

November 3, 2020

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

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 representatives of the Company shall be interacting with investors during this week i.e. from Tuesday, November 3, 2020 to Friday, November 6, 2020.

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

C 088888-88888 www.justdial.com

Just Dial Limited – Investors Meeting – November 3, 2020 to November 6, 2020

Sr. No.	Name of the Participants
1	Hornbill Capital
2	Mirae Asset Global Investments
3	NT Asset Management
4	Old Bridge Capital
5	Times Square Capital
6	Ward Ferry Management Ltd

CORPORATE PRESENTATION

October 2020



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.

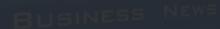
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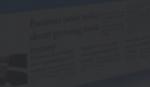
Any information provided in this presentation is subject to change without notice.

Q2 FY21 means the period Jun 1, 2020 to Sep 30, 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 with limited workforce 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 and 2Q FY21, we had 100 million (declined 35.9% YoY) and 130.6 million (declined 19% YoY) quarterly unique visitors, respectively. Organic traffic has recovered well from COVID-19 impact and is growing steadily. On a like-for-like basis, current organic traffic run-rate is ~14% higher versus pre-COVID levels which augurs well for the business.
- In order to assist SMEs in these unprecedented times, the Company had launched various offers on its paid campaigns during the period, including better discounts, flexibility in activation of their campaign (post lockdown), better payment terms, etc. As a result, the Company was able to arrest COVID-19 impact on 1Q FY21 monetization (Collections) to a decline of 52% YoY and 43% QoQ. With lockdown easing, monetization has further improved and 2Q FY21 Collections (down 28% YoY) grew 41% QoQ. Overall, monetization currently stands at ~75% 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 32% YoY decline in revenue, adjusted EBITDA margin of 28.5% delivered in 1Q FY21 and 32.6% in 2Q FY21) and focusing even more on automated processes to enable it to successfully navigate the ongoing uncertainties and emerge stronger.

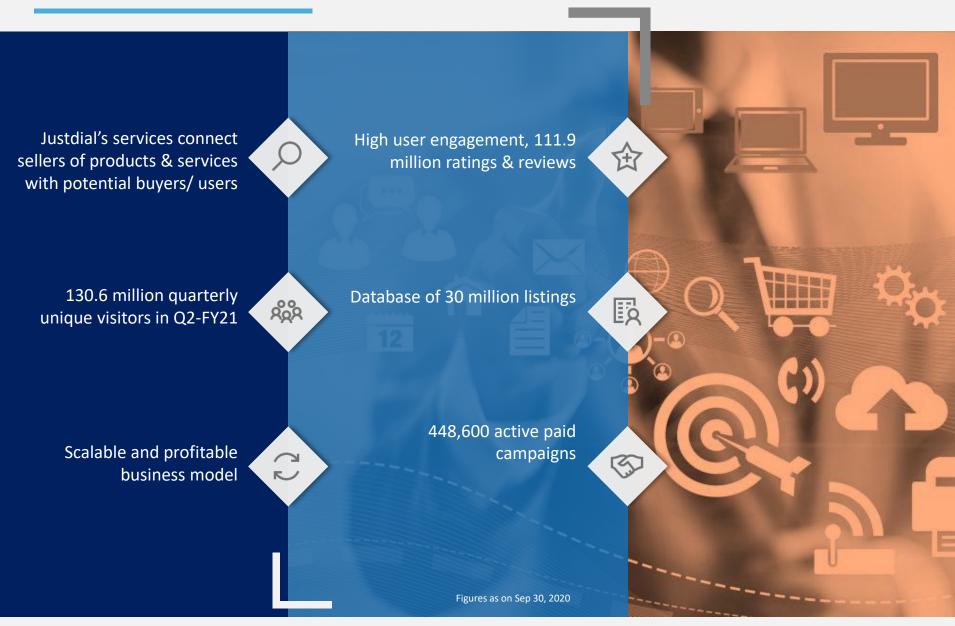




EA

BUSINESS OVERVIEW

COMPANY OVERVIEW



KEY STRENGTHS

- First Mover Advantage in Indian Local Search Market
- Strong Brand Recognition with 130.6 million unique quarterly visitors[^] in Q2 FY21 (100 million in Q1 FY21)
- Comprehensive database of 30 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



N ATION WIDE P R E S E N C E



Nationwide coverage, branches in 11 cities across India



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

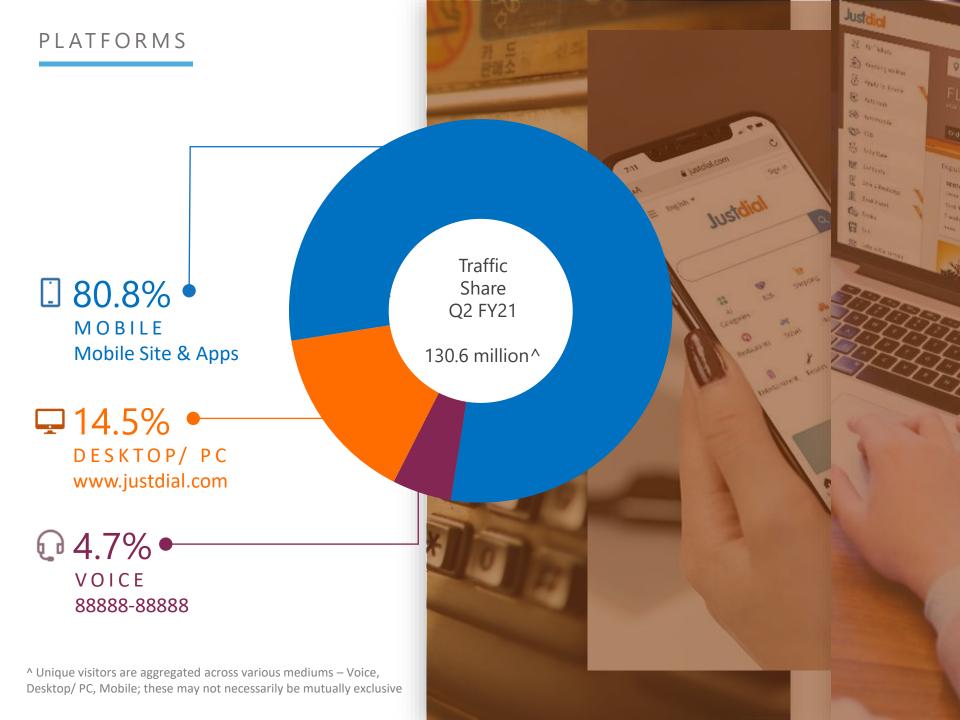


3,138 employees in tele-sales, 4,524 feet-on-street salesforce



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

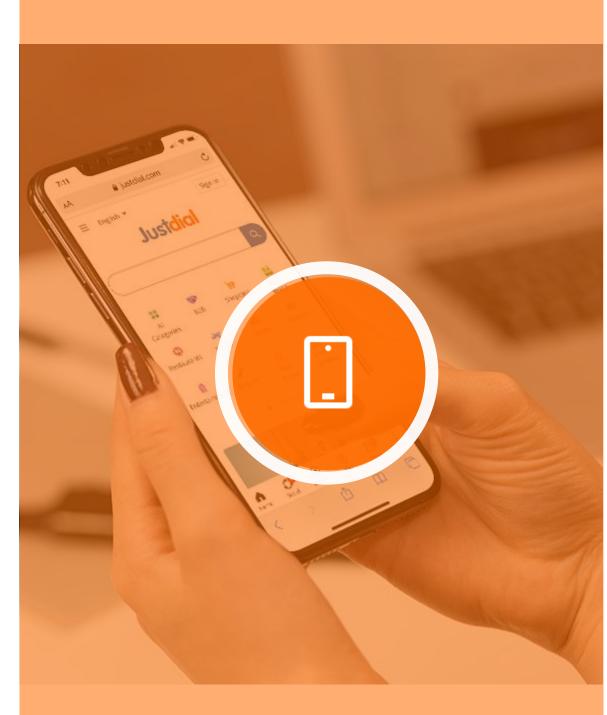




MOBILE

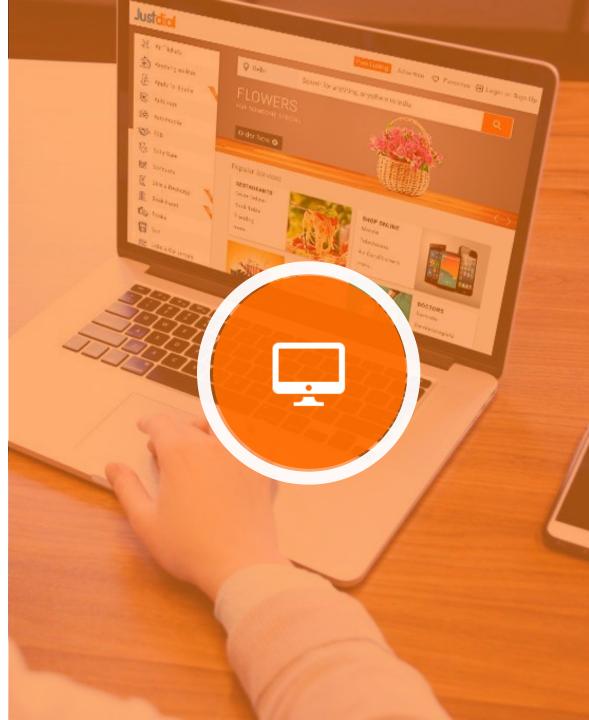
Android & iOS Apps Predictive Auto-Suggest Company, Category, Product Search Map View of Category Search Location Detection Voice Search **App Notifications** JD Pay JD Social Maps & directions Location-based search service Ratings & Reviews Friends' Ratings Favorites

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

88888-88888 88888< </p>

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

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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' decisionmaking, JD Ratings tool helps SMEs gather more ratings & reviews

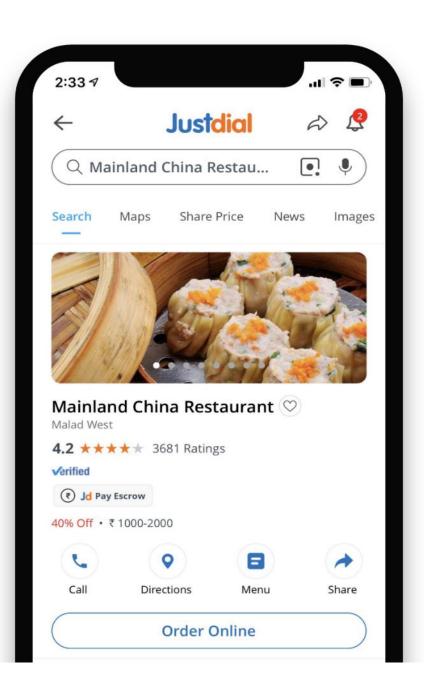
REACH

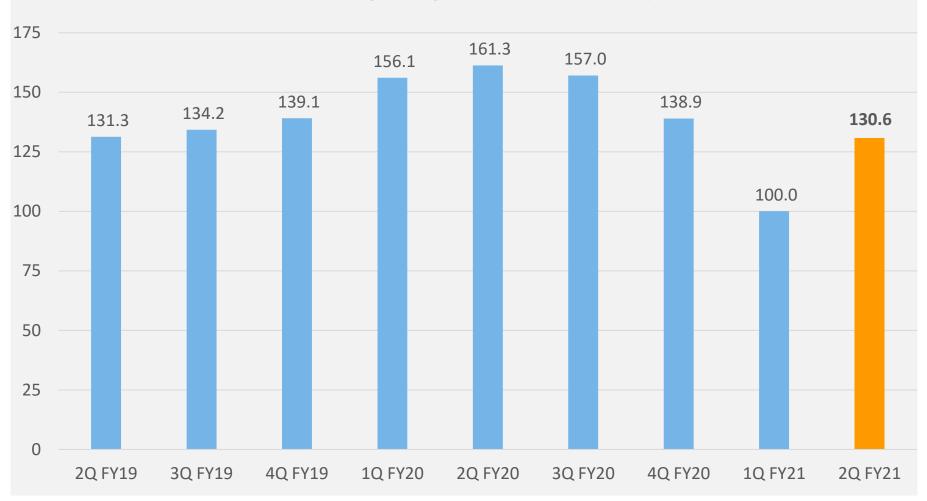
JD Social, a social media platform with curated content, provides great visibility to businesses rated by users

USER ENGAGEMENT

$\star \star \star \star \star$

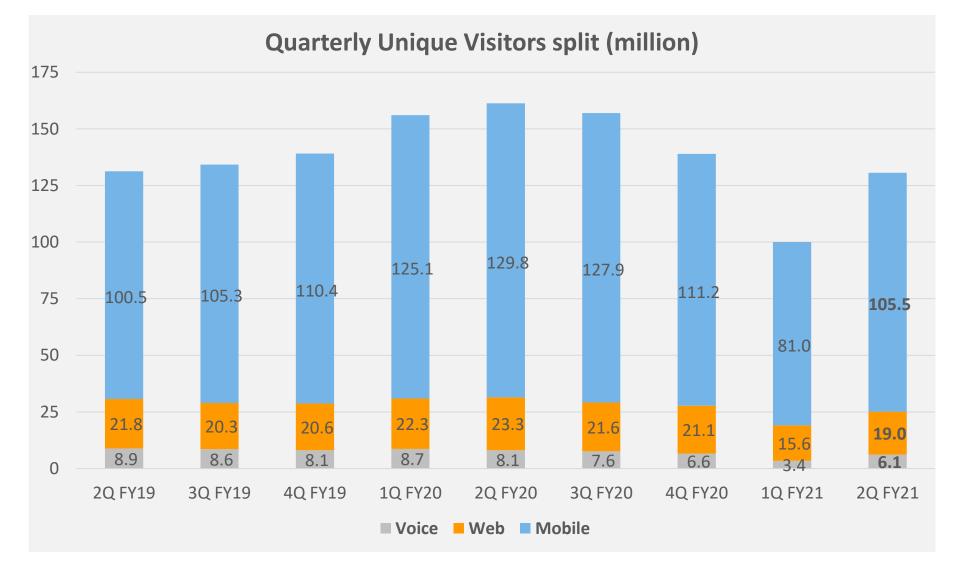
- 111.9 million Ratings & Reviews Mobile-verified, unbiased ratings Friends' Ratings
- 10-Point Rating Scale
- Facebook & Twitter-shareable
- Photos Upload with Review
- Ratings shared on JD Social
- Robust Audit Mechanism



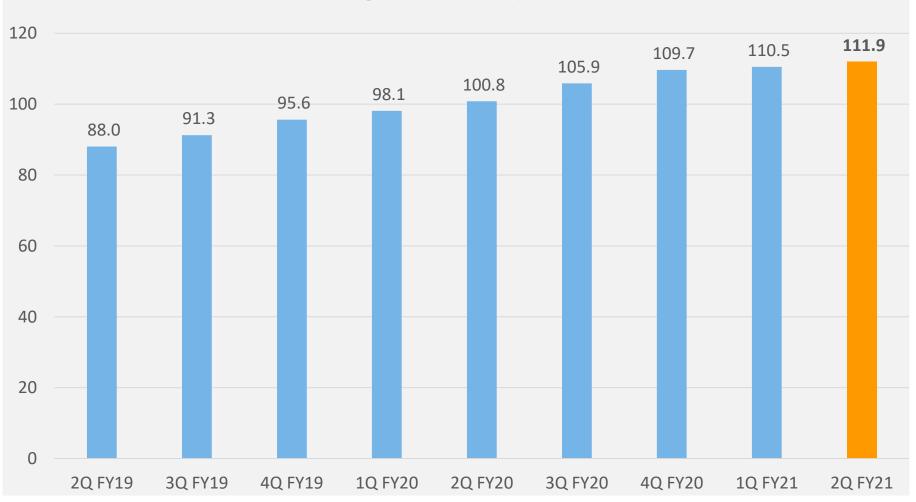


Quarterly Unique Visitors (million)

TRAFFIC / VISITORS

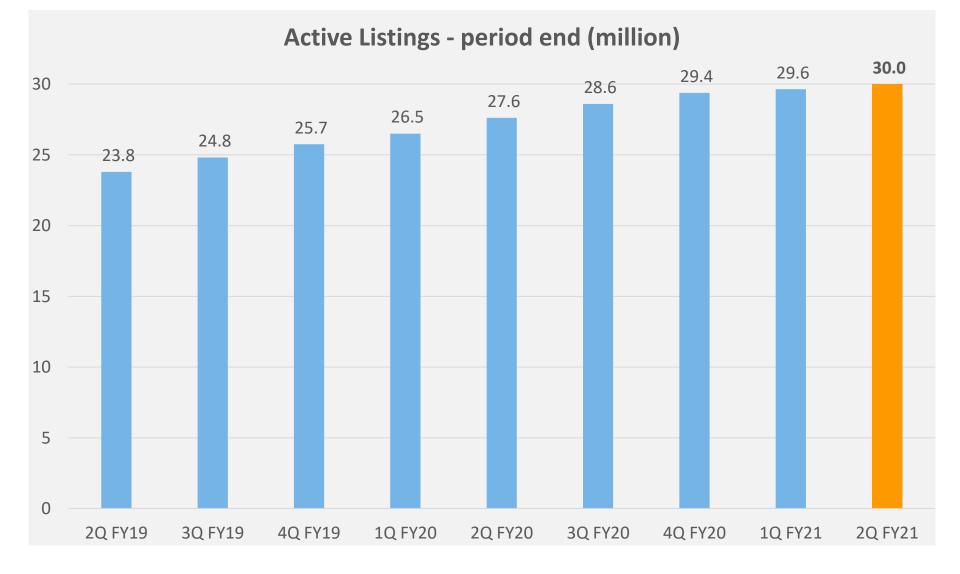


Unique visitors are aggregated across various mediums - Voice, Desktop/ PC, Mobile; these may not necessarily be mutually exclusive

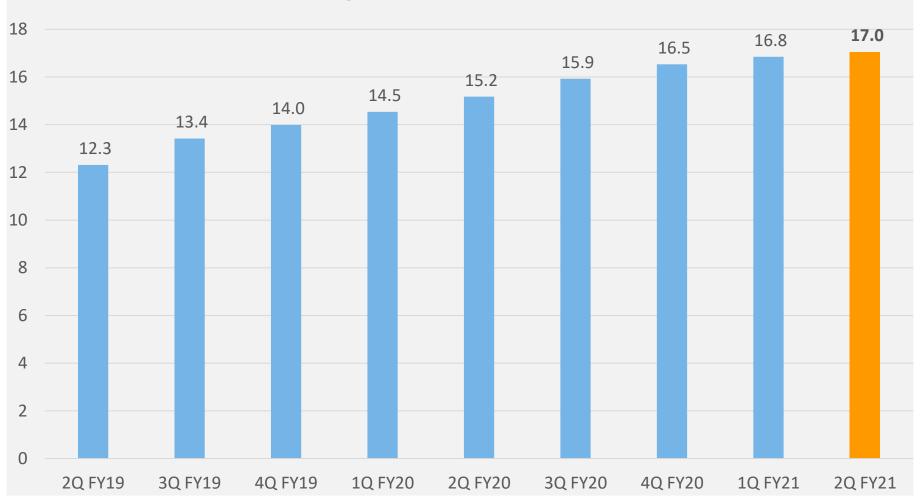


Ratings & Reviews (million)

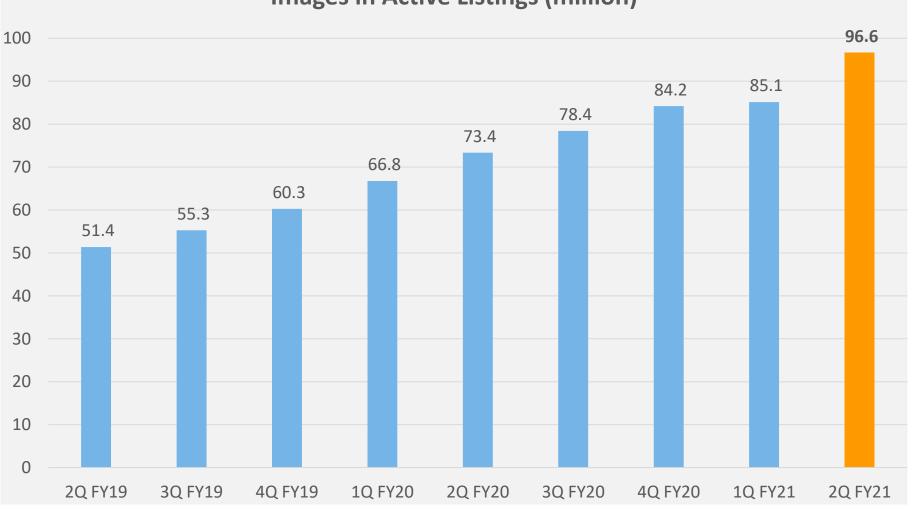
DATA ENRICHMENT



DATA ENRICHMENT

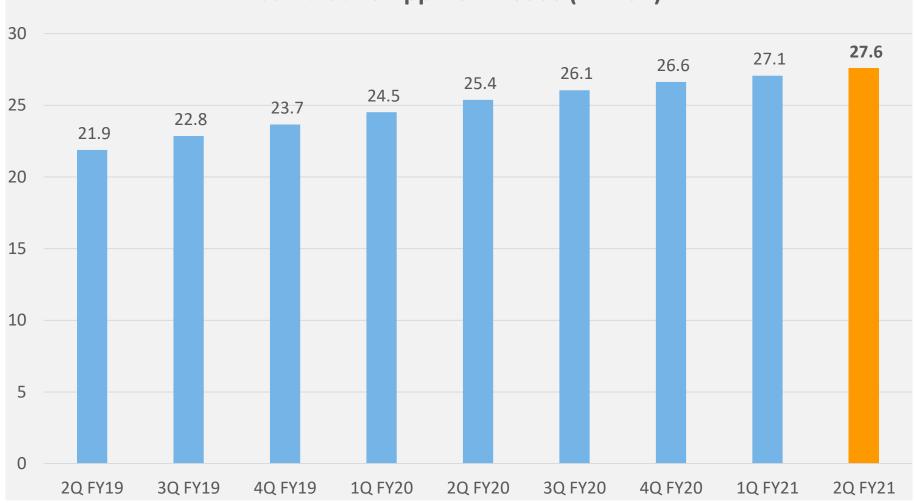


Listings with Geocodes (million)



Images in Active Listings (million)

MOBILE APPS



Cumulative App Downloads (million)



PRODUCT OVERVIEW

JD - MOBILE

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Home

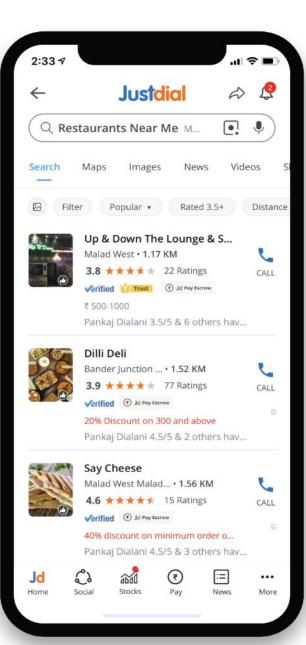
Social

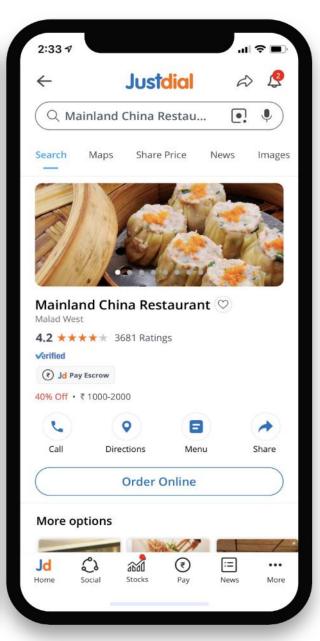
Stocks

Pay

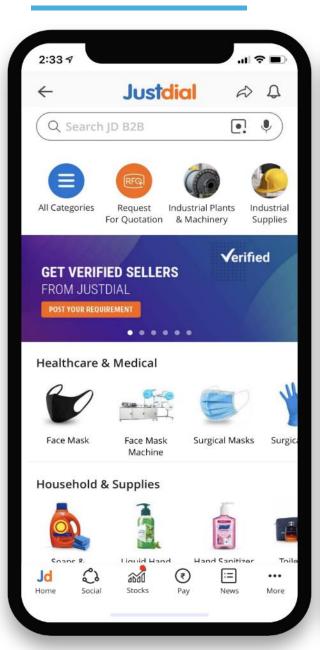
News

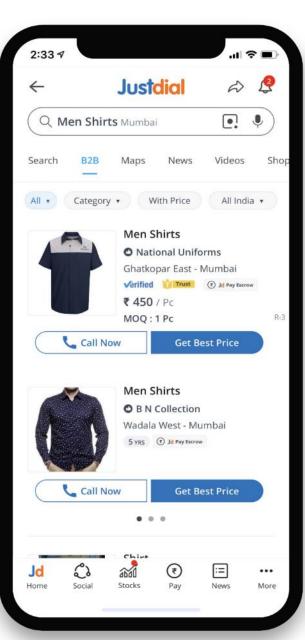
More

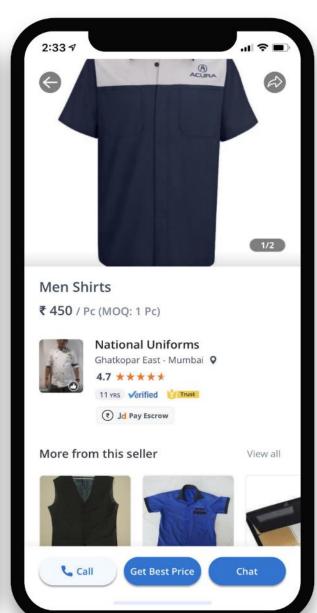




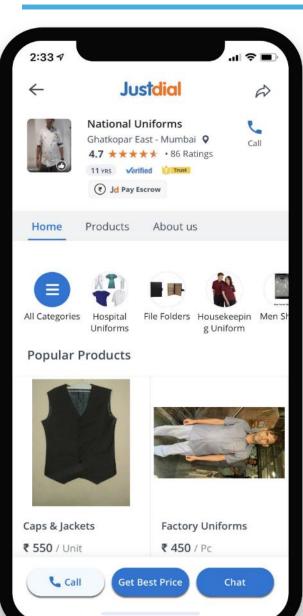
B2B - PRODUCTS

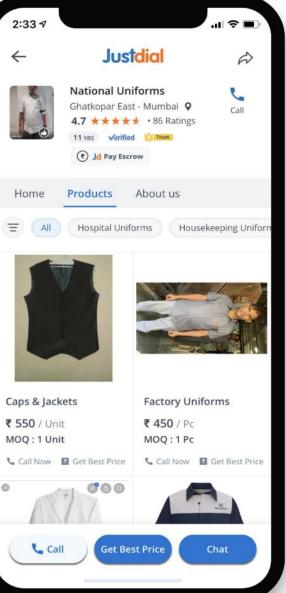


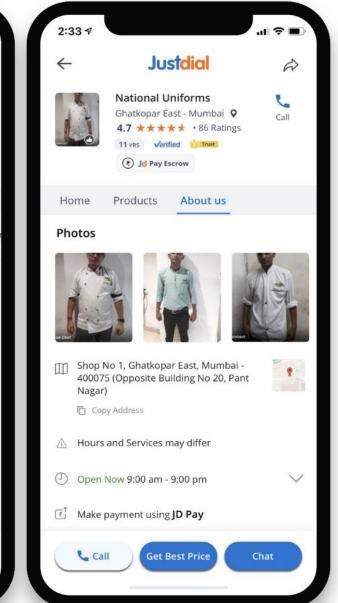




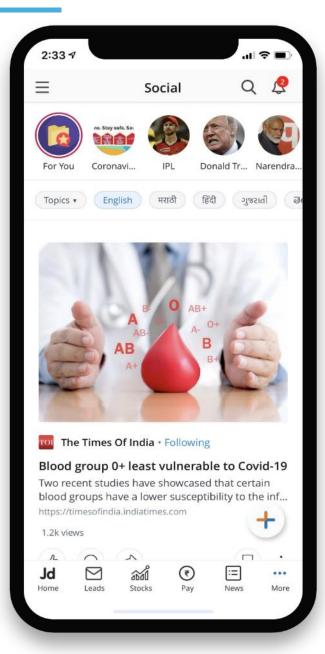
B2B - SELLER DETAILS

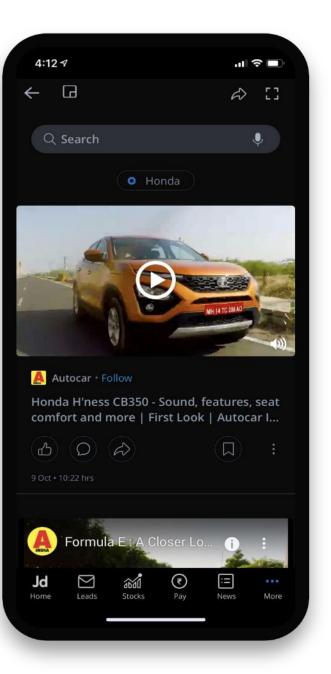




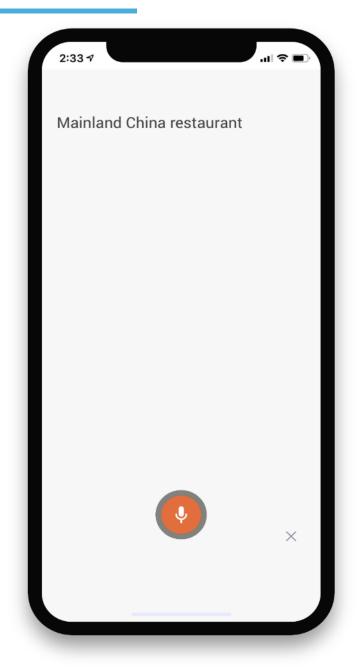


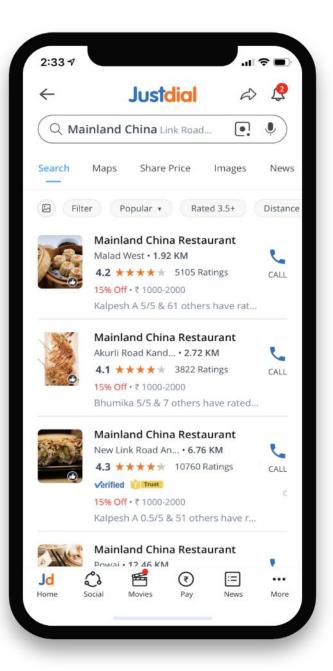
JD SOCIAL



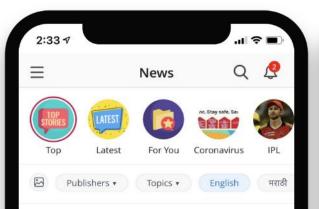


VOICE SEARCH





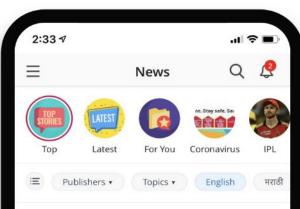
NEWS / LIVE TV





The Times Of India Nepal's stance softening? PM KP Oli's defence minister change a positive sign - Times of India

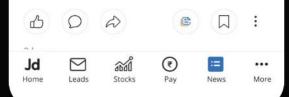






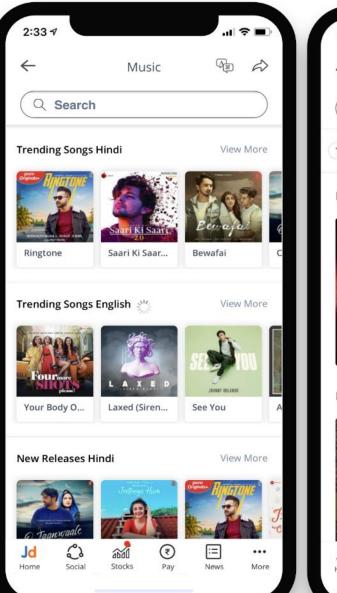
O KP Oli

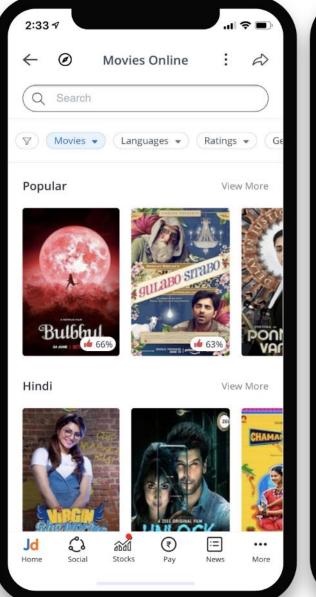
Nepal's stance softening? PM KP Oli's defence minister change a positive sign - Times of India

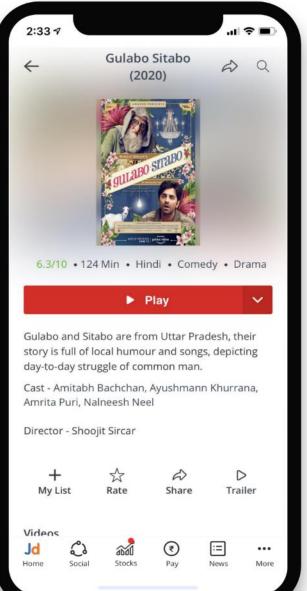




RADIO / MOVIES ONLINE

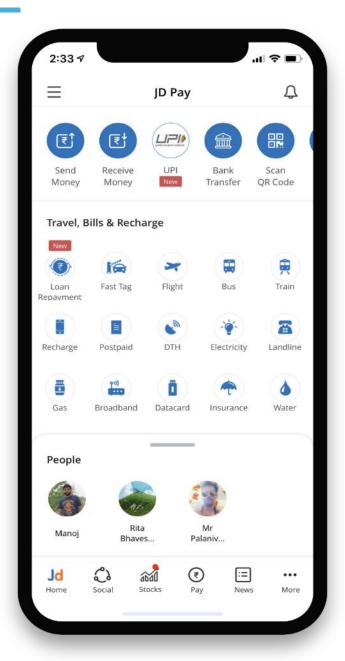


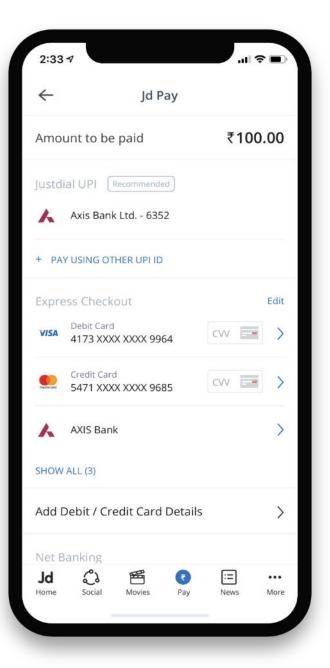




JD PAY

Seamless digital payment solution





Price Comparison

Hail a Cab

Flight Tickets

Train Tickets

Bus Tickets

Hotel Bookings

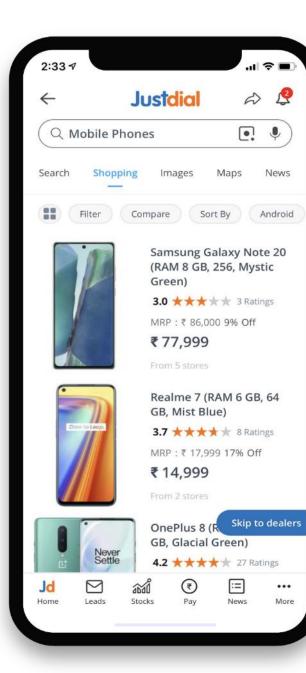
Bills & Recharge

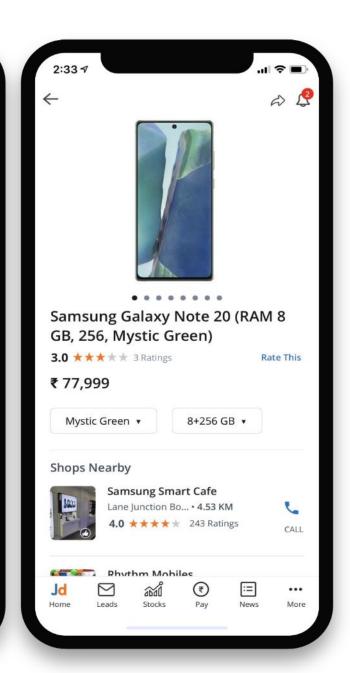
Stocks

Augmented Reality

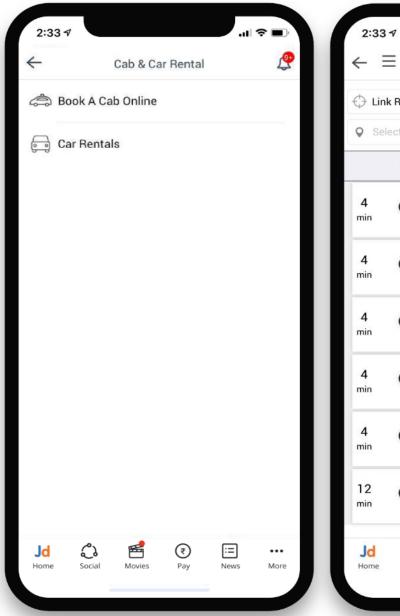
Pay via UPI

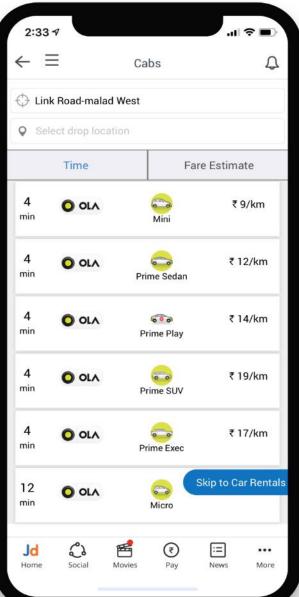
... and many more.





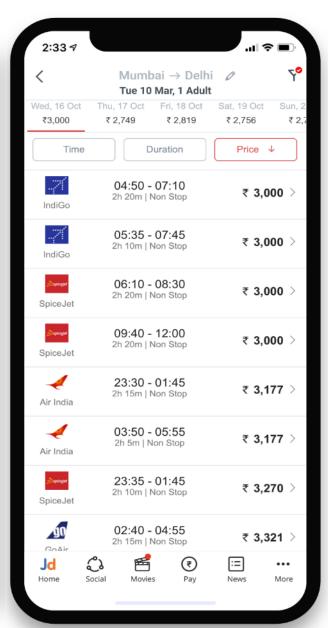
Price Comparison Hail a Cab Flight Tickets Train Tickets **Bus Tickets Hotel Bookings** Bills & Recharge **Stocks** Augmented Reality Pay via UPI ... and many more.



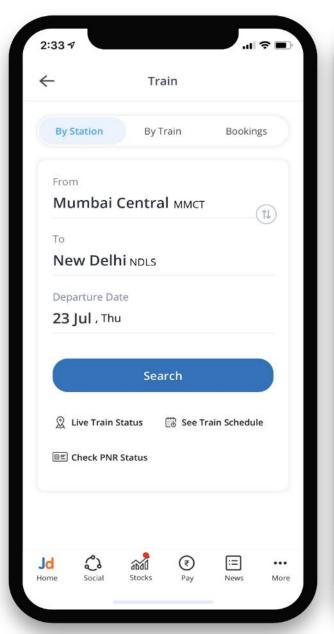


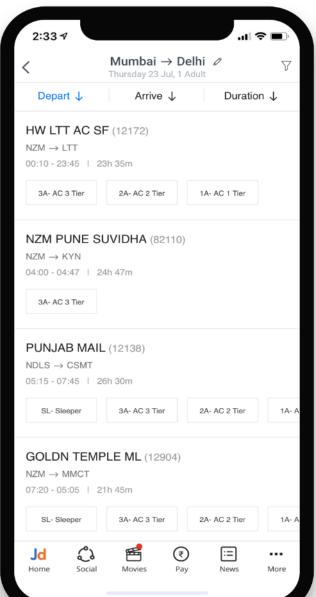
Price Comparison
Hail a Cab
Flight Tickets
Train Tickets
Bus Tickets
Hotel Bookings
Bills & Recharge
Stocks
Augmented Reality
Pay via UPI
... and many more.

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Price Comparison Hail a Cab Flight Tickets Train Tickets Bus Tickets Hotel Bookings Bills & Recharge Stocks Augmented Reality Pay via UPI ... and many more.





Price Comparison Hail a Cab Flight Tickets

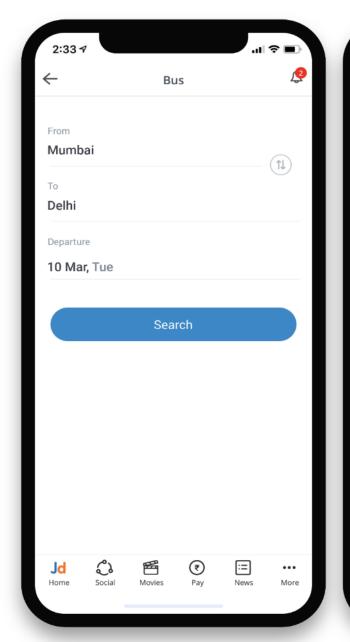
Train Tickets

Bus Tickets

Hotel Bookings Bills & Recharge Stocks Augmented Reality

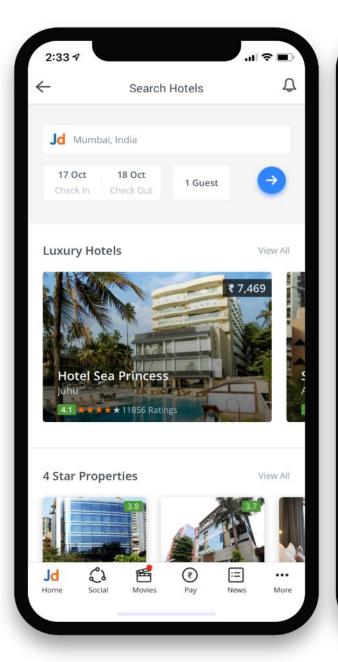
Pay via UPI

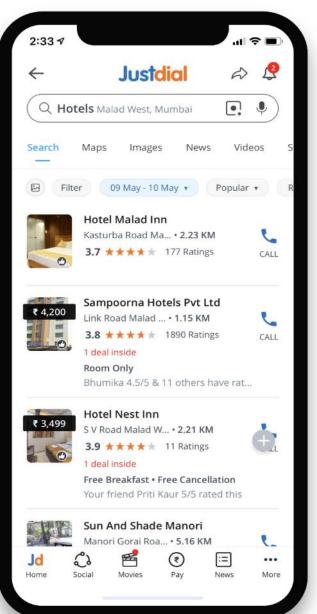
... and many more.



✓ Mumbai → Delhi Tuesday 10 Mar, 1 Adult					∇		
< 23-Oct-2019 >	Departe	ure	Pric	e↓	Duration		
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Shubham Travels		5:00 PM			₹900		
mTicket,NON A/C Push Back (2+2) 41 seats Left		🕒 16h 30m					
Kadamba Transport		5:0	5:05 PM		₹900		
Corporation Limited (Borivali)			2h 55n				
mTicket,Volvo A/C Seate Pushback (2+2) 16 seats Left	r						
Konkan Travels Mahamaya			0 PM	₹900			
mTicket,NON A/C Seater (2+2) 33 seats Left		🕒 15h 59m					
VRL Travels		7:00 PM			₹900		
mTicket,Volvo Multi-Axle I-Shift B11R Semi Sleeper (2+2) 33 seats Left		🕑 11h 30m			onwards		
Naik Travels		8:31 PM		₹900			
mTicket,NON A/C Seater 40 seats Left	(2+2)	(b) 1	6h 40n	n			
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Price Comparison Hail a Cab Flight Tickets Train Tickets Bus Tickets Bus Tickets Hotel Bookings Bills & Recharge Stocks Augmented Reality Pay via UPI ... and many more.

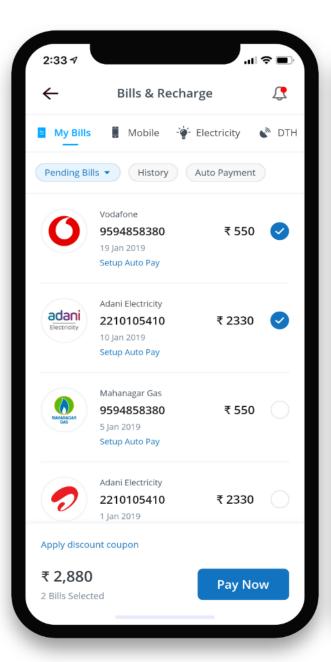


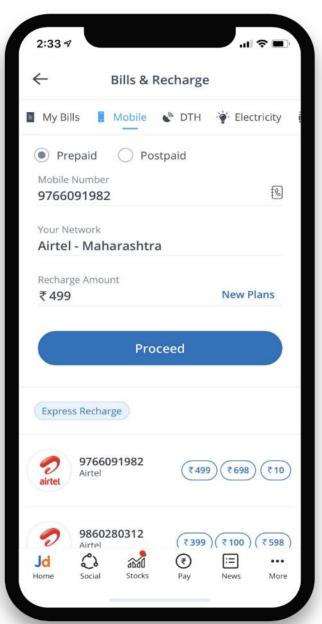


Price Comparison Hail a Cab Flight Tickets Train Tickets Bus Tickets Hotel Bookings

Bills & Recharge Stocks Augmented Reality Pay via UPI

... and many more.





Price Comparison

Hail a Cab

Flight Tickets

Train Tickets

Bus Tickets

Hotel Bookings

Bills & Recharge

Stocks

Augmented Reality Pay via UPI ... and many more.

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Bank Of Baroda Savings Account Can Now Be Opened Online With Aadhaar

Bank of Baroda (BoB) has launched 'Insta... 48 minutes ago

RIL m-cap climbs to Rs 13 lakh cr from Rs 12 lakh cr in just 8 days; share price hit...

RIL shares closed the session 3.55 per c... 54 minutes ago

Did the market really go ahead of economy in recent rally?

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Pay

News

Portfolio

•••

More

Markets are always forward-looking, inst.. 1 hour ago

11

Stocks

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Social

Jd

Price Comparison

Hail a Cab

Flight Tickets

Train Tickets

Bus Tickets

Hotel Bookings

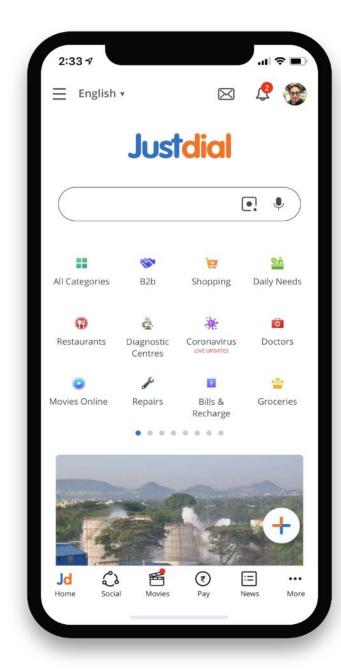
Bills & Recharge

Stocks

Augmented Reality

Pay via UPI

... and many more.





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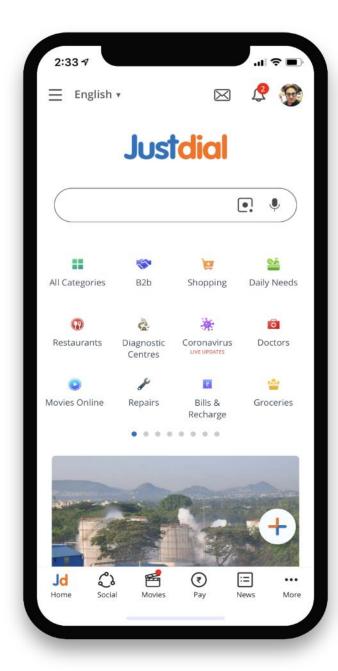
Bills & Recharge

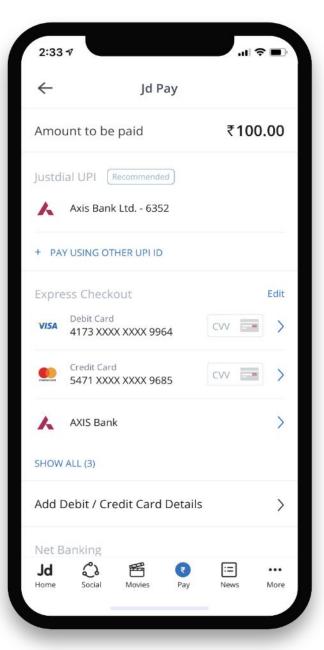
Stocks

Augmented Reality

Pay via UPI

... and many more.

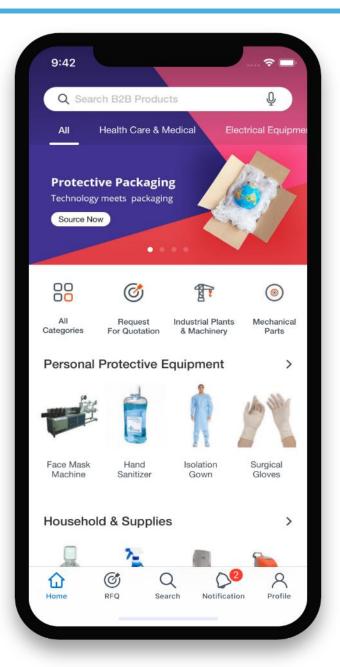


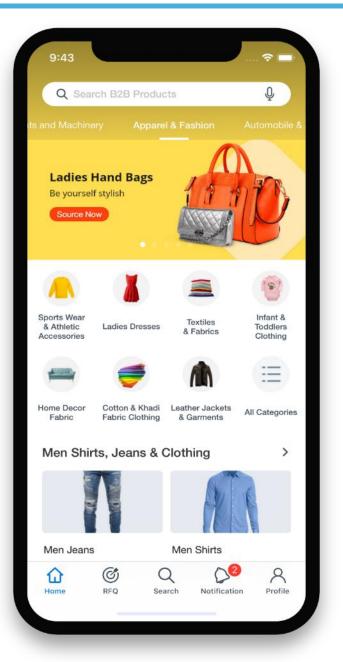




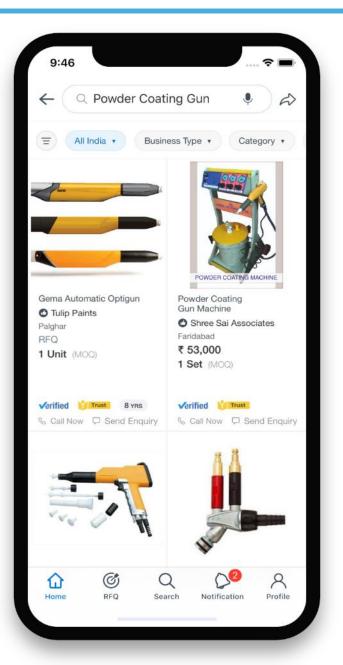
NEW INITIATIVES

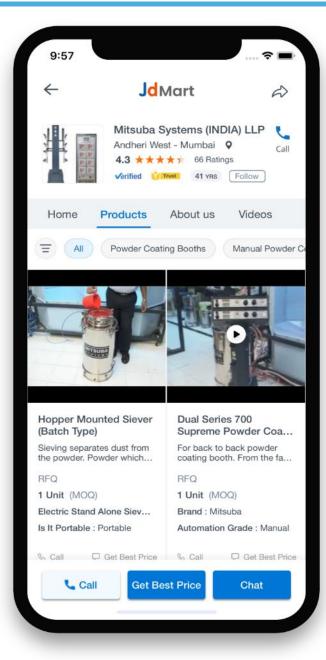
JD Mart - Exclusive B2B Platform, a New Wholesale Experience



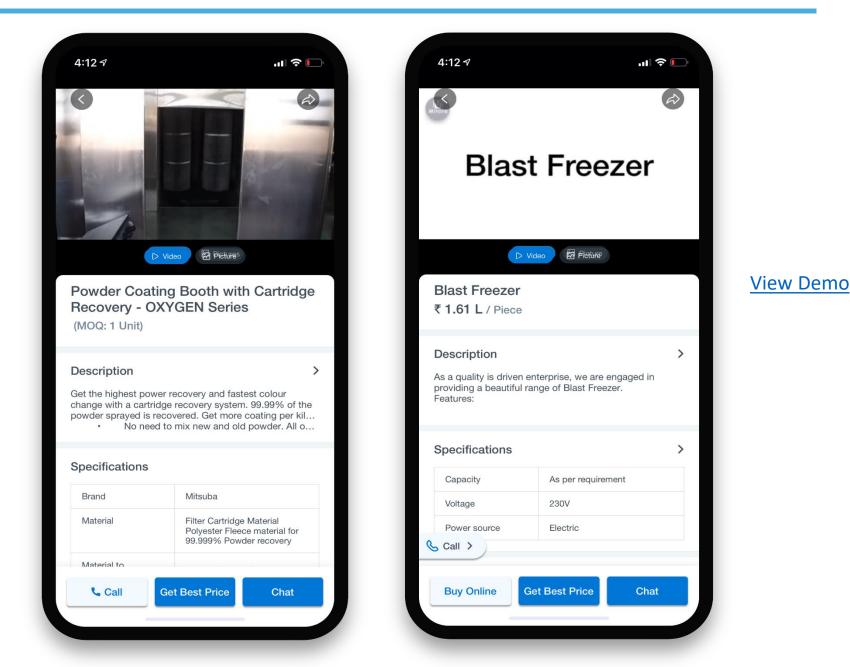


JD Mart - Exclusive B2B Platform, a New Wholesale Experience

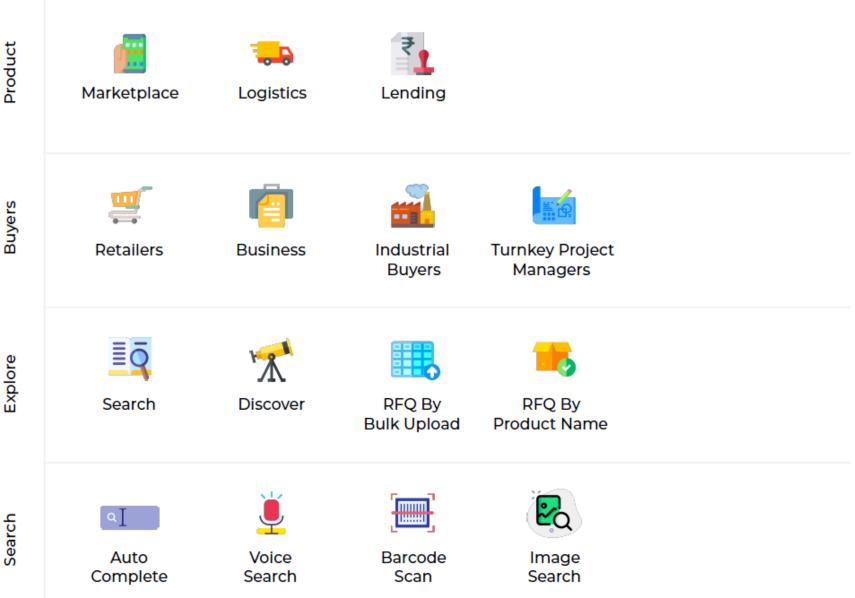




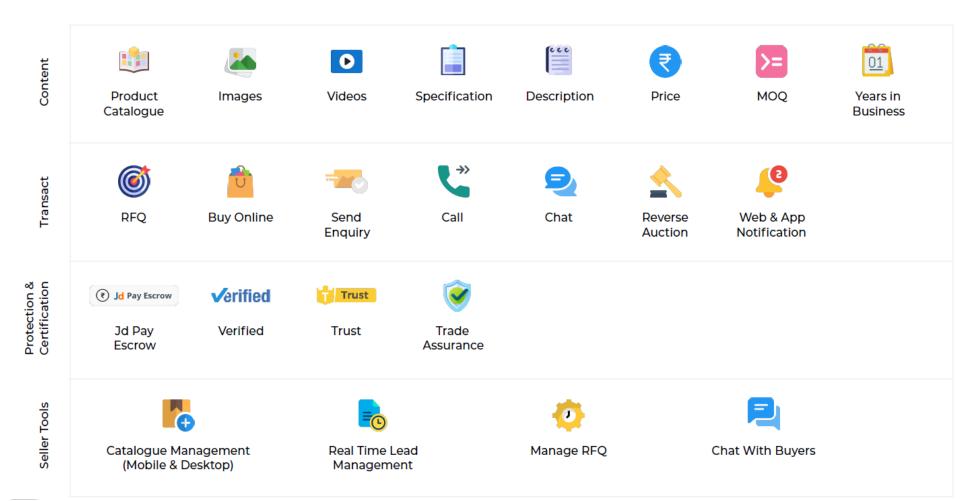
JD Mart - Exclusive B2B Platform, a New Wholesale Experience

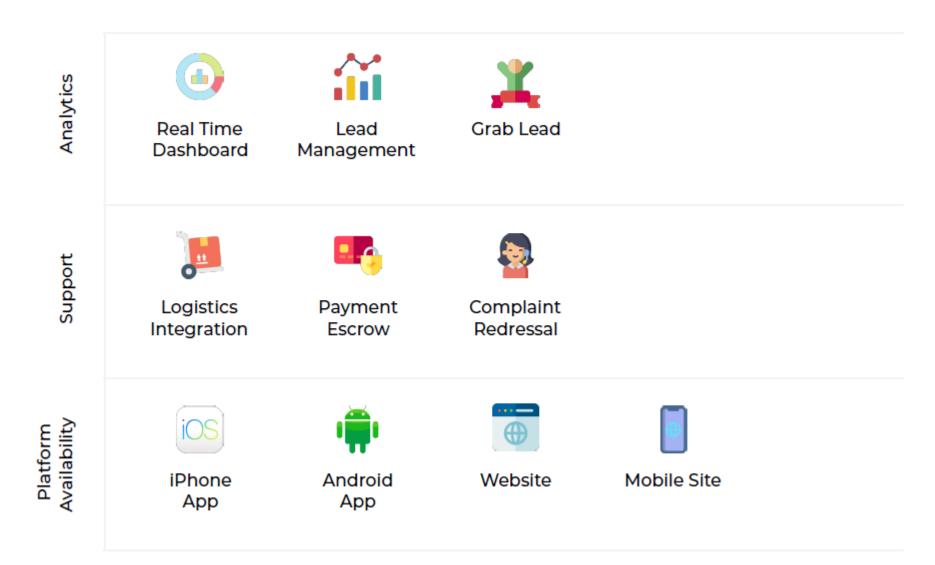


JD MART - PRODUCT STACK

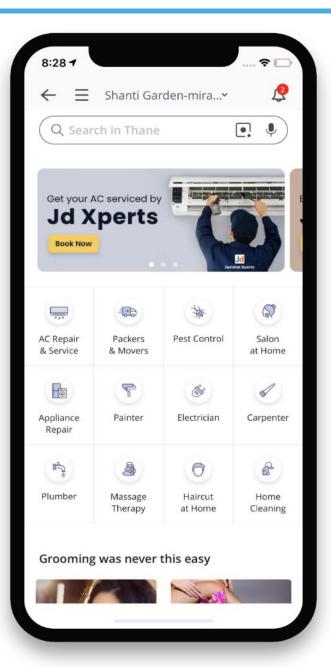


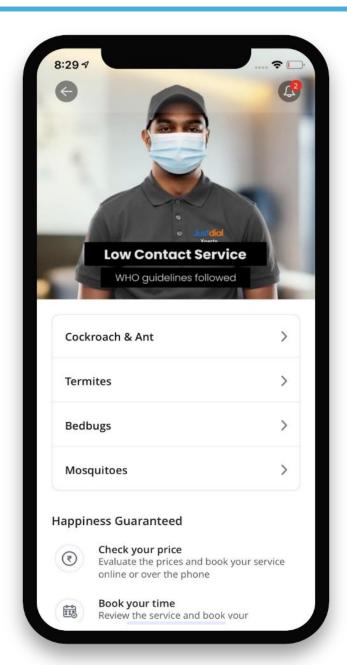
JD MART - PRODUCT STACK



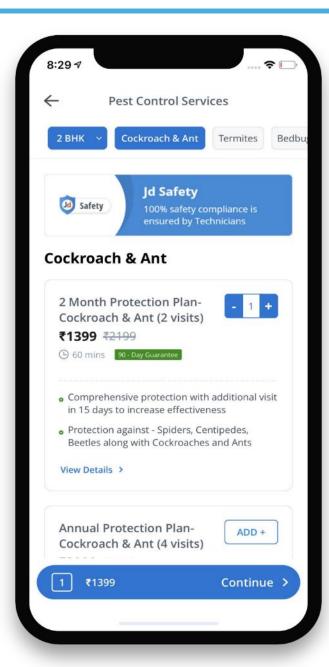


JD XPERTS - ONE STOP SOLUTION FOR ON-DEMAND SERVICES



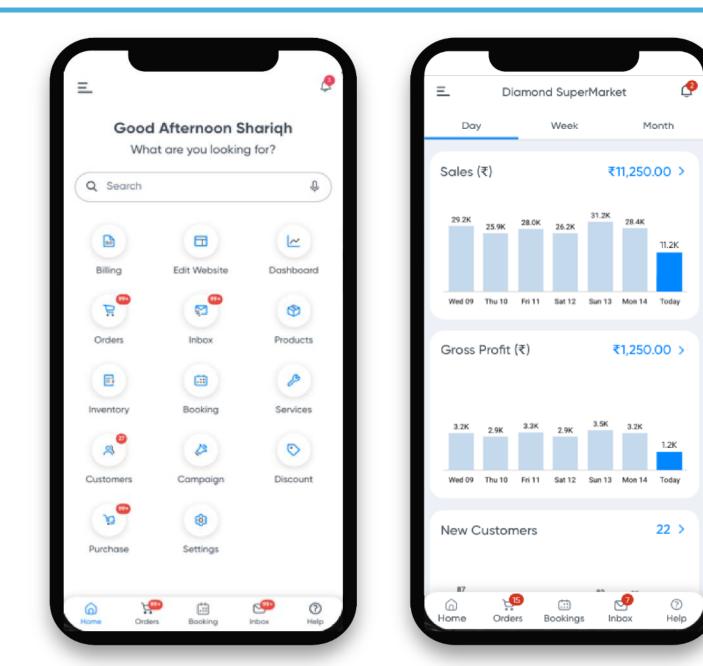


JD XPERTS - ONE STOP SOLUTION FOR ON-DEMAND SERVICES

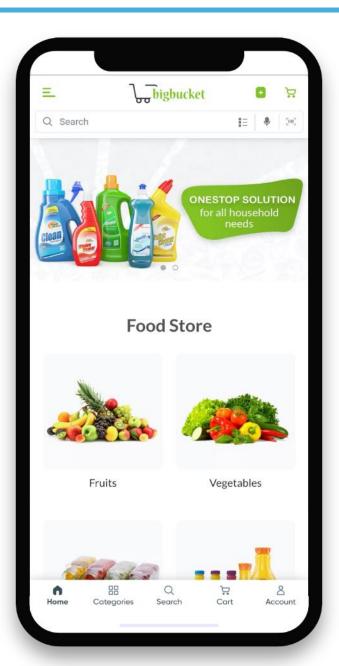


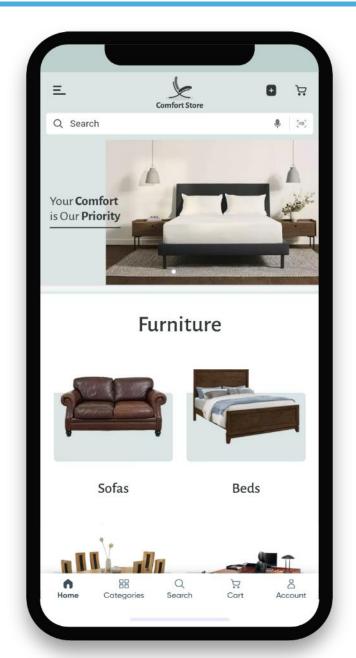
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JD Omni - Cloud-Hosted Solution for Digitalizing Businesses

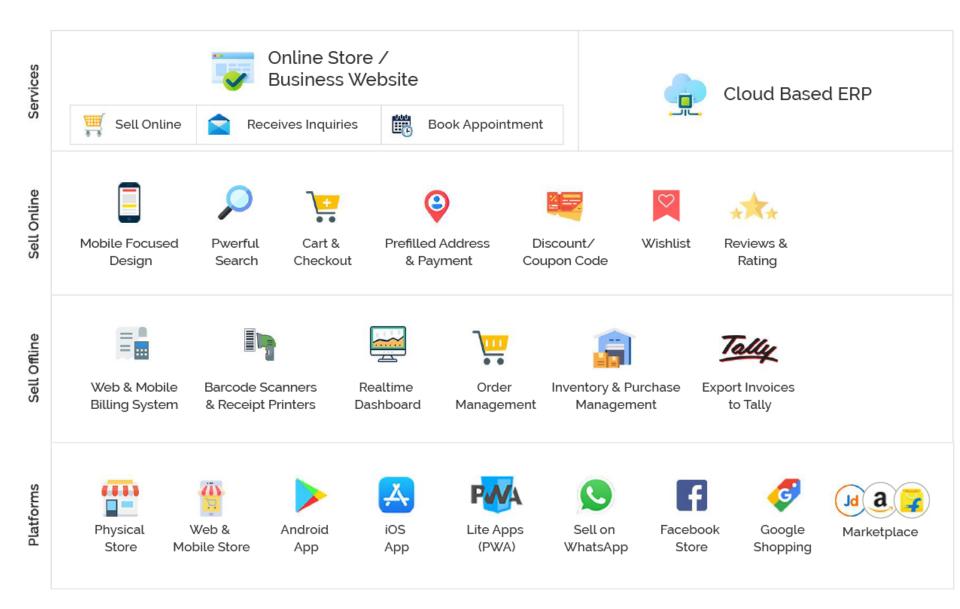


JD Omni - Cloud-Hosted Solution for Digitalizing Businesses

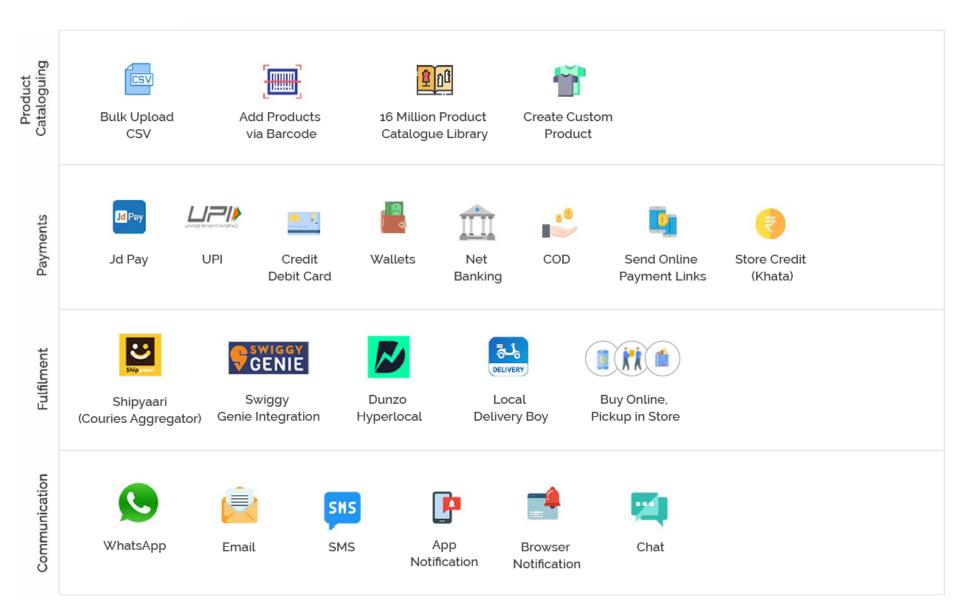




JD OMNI - PRODUCT STACK



JD OMNI – PRODUCT STACK



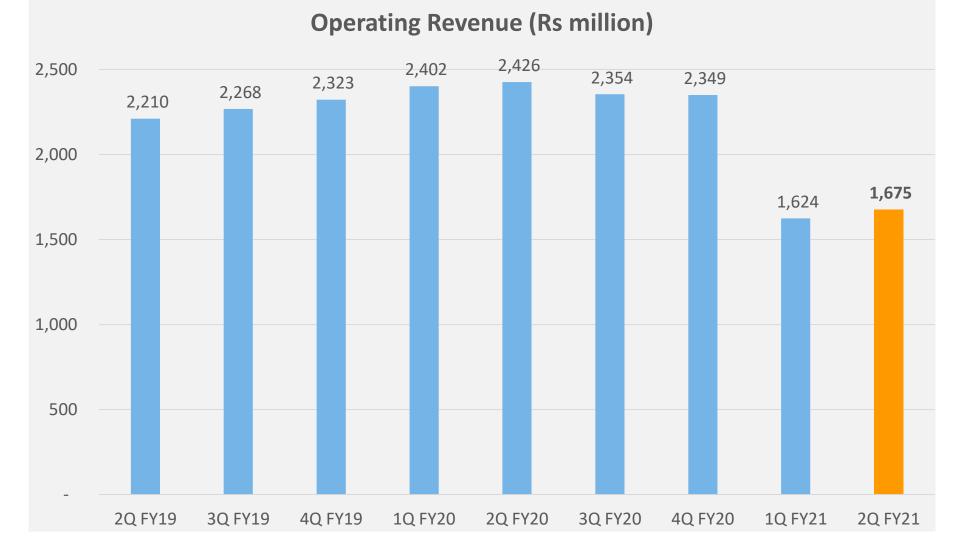


FINANCIAL OVERVIEW

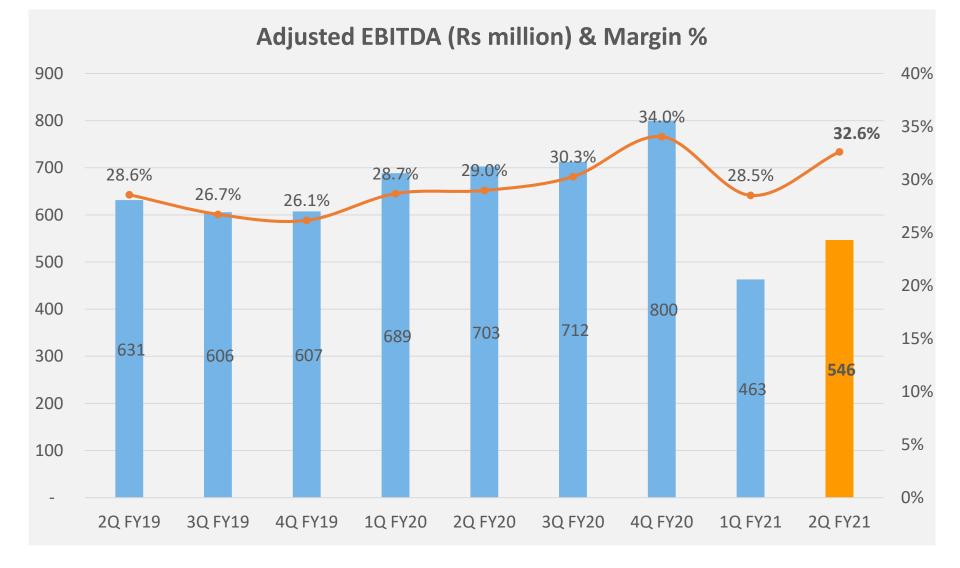
EFFICIENT & PROFITABLE BUSINESS MODEL

- Paid Advertisers pay a fixed fee to run searchled 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 3,138 employees in tele-sales, 1,292 feet-on-street (marketing), and 3,232 feet-on-street (JDAs - Just Dial Ambassadors, cold calling team) as on Q2 FY21

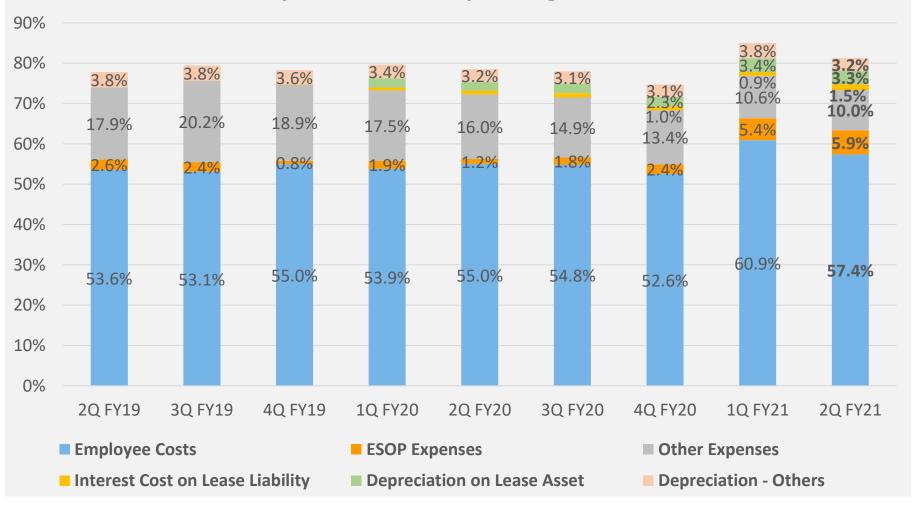
KEY BUSINESS ATTRIBUTES REVENUE



OPERATING MARGIN

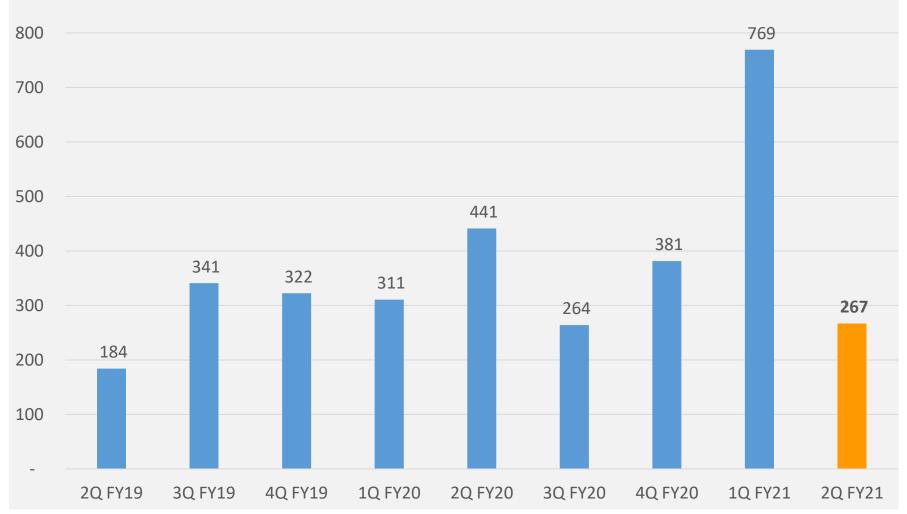


COST STRUCTURE

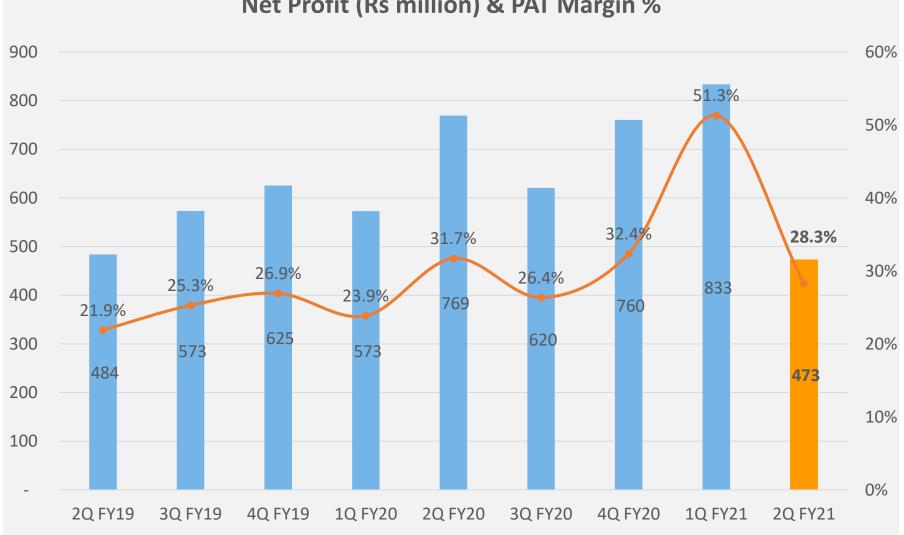


Expenses as % of Operating Revenue

Other Income (Rs million)



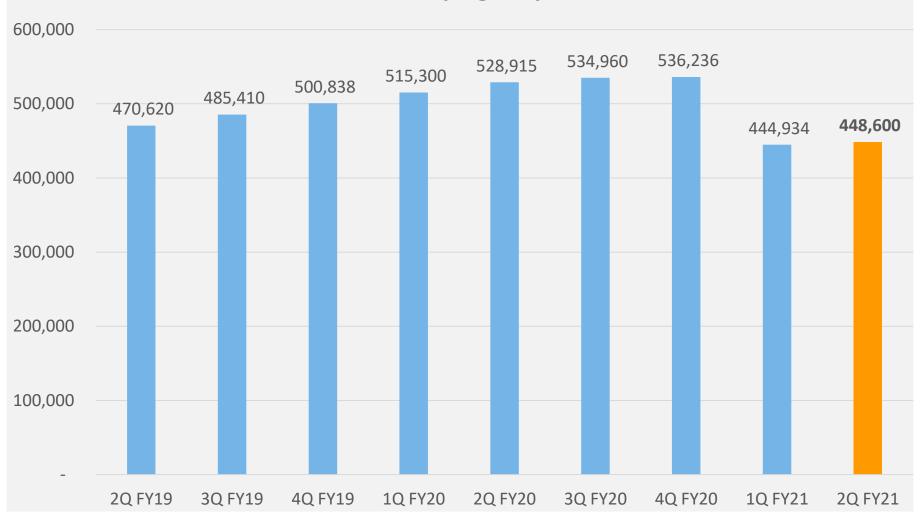
NET PROFIT MARGIN



Net Profit (Rs million) & PAT Margin %

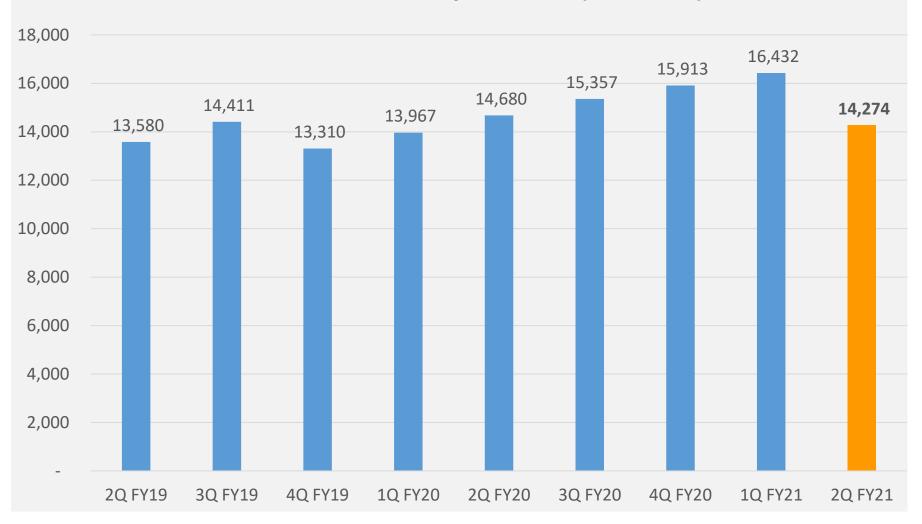
Note: PAT Margin is calculated as Net Profit (Profit After Taxes) as a percentage of Operating Revenue for the quarter.

PAID CAMPAIGNS



Active Paid Campaigns - period end

CASH AND INVESTMENTS

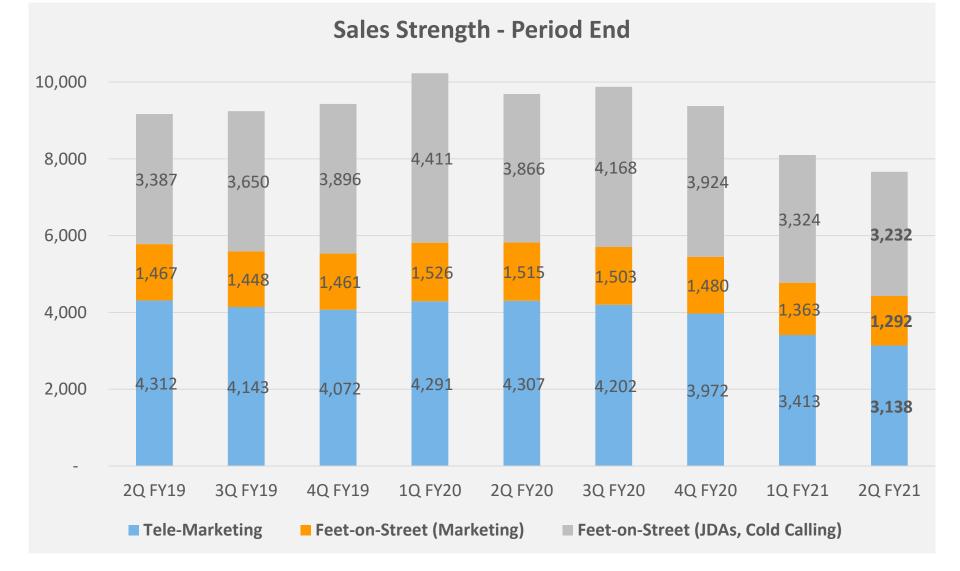


Cash & Investments - period end (Rs million)

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



JUST DIAL LTD - 2Q FY21 (Quarter ended September 30, 2020) PERFORMANCE SUMMARY						
Metric	Unit	2Q FY21	2Q FY20	YoY change	1Q FY21	QoQ change
Operating Revenue	(₹ million)	1,675	2,426	-30.9%	1,624	3.1%
Operating EBITDA	(₹ million)	447	672	-33.5%	375	19.2%
Operating EBITDA Margin	%	26.7%	27.7%	-104 bps	23.1%	360 bps
Adjusted EBITDA (excl. ESOP expenses)	(₹ million)	546	703	-22.2%	463	18.0%
Adjusted EBITDA Margin (excl. ESOP expenses)	%	32.6%	29.0%	364 bps	28.5%	411 bps
Other Income, net	(₹ million)	267	441	-39.6%	769	-65.3%
Profit Before Taxes	(₹ million)	580	962	-39.6%	1,013	-42.7%
Net Profit	(₹ million)	473	769	-38.5%	833	-43.2%
Net Profit Margin	%	28.3%	31.7%	-345 bps	51.3%	-2304 bps
Unearned Revenue (period end)	(₹ million)	2,795	3,804	-26.5%	2,871	-2.6%
Cash & Investments (period end)	(₹ million)	14,274	14,680	-2.8%	16,432	-13.1%

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

JUST DIAL LTD - 2Q FY21 (Quarter ended September 30, 2020) PERFORMANCE SUMMARY						
Metric	Unit	2Q FY21	2Q FY20	YoY change	1Q FY21	QoQ change
Unique Visitors	(million)	130.6	161.3	-19.0%	100.0	30.6%
- Mobile	(million)	105.5	129.8	-18.7%	81.0	30.3%
- Desktop/ PC	(million)	19.0	23.3	-18.6%	15.6	21.7%
- Voice	(million)	6.1	8.1	-24.3%	3.4	78.8%
- Mobile	% share	80.8%	80.5%	27 bps	81.0%	-21 bps
- Desktop/ PC	% share	14.5%	14.5%	6 bps	15.6%	-106 bps
- Voice	% share	4.7%	5.0%	-33 bps	3.4%	127 bps
Total Listings (period end)	(million)	30.0	27.6	8.6%	29.6	1.1%
Net Listings Addition		340,635	1,116,042	-69.5%	258,707	31.7%
Total Images in Listings (period end)	(million)	96.6	73.4	31.7%	85.1	13.5%
Listings with Geocodes (period end)	(million)	17.0	15.2	12.3%	16.8	1.2%
Ratings & Reviews	(million)	111.9	100.8	11.0%	110.5	1.2%
Paid campaigns (period end)		448,600	528,915	-15.2%	444,934	0.8%
Total App Downloads (period end)	(million)	27.6	25.4	8.7%	27.1	1.9%
App Downloads per day		9,207	13,849	-33.5%	7,693	19.7%
Number of Employees (period end)		10,305	12,997	-20.7%	10,984	-6.2%

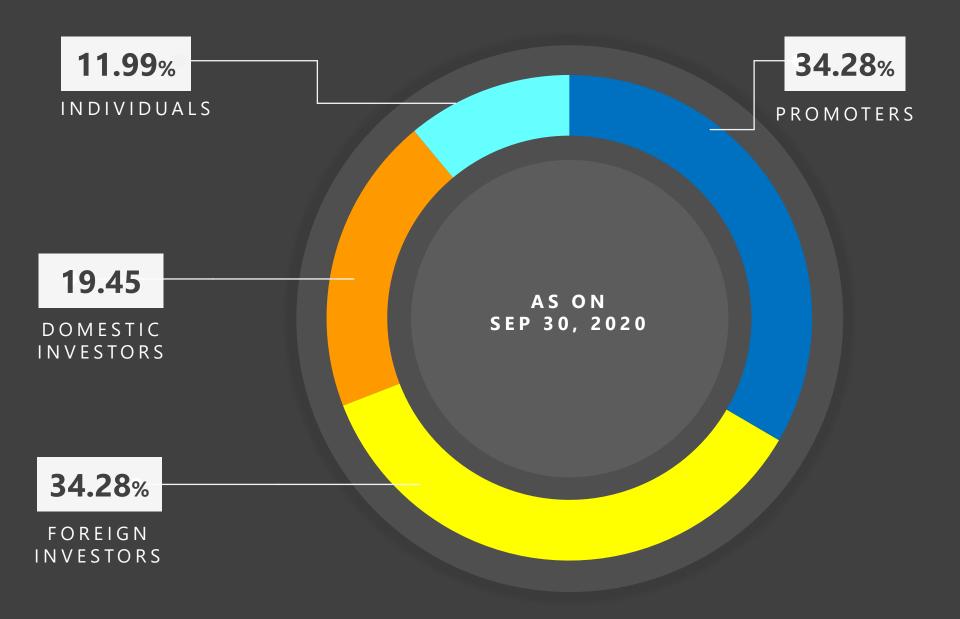
BOARD OF DIRECTORS

	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.				
Ramani Iyer	Whole-time Director with 27 years of experience, working with Justdial in the field of strategic planning and execution.				
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	24 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	24 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