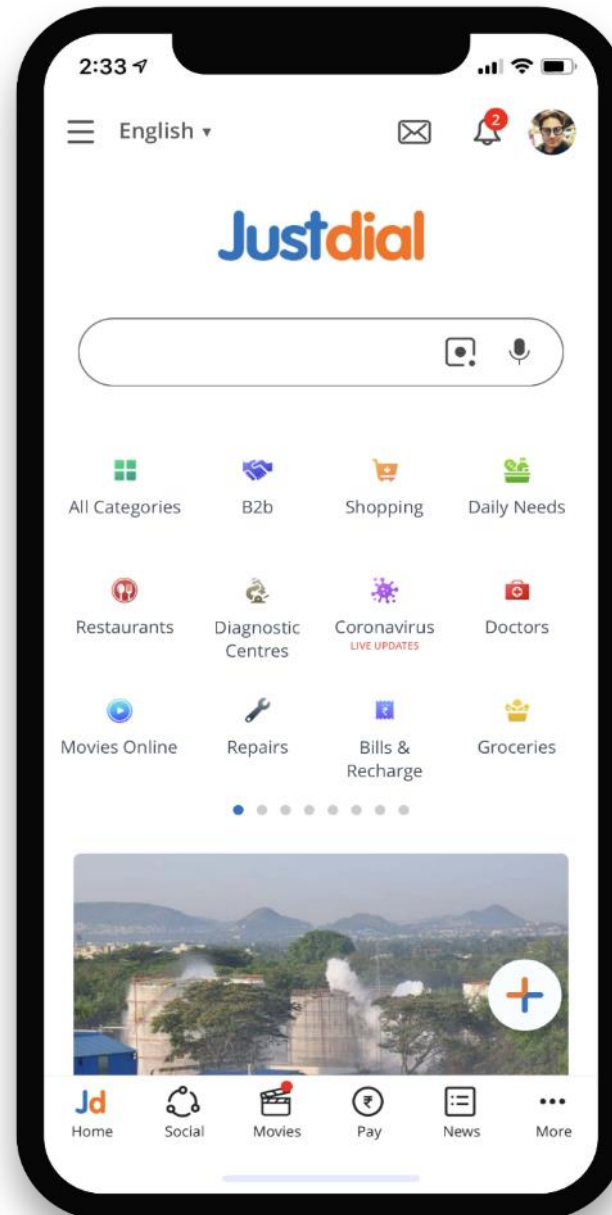
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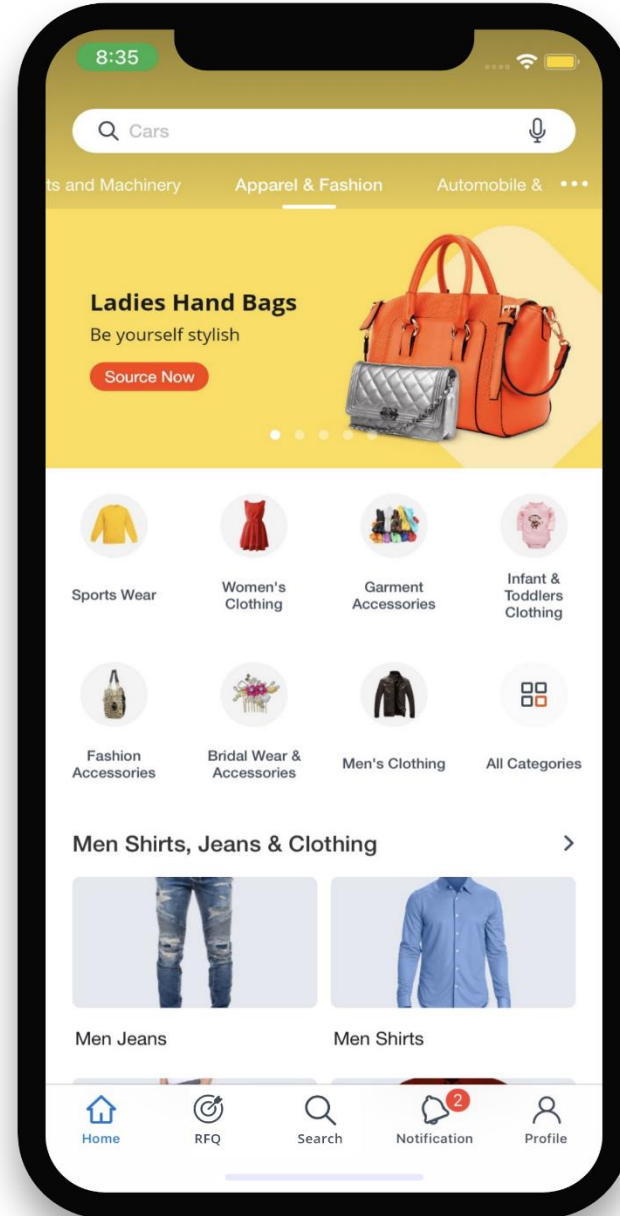
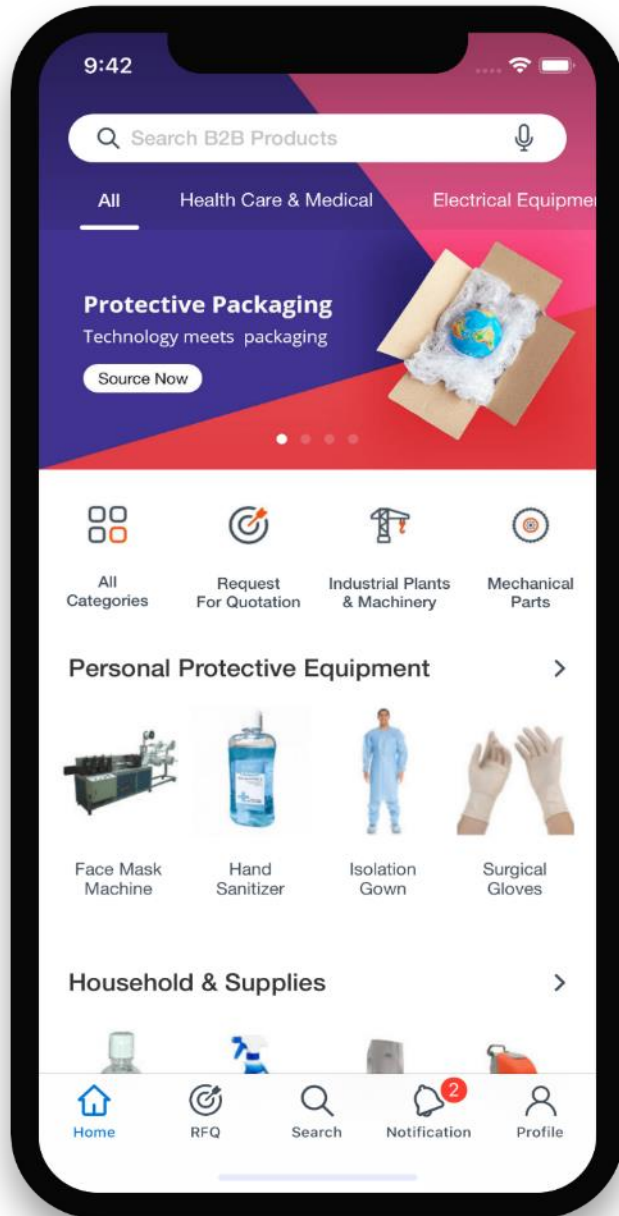
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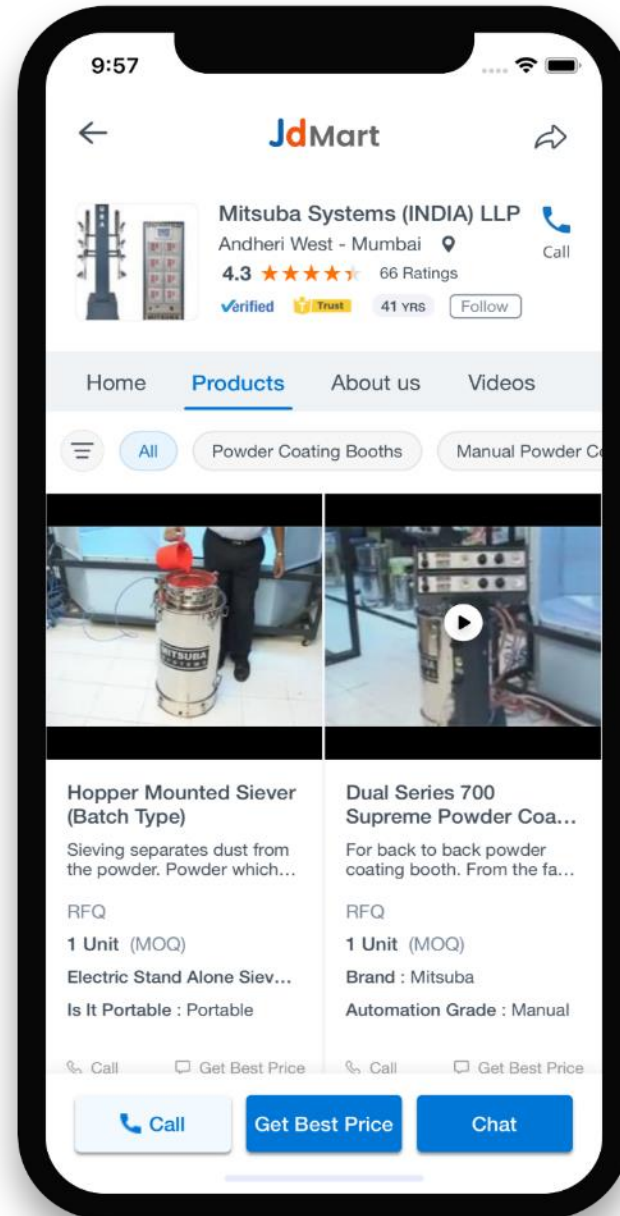
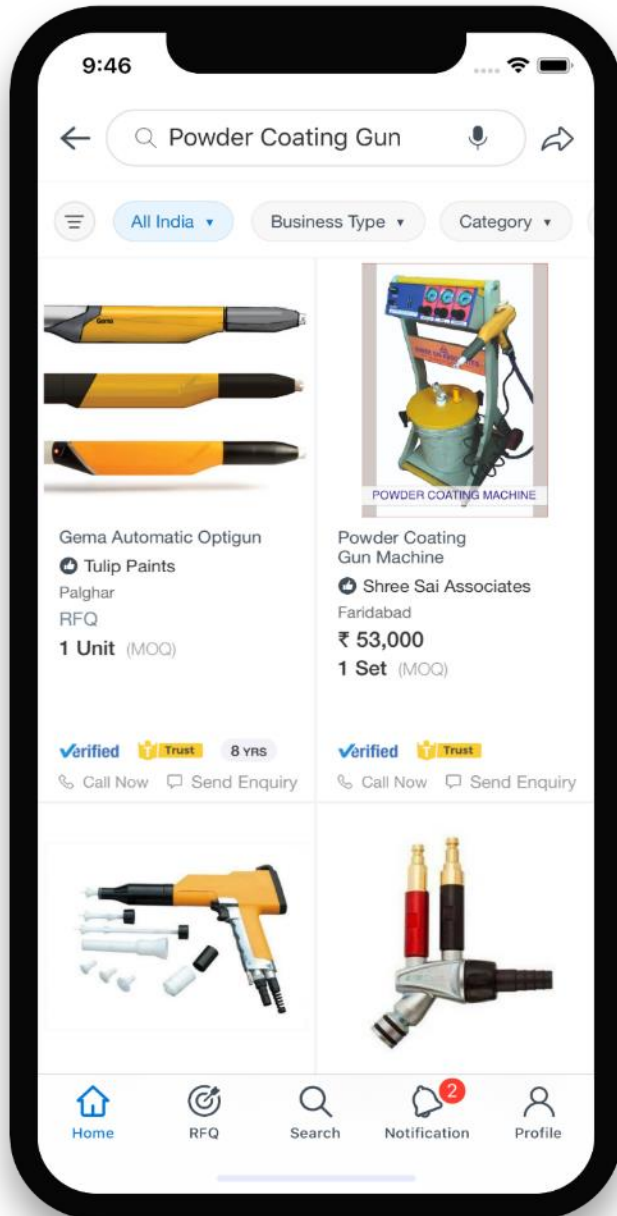


NEW INITIATIVES

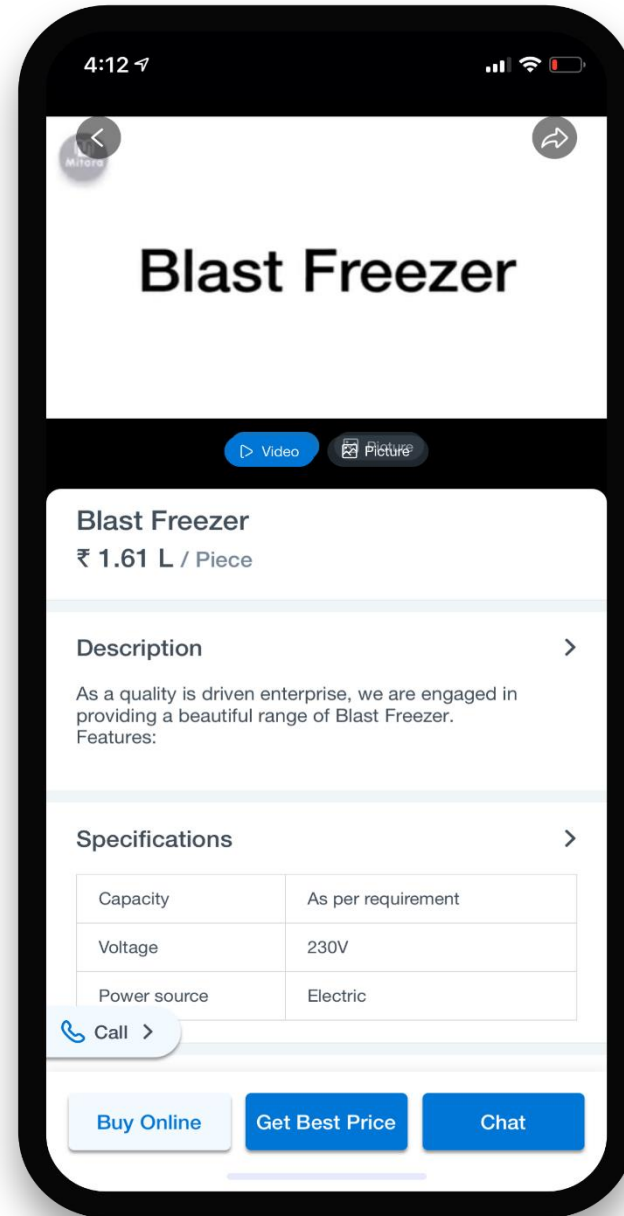
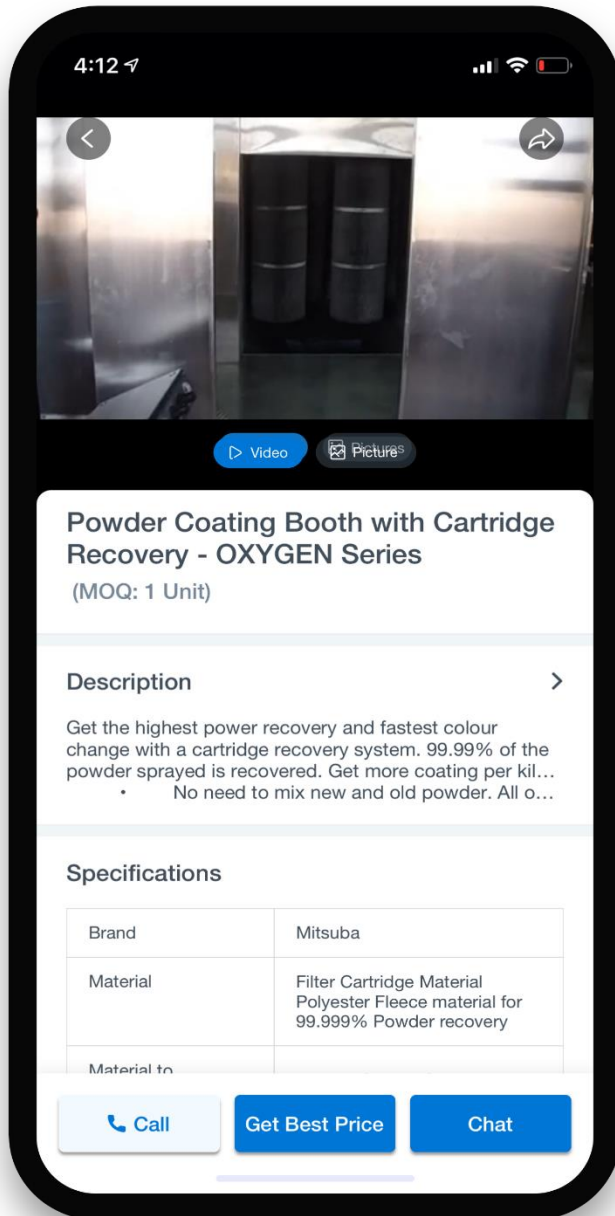
JD Mart – Exclusive B2B Platform, a New Wholesale Experience



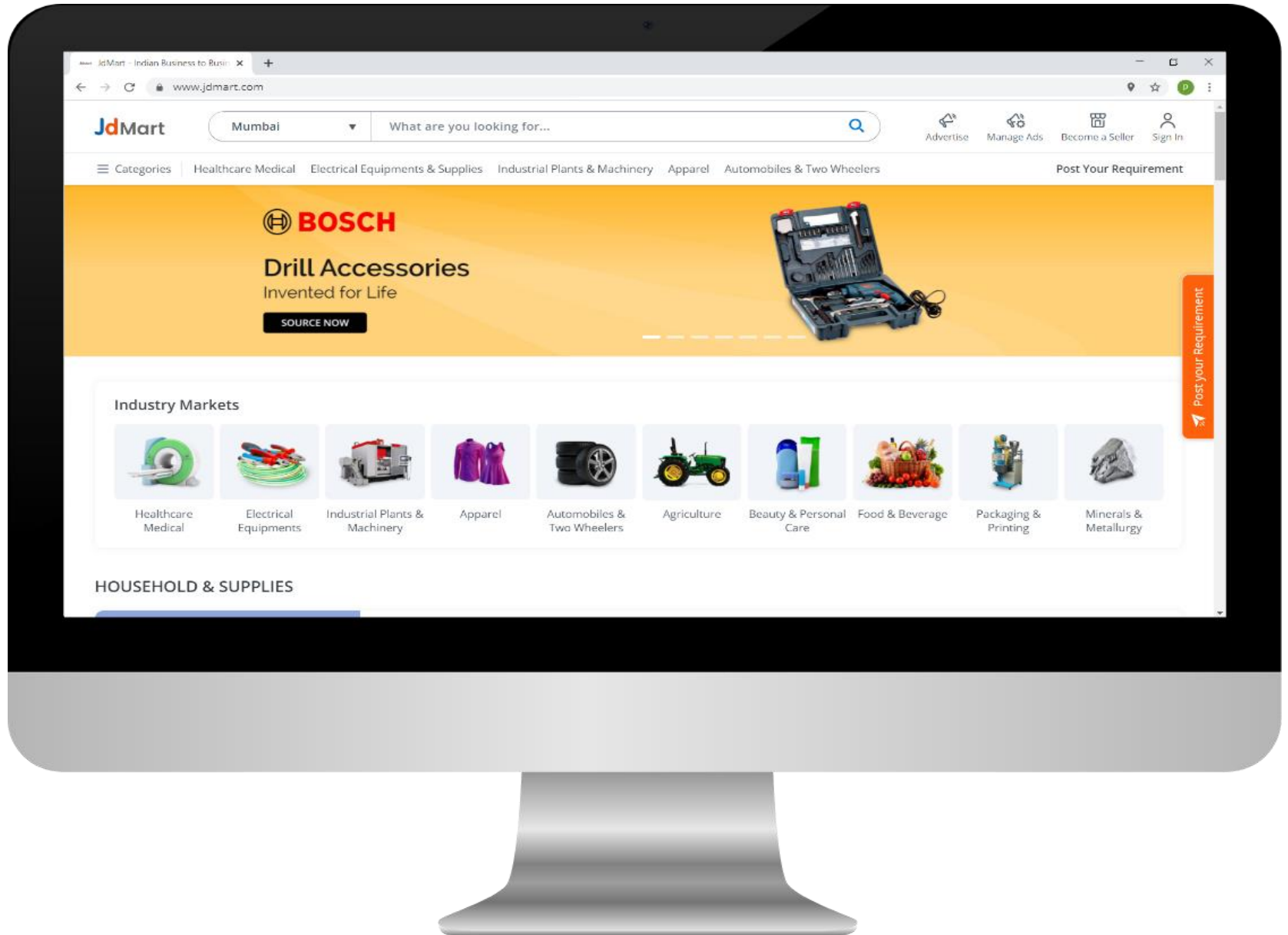
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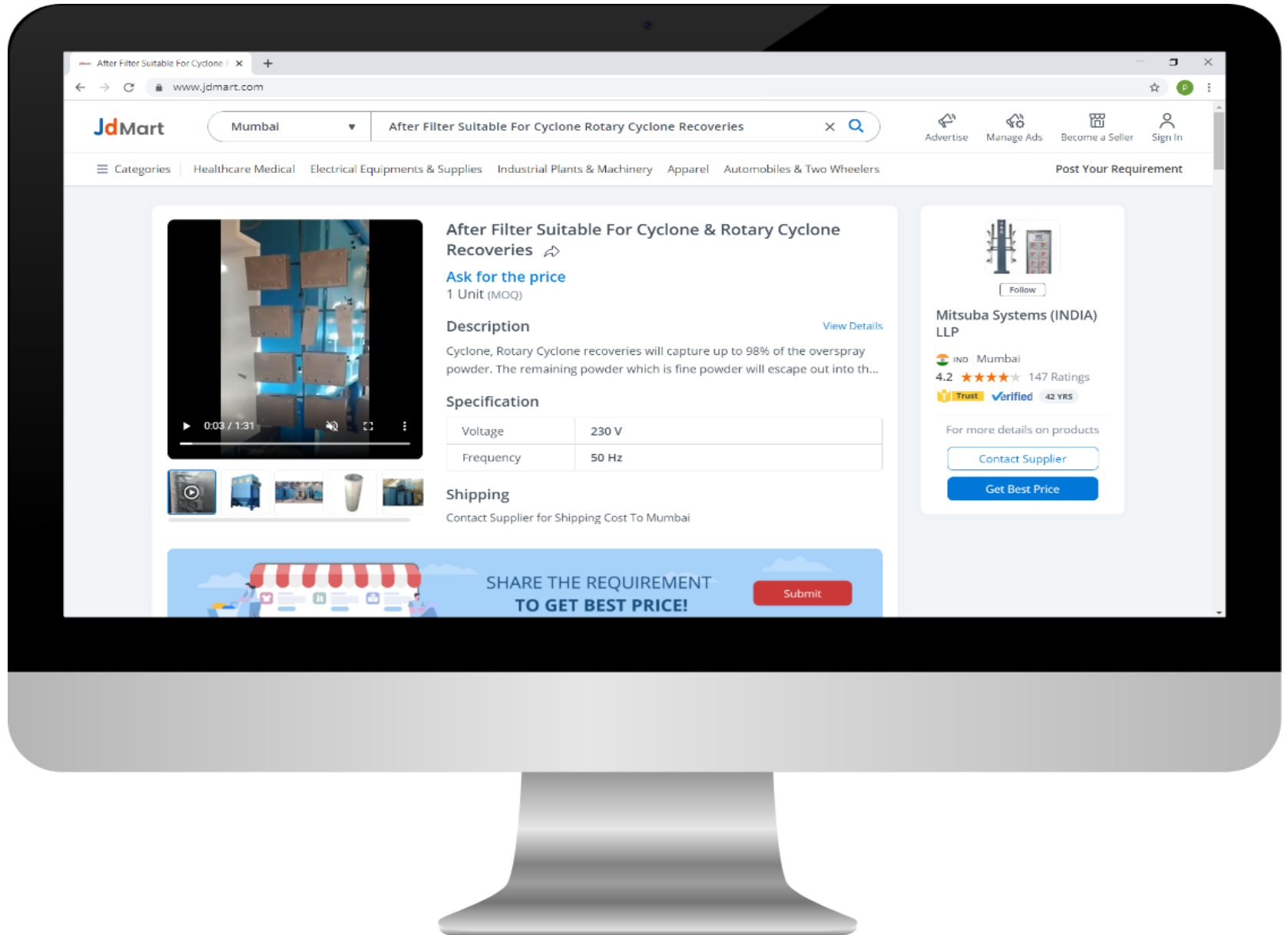
JD Mart – Exclusive B2B Platform, a New Wholesale Experience



JD Mart – Exclusive B2B Platform, a New Wholesale Experience



JD Mart – Exclusive B2B Platform, a New Wholesale Experience



JD MART – PRODUCT STACK

Product



Marketplace



Logistics



Lending

Buyers



Retailers



Business



Industrial
Buyers



Turnkey Project
Managers

Explore



Search



Discover



RFQ By
Bulk Upload



RFQ By
Product Name

Search



Auto
Complete



Voice
Search
















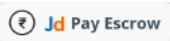









Barcode
Scan

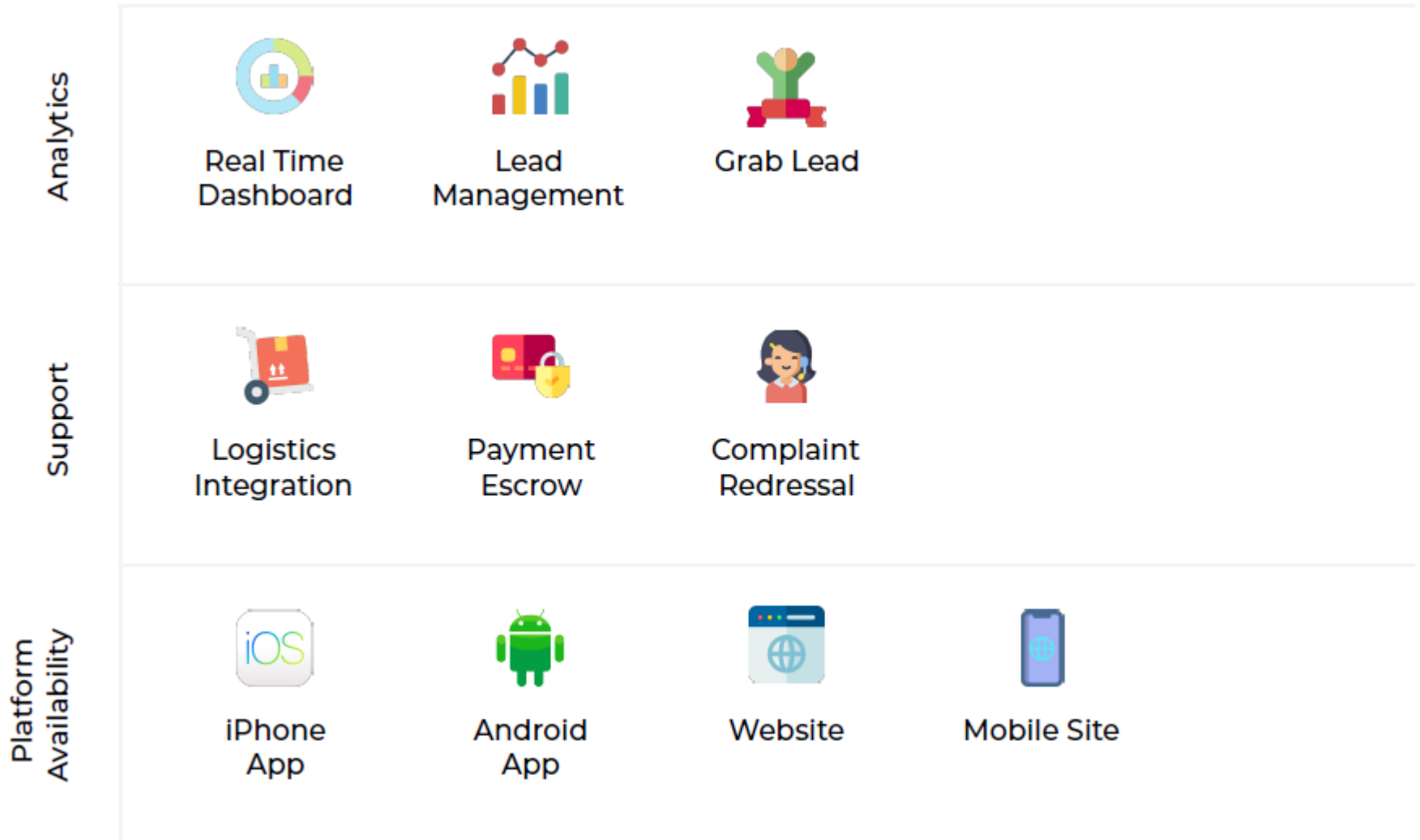


Image
Search

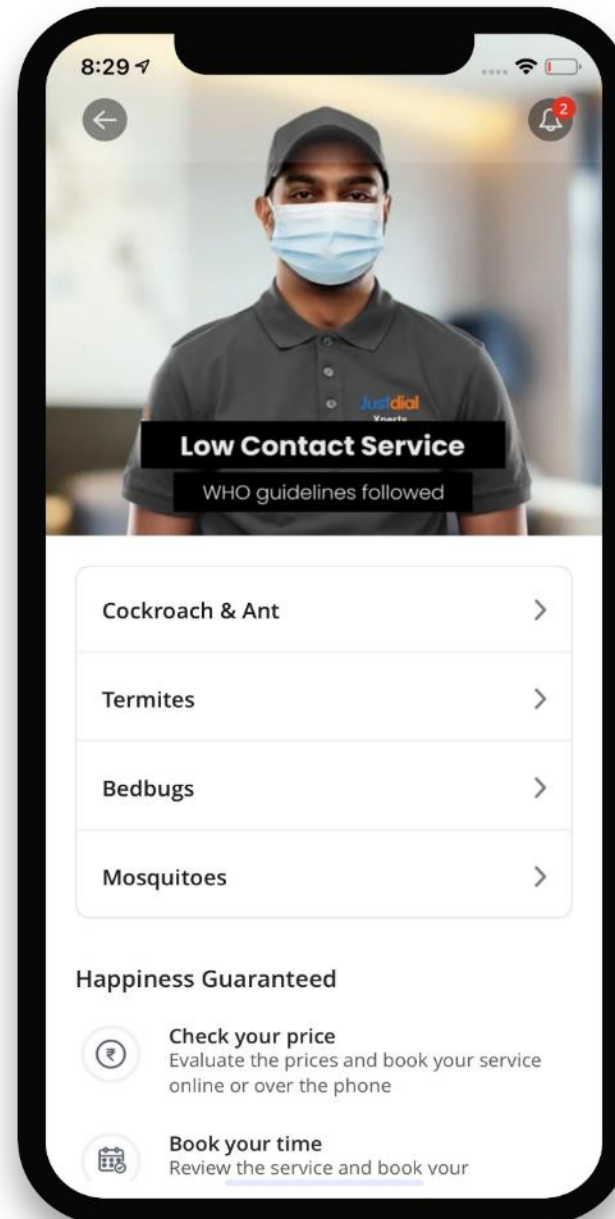
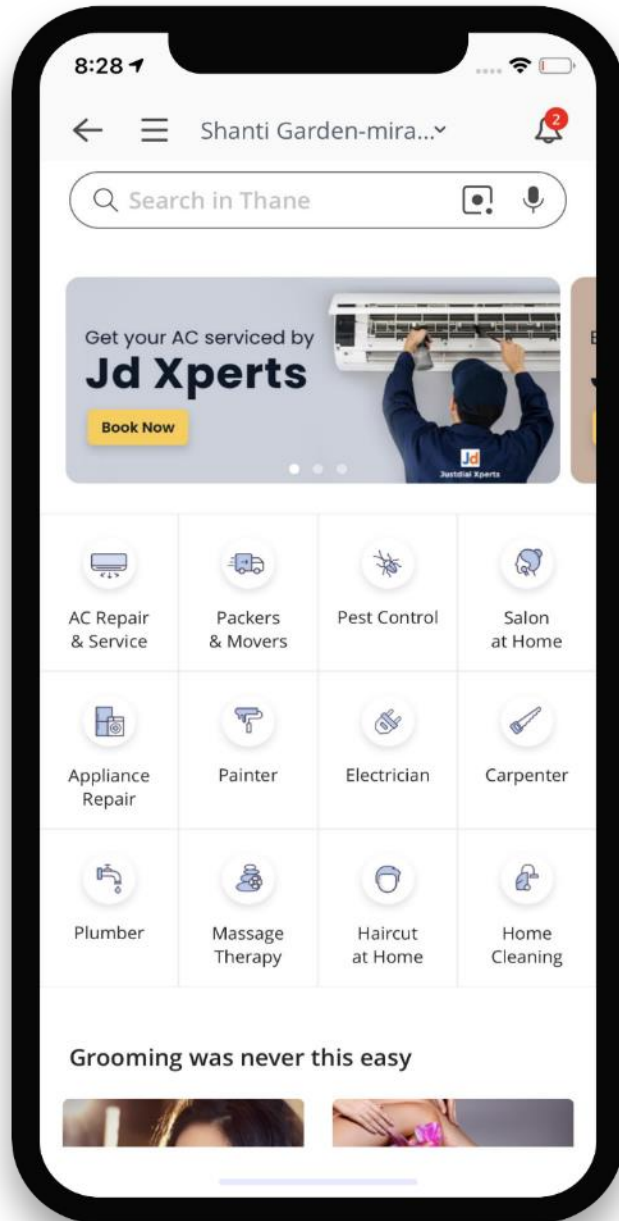
JD MART – PRODUCT STACK

Content	 Product Catalogue	 Images	 Videos	 Specification	 Description	 Price	 MOQ	 Years in Business
Transact	 RFQ	 Buy Online	 Send Enquiry	 Call	 Chat	 Reverse Auction	 Web & App Notification	
Protection & Certification	 Jd Pay Escrow	 Verified	 Trust	 Trade Assurance				
Seller Tools	 Catalogue Management (Mobile & Desktop)		 Real Time Lead Management		 Manage RFQ		 Chat With Buyers	

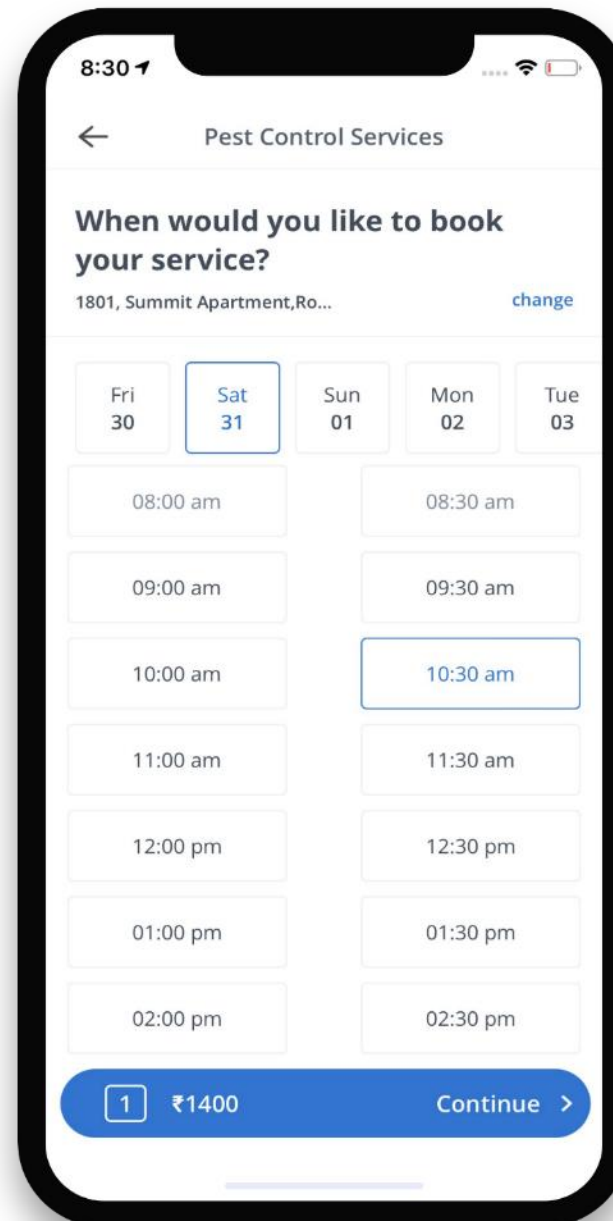
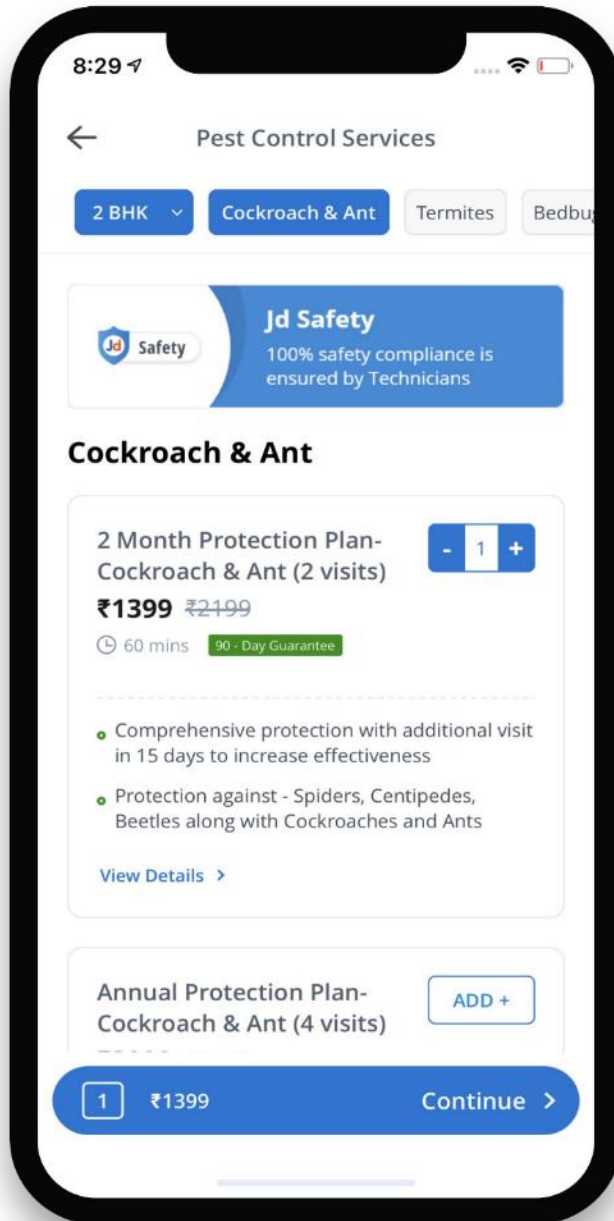
JD MART – PRODUCT STACK



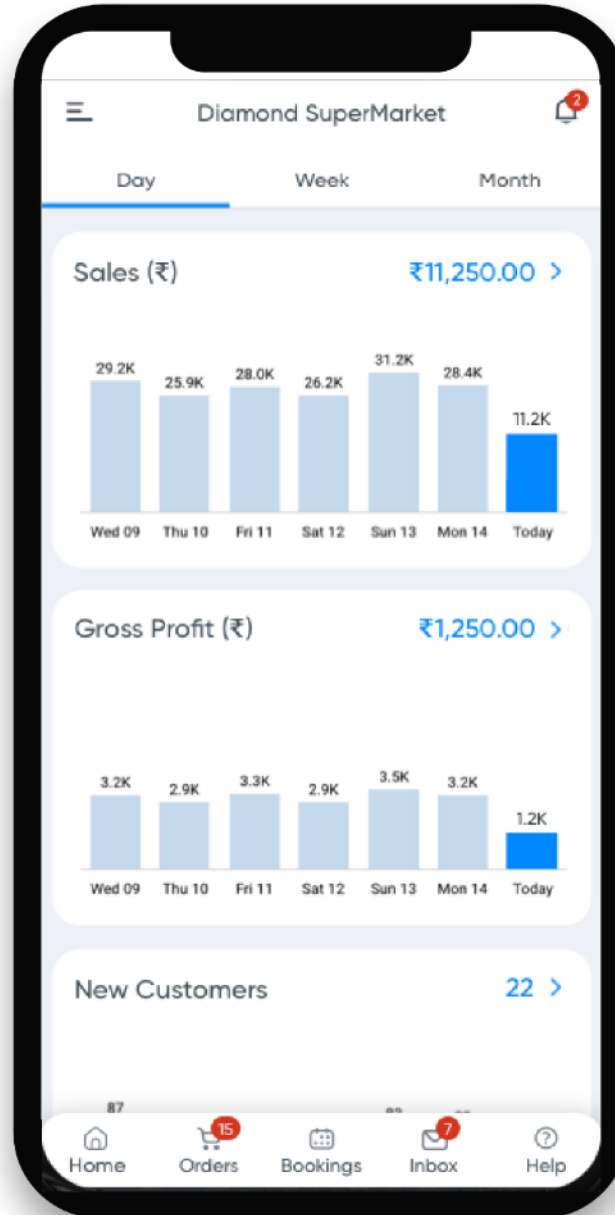
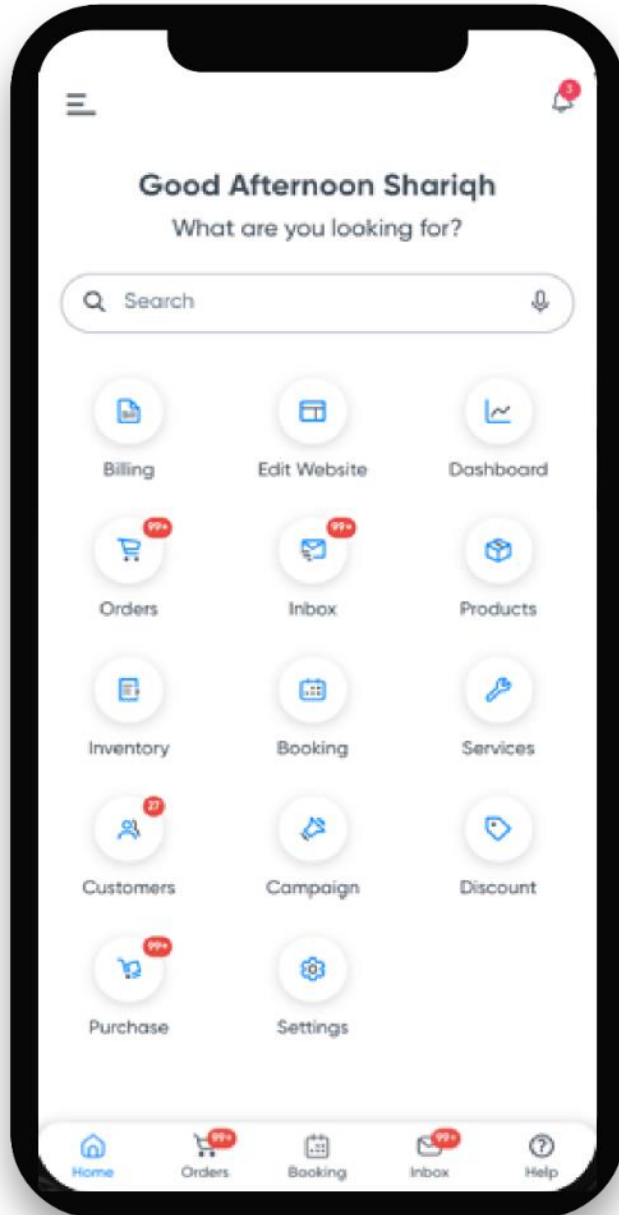
JD XPERTS – ONE STOP SOLUTION FOR ON-DEMAND SERVICES



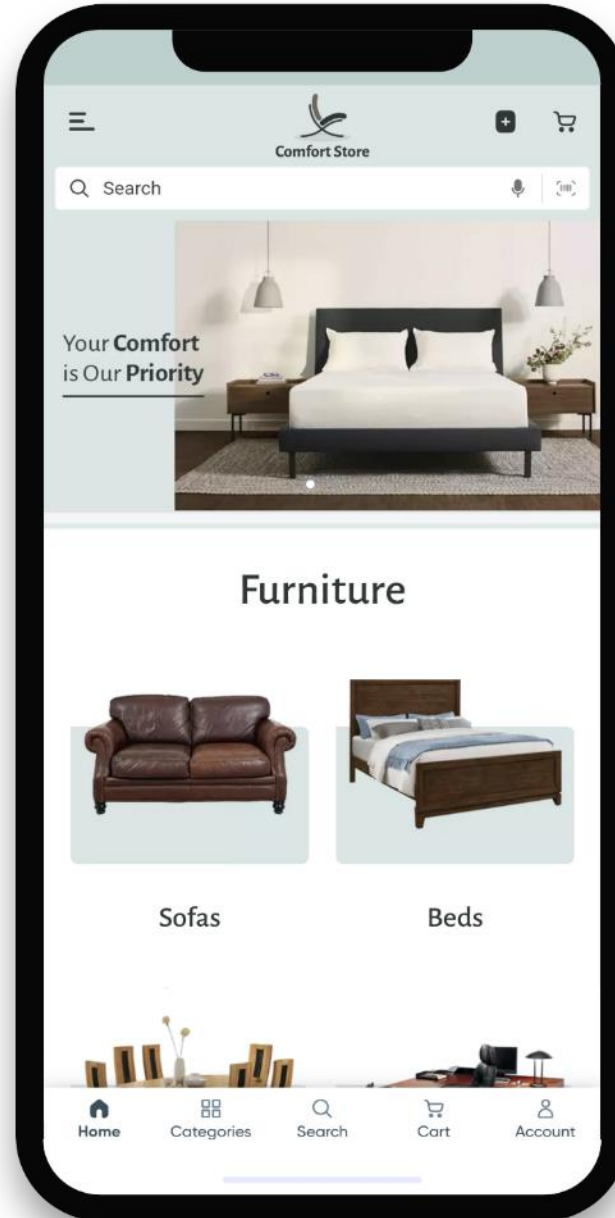
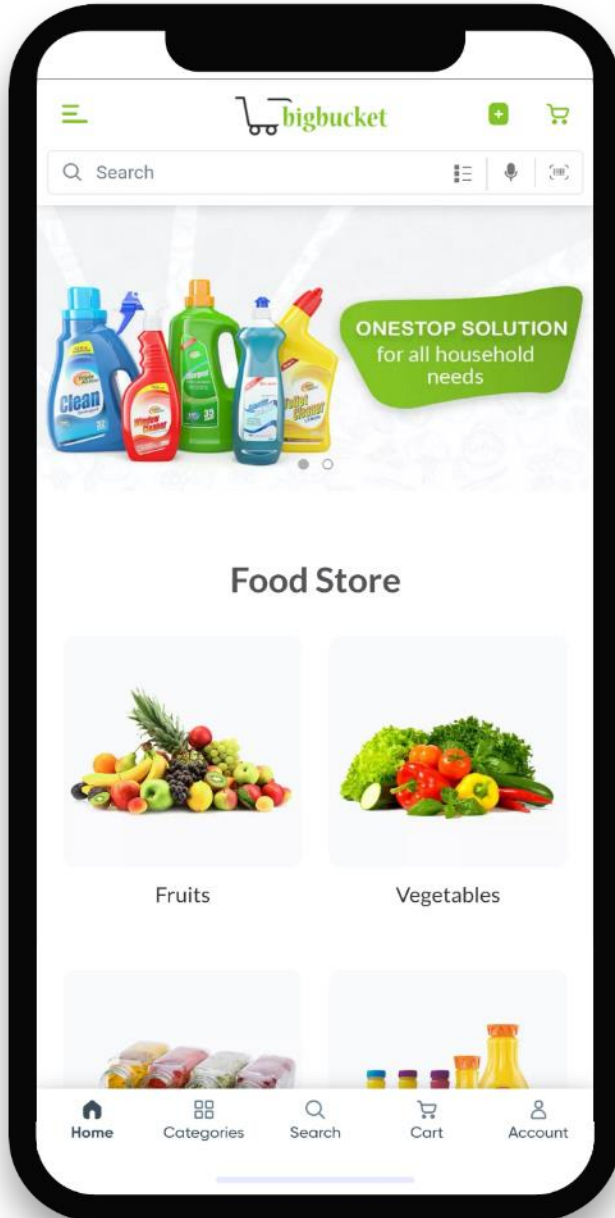
JD XPERTS – ONE STOP SOLUTION FOR ON-DEMAND SERVICES



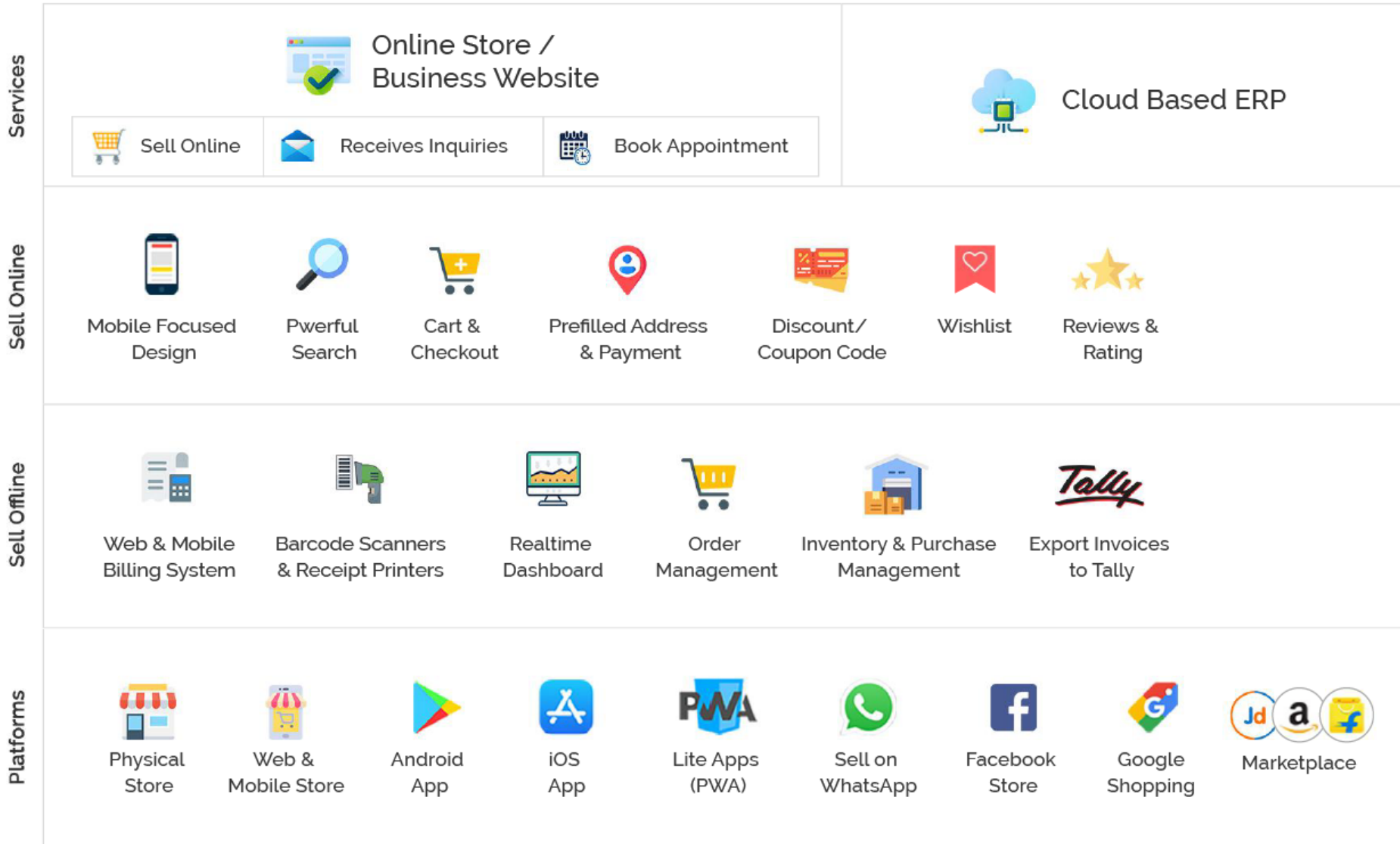
JD Omni – Cloud-Hosted Solution for Digitalizing Businesses


























JD Omni – Cloud-Hosted Solution for Digitalizing Businesses



JD OMNI – PRODUCT STACK



JD OMNI – PRODUCT STACK

Product Cataloguing	 Bulk Upload CSV	 Add Products via Barcode	 16 Million Product Catalogue Library	 Create Custom Product				
Payments	 Jd Pay	 UPI	 Credit Debit Card	 Wallets	 Net Banking	 COD	 Send Online Payment Links	 Store Credit (Khata)
Fulfilment	 Shipyaari (Couries Aggregator)	 Swiggy Genie Integration	 Dunzo Hyperlocal	 Local Delivery Boy	 Buy Online, Pickup in Store			
Communication	 WhatsApp	 Email	 SMS	 App Notification	 Browser Notification	 Chat		



FINANCIAL OVERVIEW

EFFICIENT & PROFITABLE BUSINESS MODEL

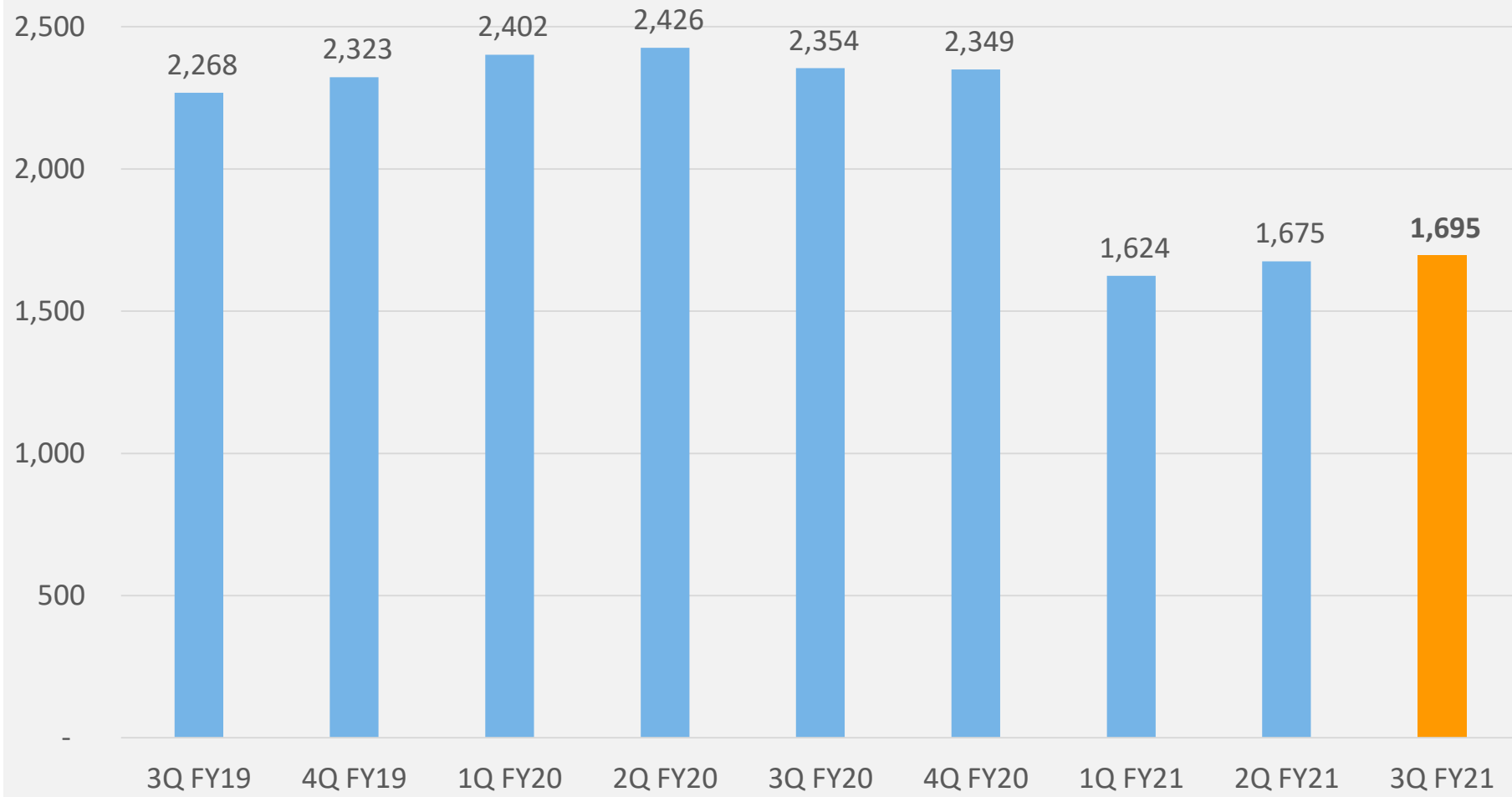
- Paid Advertisers pay a fixed fee to run searched advertising campaigns for their businesses on Justdial's platforms
- Various premium & non-premium listing packages available which determine placements in search results
- Multiple factors determine pricing, such as business categories of advertiser, geographies targeted, type of package
- Add-on products such as banners, own website, JD Pay, JD Ratings, etc. available
- Advertisers can pay amounts either upfront or through monthly payment plans, with ability to manage campaigns online
- Justdial also runs multi-city/ national campaigns for pan-India advertisers
- Sales team comprises of 3,429 employees in tele-sales, 1,308 feet-on-street (marketing), and 3,752 feet-on-street (JDAs - Just Dial Ambassadors, cold calling team) as on Q3 FY21



KEY
BUSINESS
ATTRIBUTES

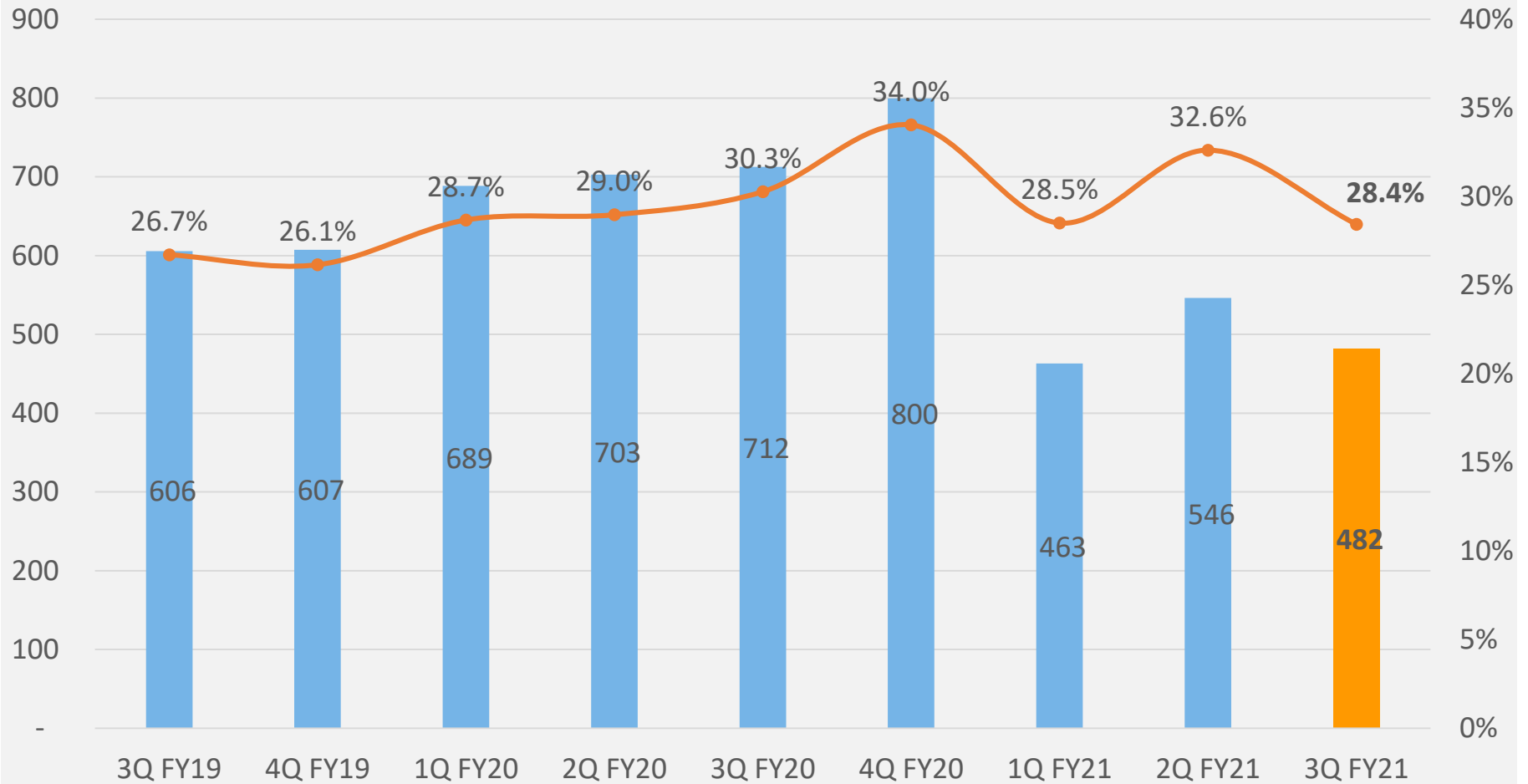
REVENUE

Operating Revenue (Rs million)



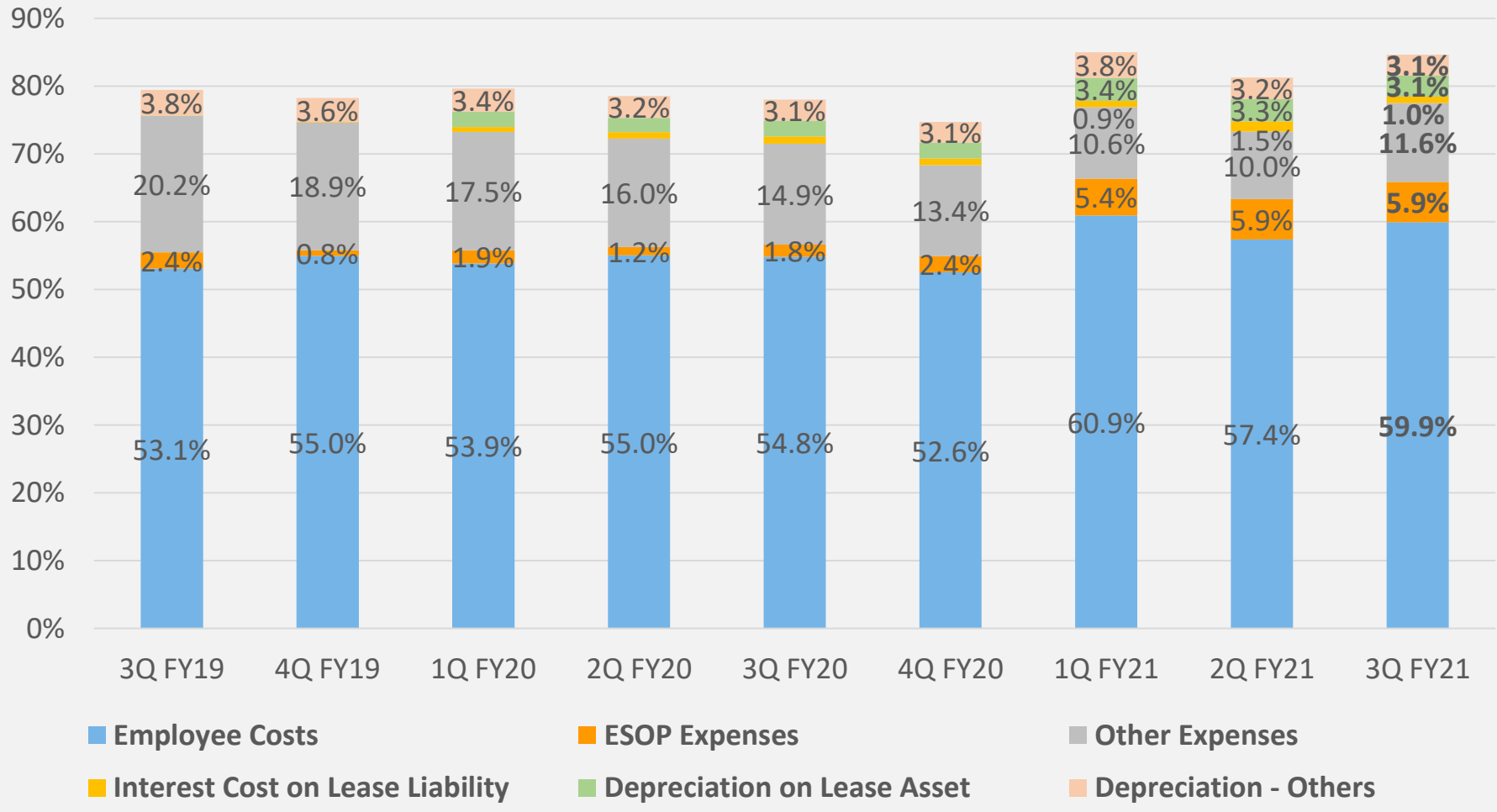
OPERATING MARGIN

Adjusted EBITDA (Rs million) & Margin %



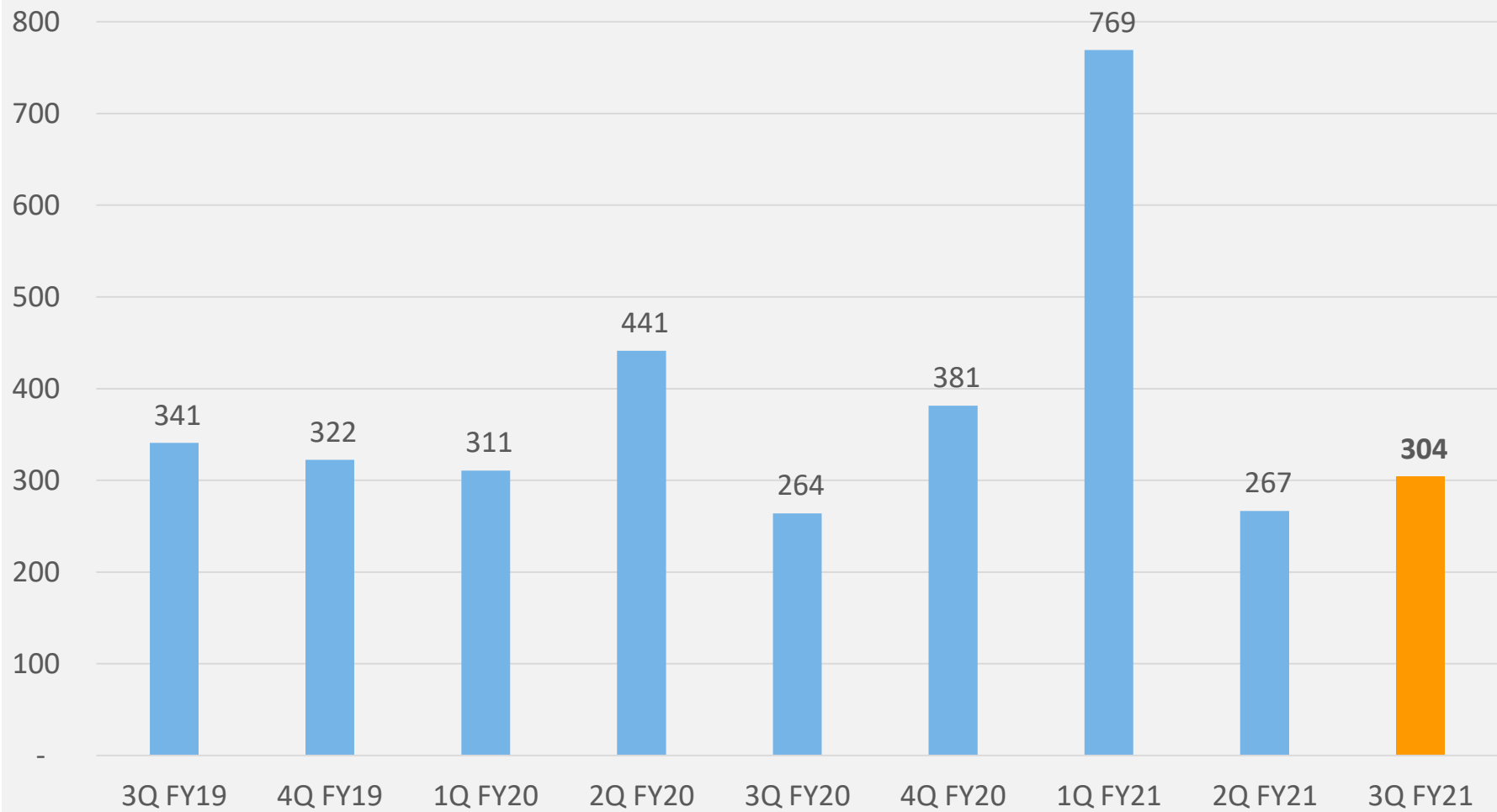
COST STRUCTURE

Expenses as % of Operating Revenue

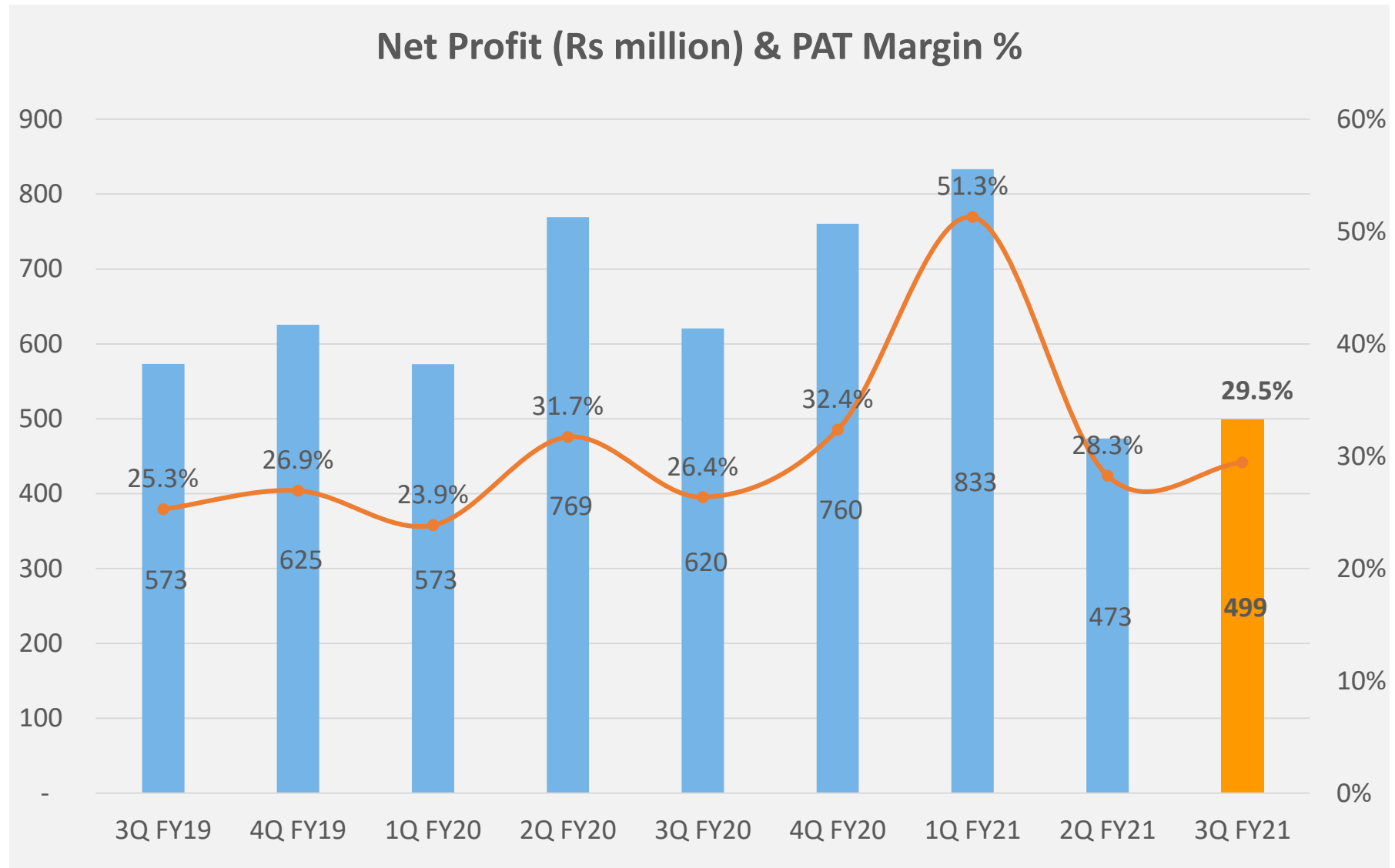


OTHER INCOME

Other Income (Rs million)



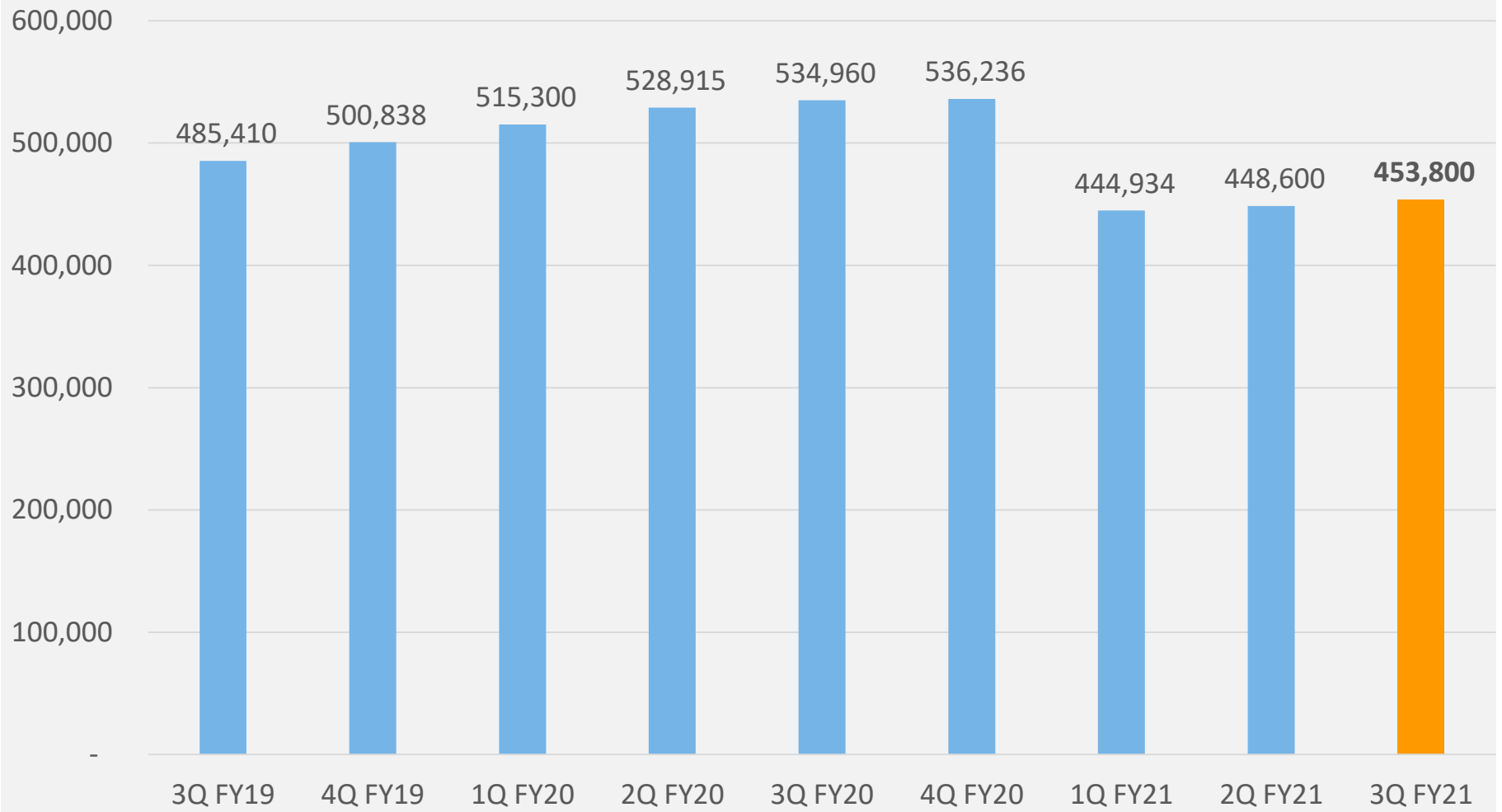
NET PROFIT MARGIN



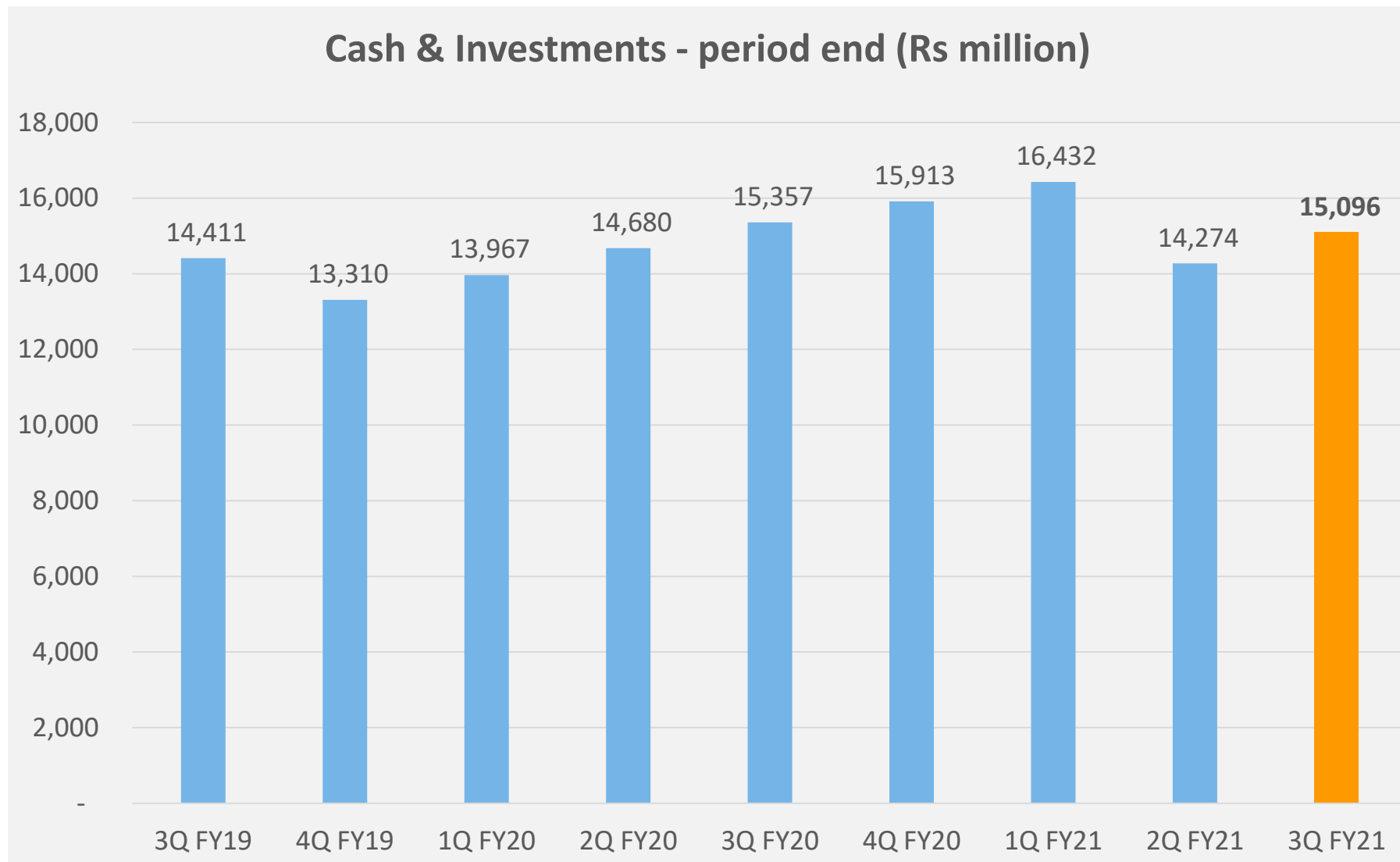
Note: PAT Margin is calculated as Net Profit (Profit After Taxes) as a percentage of Operating Revenue for the quarter.

PAID CAMPAIGNS

Active Paid Campaigns - period end



CASH AND INVESTMENTS

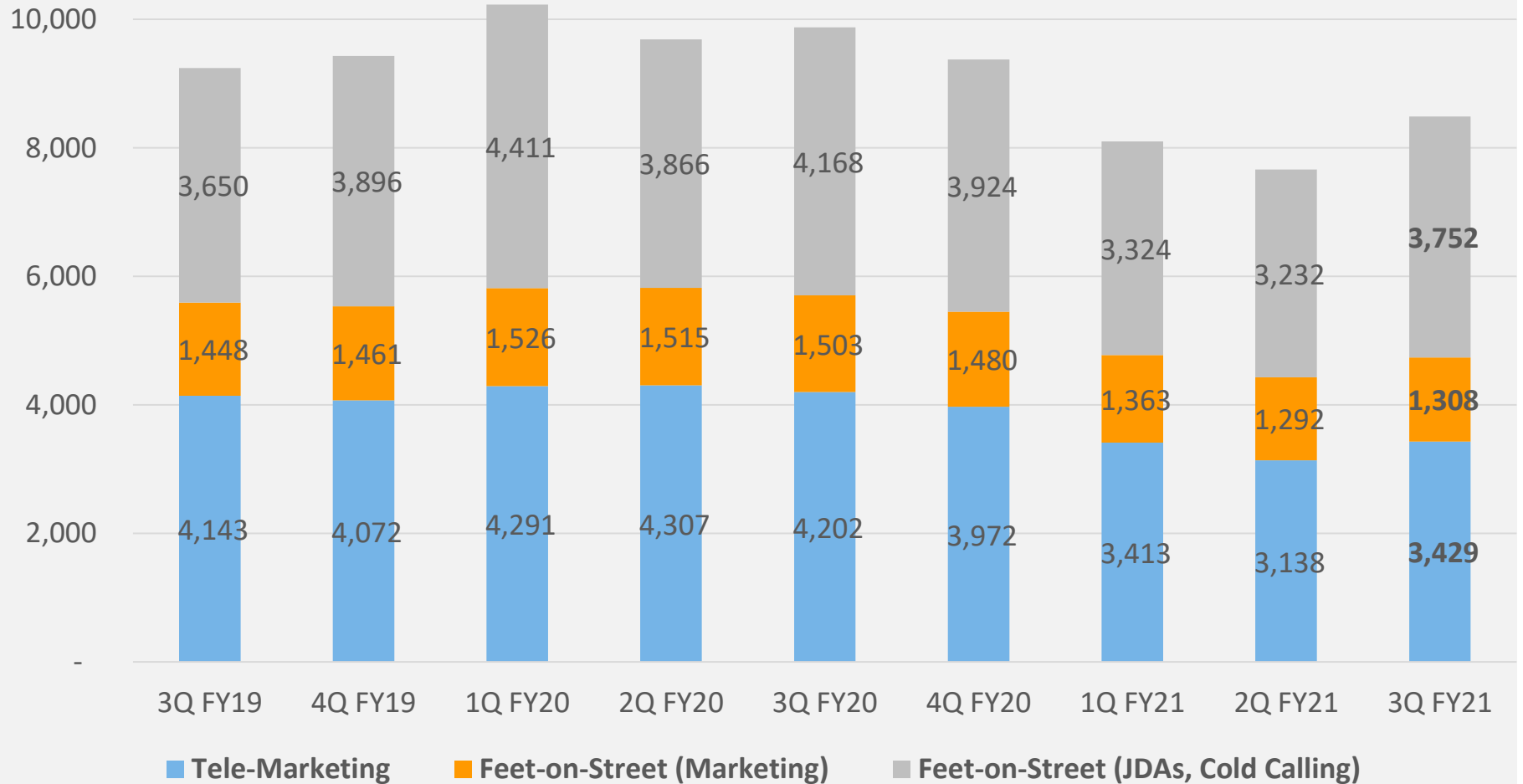


Note: 2018 Buy-back for Rs2.2bn was concluded/ paid in 4Q FY19

2020 Buy-back for Rs2.2bn, along with Buy-back Tax of Rs0.51bn, was concluded/ paid in 2Q FY21

SALES FORCE

Sales Strength - Period End



JUST DIAL LTD - 3Q FY21 (Quarter ended December 31, 2020) PERFORMANCE SUMMARY

Metric	Unit	3Q FY21	3Q FY20	YoY change	2Q FY21	QoQ change
Operating Revenue	(₹ million)	1,695	2,354	-28.0%	1,675	1.2%
Operating EBITDA	(₹ million)	381	671	-43.1%	447	-14.7%
Operating EBITDA Margin	%	22.5%	28.5%	-599 bps	26.7%	-418 bps
Adjusted EBITDA (excl. ESOP expenses)	(₹ million)	482	712	-32.3%	546	-11.8%
Adjusted EBITDA Margin (excl. ESOP expenses)	%	28.4%	30.3%	-183 bps	32.6%	-418 bps
Other Income, net	(₹ million)	304	264	15.1%	267	13.9%
Profit Before Taxes	(₹ million)	564	781	-27.7%	580	-2.8%
Net Profit	(₹ million)	499	620	-19.5%	473	5.5%
Net Profit Margin	%	29.5%	26.4%	310 bps	28.3%	119 bps
Unearned Revenue (period end)	(₹ million)	3,053	3,712	-17.7%	2,795	9.2%
Cash & Investments (period end)	(₹ million)	15,096	15,357	-1.7%	14,274	5.8%

Note: 2020 Buy-back for Rs2.2bn, along with Buy-back Tax of Rs0.51bn, was concluded/ paid in 2Q FY21

JUST DIAL LTD - 3Q FY21 (Quarter ended December 31, 2020) PERFORMANCE SUMMARY

Metric	Unit	3Q FY21	3Q FY20	YoY change	2Q FY21	QoQ change
Unique Visitors	(million)	132.6	157.0	-15.6%	130.6	1.5%
- Mobile	(million)	108.3	127.9	-15.3%	105.5	2.6%
- Desktop/ PC	(million)	17.9	21.6	-17.2%	19.0	-5.9%
- Voice	(million)	6.4	7.6	-15.8%	6.1	4.4%
- Mobile	% share	81.7%	81.4%	27 bps	80.8%	93 bps
- Desktop/ PC	% share	13.5%	13.7%	-26 bps	14.5%	-106 bps
- Voice	% share	4.8%	4.8%	-1 bps	4.7%	13 bps
Total Listings (period end)	(million)	30.2	28.6	5.5%	30.0	0.7%
Net Listings Addition		196,107	991,552	-80.2%	340,635	-42.4%
Total Images in Listings (period end)	(million)	99.6	78.4	27.0%	96.6	3.1%
Listings with Geocodes (period end)	(million)	17.2	15.9	7.8%	17.0	0.7%
Ratings & Reviews	(million)	114.7	105.9	8.4%	111.9	2.5%
Paid campaigns (period end)		453,800	534,960	-15.2%	448,600	1.2%
Total App Downloads (period end)	(million)	28.1	26.1	7.9%	27.6	2.0%
App Downloads per day		9,604	11,912	-19.4%	9,207	4.3%
Number of Employees (period end)		11,387	13,058	-12.8%	10,305	10.5%

BOARD OF DIRECTORS

EXECUTIVE DIRECTORS

V S S Mani

Founder, Managing Director and Chief Executive Officer of Justdial with over 32 years of experience in the field of media and local search services.

V Krishnan

Whole-time Director with 27 years of experience, working with Justdial in strategic planning and execution.

Abhishek Bansal

CFO and whole-time Director of Justdial, with overall 12 years of experience and handles Finance, Strategy, Accounting, Treasury, Audit, Legal, Compliance & Traffic. He holds an MBA from IIM Bangalore and a B. Tech. in Electrical Engineering from IIT Roorkee.

NON-EXECUTIVE DIRECTORS – INDEPENDENT

B Anand

Anand is CEO of Nayara Energy, and previously was CFO of Trafigura. He has 33 years of experience in Corporate Finance, Strategy & Investment Banking. He is a Commerce graduate and an associate member of ICAI.

Sanjay Bahadur

Sanjay is CEO of Pidilite Industries for its Global Constructions & Chemicals division and has 36 years of experience. He holds a degree from Delhi College of Engineering.

Malcolm Monteiro

Malcolm is serving on Justdial Board since August 02, 2011 and was previously CEO India, DHL eCommerce & was also a member of DHL eCommerce Management Board. He holds a degree from IIT Mumbai & IIM Ahmedabad.

Bhavna Thakur

Bhavna heads Capital Markets at Everstone Capital and has over 22 years of experience in Corporate Finance, Investment Banking, M&A and Capital Markets. She holds a BA LLB (Hons.) from NLSIU, Bangalore & a Masters in Law from Columbia University, New York.

NON-EXECUTIVE DIRECTORS – NON-INDEPENDENT

Pulak Prasad

Pulak is Founder & MD of Nalanda Capital and has over 28 years of experience in Management Consulting & Investing. He holds a B. Tech. from IIT Delhi and is an IIM Ahmedabad alumni.

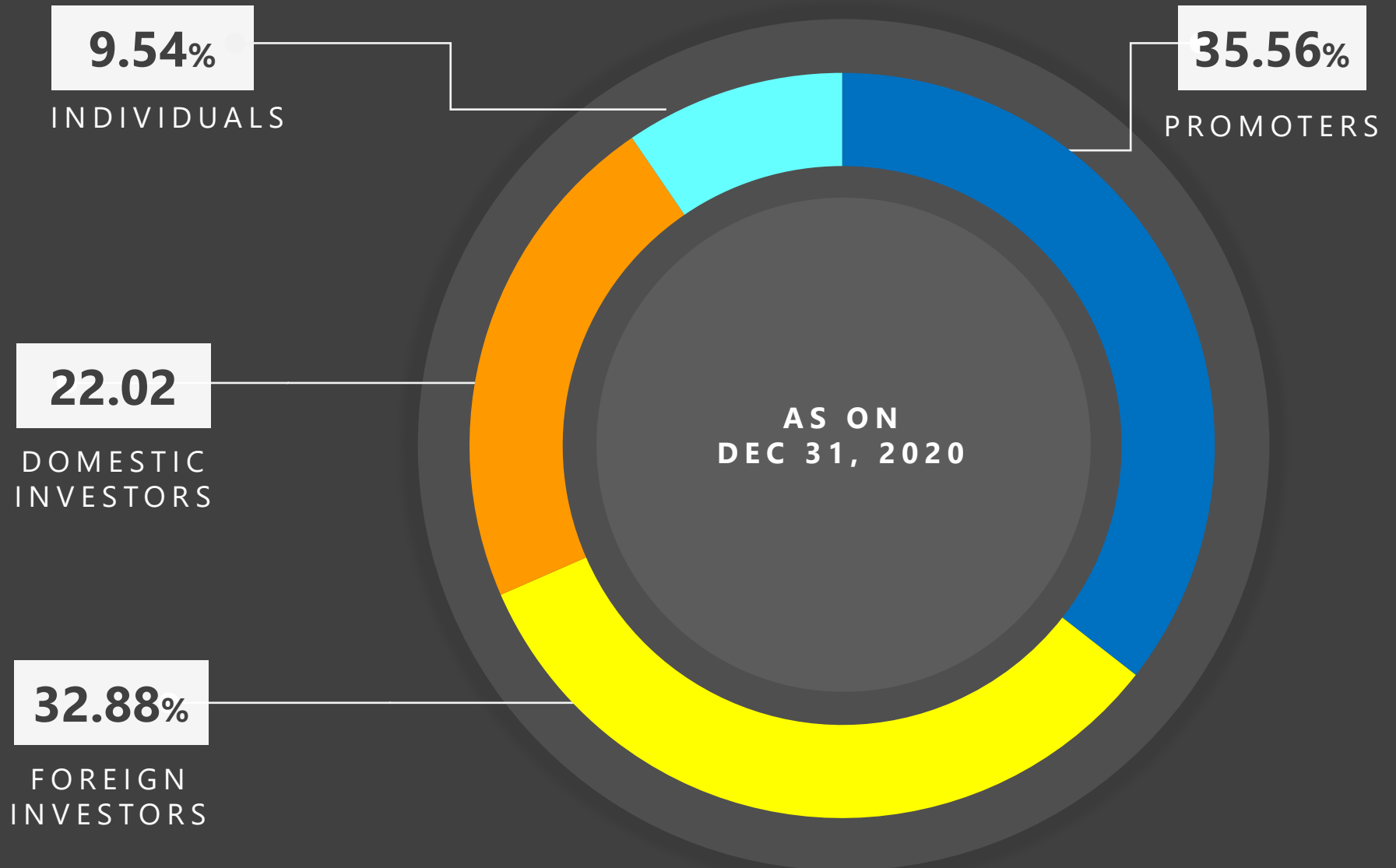
Anita Mani

Anita has 27 years of experience in the field of General Management. She is a history graduate from University of Delhi.

LEADERSHIP TEAM

Name	Designation	Experience	Functional Areas
V S S Mani	Chief Executive Officer	32 Years	Overall growth strategy, planning, execution & management
Abhishek Bansal	Chief Financial Officer	12 Years	Finance, Strategy, Accounting, Treasury, Audit, Legal, Compliance & Traffic
Vishal Parikh	Chief Product Officer	20 Years	Leads Product, Design & Technology teams, and Voice Operations
Sumeet Vaid	Chief Revenue Officer	25 Years	Revenue growth & Business development
Rajesh Madhavan	Chief People Officer	25 Years	Human Resource Functions
Ajay Mohan	Group Vice President, Sales	25 Years	Sales platform management, Strategic alliances, Corporate partnerships & Business expansion
Rakesh Ojha	Group Vice President, Sales	25 Years	Sales & Expansion (West & South Region)
Prashant Nagar	Vice President, Sales	21 Years	Sales & Expansion (Delhi, Just Dial Ambassadors)
Suhail Siddiqui	Vice President, Sales	25 Years	Sales & Expansion (North & East Region)
Rajiv Nair	Vice President, Sales	22 Years	Sales & Expansion (South Region)
Shwetank Dixit	AVP & Head, Database & Content	9 Years	Database Augmentation, Curation & Content enrichment; Traffic (Organic & Inorganic)

SHAREHOLDING PATTERN



END OF PRESENTATION