

# BOBCARD Product Features – Important Terms & Conditions BOBCARD LIMITED (Formerly known as BOB Financial Solutions Limited) [Herein refereed as BOBCARD]

#### 1. Reward Points Terms and Condition:

#### 1.1. Core Reward Points:

- Reward Points will be accrued/earned for transaction where transaction amount is Rs.100 or higher i.e., transactions below Rs. 100 will not earn any Reward Points.
- HPCL Energie BOBCARD Reward Points will be accrued/earned for transaction where transaction amount is Rs.150 or higher i.e., transactions below Rs. 150 will not earn any Reward Points.
- Fuel transactions don't accrue/ earn any reward points on any BOBCARD except HPCL Energie BOBCARD
- Spends on special categories (MCC's) listed in annexure 1 won't qualify for accelerated or core reward points feature.
- Effective of 1st October 2025, Reward points will be earned during the statement cycle will be available for redemption post the statement generation.
- Core reward points will be applicable as per features applicable on product variant held by the cardholder.

| Product Name   | Core Reward<br>Points (RP) |
|--|----------------------------|
| Swavlamban*, Snapdeal                                | 4 RP per 100               |
| Easy &Easy (FD backed),                              | 1 RP per 100               |
| Select & Select (FD Backed), Business Empower,       |                            |
| Corporate, ConQR, CMA One, ICAI, ICSI Diamond, RRB   |                            |
| & Nainital bank, Varunah, Vikram                     |                            |
| HPCL   | 2 RP per 150               |
| Premier & Premier (FD Backed), Prime, IRCTC,         | 2 RP per 100               |
| Rakshamah, Sentinel, Varunah Plus, Yoddha            |                            |
| Eterna, & Eterna (FD Backed), Tiara, Varunah Premium | 3 RP per 100               |

<sup>\*</sup>Core Reward Points on Swavlamban credit card will be subject to maximum of 800 reward point per statement cycle

For crediting Core Reward Points on eligible transactions, the Credit Card issuer (BOBCARD in this case) relies on the correct International/online flag or Merchant Category Code (MCC) identifier provided by the merchant acquirer (provider of the card acceptance service to the merchant). BOBCARD is not liable for any disputes that arise due to differences in merchant category code mapping maintained by acquiring banks. Cardholder is requested to validate Merchant Category Code (MCC) from the merchant before making swipe on their card.



#### 1.2. Accelerated Reward points

- Posting of additional Reward points is an automated process and the same will reflect in the next monthly statement.
- For crediting Accelerated Reward Points on eligible transactions, BOBCARD relies on the correct International/online flag or Merchant Category Code (MCC) identifier provided by the merchant acquirer (provider of the card acceptance service to the merchant).
- The category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. BOBCARD reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed in table below.
- BOBCARD is not liable for any disputes that arise due to differences in merchant category code mapping maintained by acquiring banks. Cardholder is requested to validate Merchant Category Code (MCC) from the merchant before making swipe on his card. Only listed MCCs shall entitle the cardholder for Accelerated Reward Points on his card.
- These flags/identifiers are as per rules laid out by the card networks (Visa, Mastercard, RuPay etc.). If the merchant acquirer does not send the flag/identifier or sends an incorrect flag/identifier, BOBCARD will not be able to identify such transactions as eligible transaction for accelerated reward points benefit, resulting in awarding of only Core Reward Points on such transactions as specified in point number 1.1
- Credit Card on UPI transactions are not eligible for Accelerated Reward Points benefit.
- Utility Transactions (MCC code 4900) are not eligible for Accelerated Reward Points.
- The sub categories and their respective MCCs for spend categories eligible for Accelerated Reward points include the following:

| Product Name                       | Spends categories/MCCs eligible for Accelerated Reward Points   | Capping on Accelerated Reward Points per statement cycle |
|------------------------------------|---|--|
| Easy<br>Easy (FD backed)           | Departmental store: 5311<br>Movies: 7832  | 1000 Reward Points                                       |
| Select<br>Select (FD Backed)       | Online-Online transaction flag provided by Merchant Acquirer Dining – 5812                                    |  |
| ConQR                              | Online-Online transaction flag<br>provided by Merchant<br>Acquirer<br>Dining - 5812<br>Utilities - 4812, 4899 | 1000 Reward Points                                       |
| Premier,<br>Premier<br>(FD Backed) | International - International transaction flag provided by Merchant Acquirer Dining - 5812                    | 2000 Reward points                                       |



|                               | Travel – 4722   |                                       |
|-------------------------------|---|---------------------------------------|
| Tiara                         | International - International<br>transaction flag provided by<br>Merchant Acquirer<br>Dining - 5812<br>Travel – 4722  | '                                     |
| Eterna,<br>Eterna (FD Backed) | Ecom-Online transaction flag provided by Merchant Acquirer International-International transaction flag provided by Merchant Acquirer Dining-5812 Travel-4722 | ·                                     |
| IRCTC BOBCARD HPCL Energie    | Departmental store: 5311 Utilities: 4812, 4899  | 1000 Reward points 1000 Reward points |
| BOBCARD                       | Departmental store: 5311  | '                                     |
| Snapdeal<br>BOBCARD           | Ecom: Online transaction flag provided by Merchant Acquirer Departmental store: 5311  | ·                                     |
| Varunah Premium               | International transaction flag provided by Merchant Acquirer Dining - 5812 Travel - 4722 Online transaction flag provided by Merchant Acquirer                | 2500 Reward Points                    |
| Varunah Plus                  | International transaction flag provided by Merchant Acquirer Dining - 5812 Travel - 4722 Online transaction flag provided by Merchant Acquirer                | 2000 Reward points                    |
| Varunah                       | Departmental store: 5311  | 750 Reward points                     |
| Yoddha                        | Departmental store: 5311  | 1000 Reward points                    |
| Rakshamah                     | Departmental store: 5311  | 1000 Reward points                    |
| The Sentinel ICAI exclusive   | Departmental store: 5311  Online-Online transaction flag provided by Merchant Acquirer  Dining - 5812  Utilities - 4812, 4899                                 | 1000 Reward points 1000 Reward points |



| CMA One      | Online-Online transaction flag<br>provided by Merchant<br>Acquirer<br>Dining - 5812<br>Utilities - 4812, 4899, | 1000 Reward points |
|--------------|--|--------------------|
| ICSI Diamond | Online-Online transaction flag<br>provided by Merchant<br>Acquirer<br>Dining - 5812<br>Utilities - 4812, 4899  | 1000 Reward points |
| Vikram       | Departmental store: 5311<br>Movies: 7832   | 1000 Reward points |
| Renaissance  | Departmental store: 5311<br>Movies: 7832   | 1000 Reward points |
| Pragati      | Departmental store: 5311<br>Movies: 7832   | 1000 Reward points |

- Accelerated reward points are subject to maximum of specified number of reward points per statement cycle as specified in the last column of the above table.
- Further spends in that statement cycle on such spend categories/MCCs will earn Reward Points at the regular earn rate.
- Accelerated Reward points benefit is not available on Prime, Corporate and Empower Credit Cards.

#### 1.3. Milestone Reward Points - Eterna Credit Card

- BOBCARD Eterna card offers milestone reward points as follows
  - o 10000 reward points on spending Rs. 50,000 or more within first 60 days of card issuance
  - o 20,000 reward points on spending Rs. 5,00,000 or more in anniversary year.
- Anniversary year is defined as continuous period of 365 days from date of Eterna card issuance and in case of Upgrade continuous period of 365 days from date of upgrade.
- Transactions settled during the specified period i.e., posted to your credit card will be considered for spend calculation to decide eligibility for milestone reward points benefit.
- Any transactions carried out but unsettled or settled after the specified period of 60 days from card issuance or after 365 days of particular anniversary year won't be considered for spend calculation to decide eligibility for Milestone Reward Points benefit.
- Reward points towards Milestone Reward Points benefit will be posted to eligible cardholder's credit card account within 30 days of end date of promotion period as specified above.

#### 1.4. Reward Point Validity and Expiry

• Reward Points are valid only for 2 years from the date of accumulation i.e., reward points will expire automatically if not redeemed/used within 2 years.



- Example: if you have earned/received reward points in the month of August 2020, then the same will expire in August 2022 if not utilized/redeemed
- Please note reward points on BOBCARD Eterna and BOBCARD Tiara Credit Card
  are evergreen i.e., reward points earned on Eterna and Tiara Credit Cards won't
  lapse. However please note if you were holding any BOBCARD credit card and
  subsequently got it upgraded to Eterna /Tiara credit card reward points earned
  on old/earlier credit card and carried forward/transferred to Eterna/Tiara credit card
  due to upgrade will lapse on expiry of the validity period for such reward points.
- BOBCARD reserves the right to cancel or suspend Reward Points accrued on the Credit Card if it is in arrears, restructured, suspension or default or if the Card Account is reasonably suspected to be operated fraudulently.
- Reward Points earned but not redeemed at the time of death of the card member or card closure (bank/customer initiated) shall be forfeited.
- When the Card member obtains a refund or reimbursement for transactions previously incurred (for example, for returned merchandise or a cancelled transaction) a credit will be issued to the Card Account in the amount of reimbursement granted. Such credits posted to the Card Account including but not limited to those arising from returned goods or services or cancelled transactions, will reduce the Reward Points accrued to the Card Account as per the adjustments.
- Cardholder can earn cashback through redemption of reward points towards cashback, Cashback credits will not be considered as payment for the last statement. Cardholder need to effect payment towards the previous statement outstanding. Cashback amount credited to the card account will be adjusted towards next statement balance.
- Please note, effective 1<sup>st</sup> July, Auto redemption of Snapdeal Reward points against the statement will be discontinued. Cardholder can Redeem those rewards via Mobile app/ portal.
- Minimum reward points required for redemption against Card statement is 1000 Reward Points.
- Reward Points will lapse in the following Scenarios:
  - I. Voluntary or Bank initiated Closures
  - II. Card getting classified as NPA
  - III. Cardholder fails to make payment of credit card dues which is due for a period greater than 90 days
  - IV. Cardholder fails to make payment of outstanding dues on the card account and opts for settlement of the outstanding amount.
  - V. If the cardholder is found to be involved in fraud on own card account after the investigation is carried out by BOBCARD
  - VI. In the event of the death of the cardholder
  - VII. If the credit card is not used for more than 365 days.
  - VIII. If the card is blocked for any other reason like lost/stolen and renewal/replacement card could not be delivered due to address change and such card is not activated by the Cardholder within 6 months.



#### 2. BOBCARD Cashback Credit Card – Feature Terms and Conditions:

- Cashback refers to the monetary reward credited to BOBCARD Cashback Credit Card account.
- The cashbacks will be processed according to the following table:

| Туре                 |          | Accelerated | Total    | Accelerate         |
|----------------------|----------|-------------|----------|--------------------|
| of usage/transaction | Cashback | Cashback    | Cashback | Cashback capping   |
| Domestic             |          |             |          |                    |
| POS Transaction      | 1%       | -           | 1%       | -                  |
| International        |          |             |          |                    |
| Transaction          | 1%       | -           | 1%       | -                  |
| Domestic             |          |             |          | Max. Rs. 1,500 per |
| Ecom transactions    | 1%       | 4% *        | 5%       | statement          |

- Cardholder will be eligible for accelerated cashback benefit provided that cardholder has done Minimum 4 transactions in that statement cycle.
- Following type of transactions won't be eligible for Cashback benefit
  - Transactions below Rs. 100
  - Transactions on select Merchant Category Codes (MCCs) as listed in Annexure 1.
  - Fuel transactions
  - Cash withdrawals at ATM
  - Quasi Cash transactions
- Cashback will be posted automatically and will reflect in the subsequent credit card statement.
- Cashback will be computed based on net eligible spends during the statement period i.e. If a transaction is cancelled, returned, or reversed (Partially/fully) after the statement generation date, the corresponding cashback will be debited in that statement cycle.
- The net cashback (earned minus reversed) for a billing cycle will appear as a transaction entry in the following month's credit card statement.
- If a transaction is cancelled, returned, or reversed (Partially/fully), the
  associated cashback will also be reversed. If the reversal leads to an
  outstanding balance on the credit card, it will be treated as a regular due and
  may attract applicable fees and charges as per the Most Important Terms and
  Conditions.
- For crediting Cashback, BOBCARD relies on the correct International/online flag or Merchant Category Code (MCC) identifier provided by the merchant acquirer (provider of the card acceptance service to the merchant). BOBCARD is not liable for any disputes that arise due to differences in international/online flag or merchant category code mapping maintained by acquiring banks. Cardholder is requested to validate Merchant Category Code (MCC) from the merchant before making transaction on their card.
- Any pending or uncredited cashback will become invalid under the following circumstances



- Cancellation of the BOBCARD Credit Card
- Conversion to another BOBCARD Credit Card variant
- o Card blockage due to non-payment of dues; or
- o Breach of any clause in the Card Member Agreement.
- BOBCARD reserves the right to cancel or suspend Cashback accrued on the Credit Card if it is in arrears, restructured, suspension or default or if the Card Account is reasonably suspected to be operated fraudulently.
- Cashback will not be applicable if the card is withdrawn, cancelled, or blocked due to non-payment.
- BOBCARD's calculation of cashback is final and binding. It cannot be disputed or challenged.
- These terms are supplementary to the Most Important Terms and Conditions and do not override them

#### 3. BOBCARD SmartDeal:

#### **Terms and conditions:**

- Cardholder will earn extra Reward points for Flight and Hotel Booking by BOBCARD SmartDeal
  - a. For Flight Booking: Extra 4X rewards
  - b. For Hotel Booking: Extra 10 X rewards.
- ii. Extra Reward points will be applicable for transactions carried out using BOBCARD SmartDeal inside logged in section of BOBCARD Mobile App/ Portal as per the table shared below.
- iii. Extra Reward points for BOBCARD SmartDeal transactions will be posted in the Cardholder's credit card within 48 hours of Flight/ Hotel journey fulfilment date.
- iv. The BOBCARD SmartDeal reward points will reflect in the total rewards earned in the Card statement.

| Product             | Flight Booking Via<br>BOBCARD SmartDeal | Hotel Booking BOBCARD SmartDeal |
|---------------------|---|---------------------------------|
| Easy                | 4 points for every Rs.100               | 10 points for every Rs.100      |
| Select              | 4 points for every Rs.100               | 10 points for every Rs.100      |
| Premier             | 8 points for every Rs.100               | 20 points for every Rs.100      |
| Tiara               | 12 points for every Rs.100              | 30 points for every Rs.100      |
| Eterna              | 12 points for every Rs.100              | 30 points for every Rs.100      |
| Business Empower    | 4 points for every Rs.100               | 10 points for every Rs.100      |
| Corporate           | 4 points for every Rs.100               | 10 points for every Rs.100      |
| ICAI                | 4 points for every Rs.100               | 10 points for every Rs.100      |
| ICSI Diamond        | 4 points for every Rs.100               | 10 points for every Rs.100      |
| CMA One             | 4 points for every Rs.100               | 10 points for every Rs.100      |
| RRB & Nainital bank | 4 points for every Rs.100               | 10 points for every Rs.100      |
| Varunah             | 4 points for every Rs.100               | 10 points for every Rs.100      |



| Varunah Plus        | 8 points for every Rs.100  | 20 points for every Rs.100 |
|---------------------|----------------------------|----------------------------|
| Varunah Premium     | 12 points for every Rs.100 | 30 points for every Rs.100 |
| Vikram              | 8 points for every Rs.100  | 20 points for every Rs.100 |
| Rakshamah           | 8 points for every Rs.100  | 20 points for every Rs.100 |
| Yoddha              | 8 points for every Rs.100  | 20 points for every Rs.100 |
| Sentinnels          | 8 points for every Rs.100  | 20 points for every Rs.100 |
| IRCTC               | 8 points for every Rs.100  | 20 points for every Rs.100 |
| Snapdeal            | 16 points for every Rs.100 | 40 points for every Rs.100 |
| HPCL                | 8 points for every Rs.150  | 20 points for every Rs.150 |
| Prime               | 8 points for every Rs.100  | 20 points for every Rs.100 |
| All other products* | 4 points for every Rs.100  | 10 points for every Rs.100 |

### 4. TWID: Pay with Rewards:

Terms and Conditions:

- i. Cardholder will be able to redeem their BOBCARD Reward points on the Merchants where Pay BY Rewards option is available.
- ii. Minimum Redemption Threshold: A minimum of 500 reward points is required to initiate redemption using TWID pay with rewards
- iii. Redemption Cap: Up to 25% of the total invoice amount can be redeemed using BOBCARD reward points.
- iv. Reward Redemption value using Pay with Rewards 1RP= 15 Paisa
- v. Payment can only be made using the card against which RP was redeemed.
- vi. In case of partial transaction reversals, the spend amount will be reversed first, followed by the reward points

#### 5. BOBCARD LOUNGE PROGRAM

#### 5.1. Eligibility Criteria

Table1: Product wise number of complimentary visits and quarterly spends criteria

| Product         | No of complimentary<br>Lounge visits | Quarterly Spends Criteria (min. Net Spends required to qualify for lounge benefit) |
|-----------------|--------------------------------------|--|
| Eterna          | Unlimited                            | Rs. 40,000 in preceding calendar quarter   |
| Eterna – FD     | Unlimited                            | Rs. 40,000 in preceding calendar quarter   |
| Tiara           | Unlimited                            | Rs. 40,000 in preceding calendar quarter   |
| ICAI Exclusive  | 3 per quarter                        | Rs. 40,000 in preceding calendar quarter   |
| ICMAI One       | 3 per quarter                        | Rs. 40,000 in preceding calendar quarter   |
| ICSI Dimond     | 3 per quarter                        | Rs. 40,000 in preceding calendar quarter   |
| Varunah Premium | Unlimited                            | Rs. 40,000 in preceding calendar quarter   |
| Varunah Plus    | 3 per quarter                        | Rs. 20,000 in preceding calendar quarter   |
| The Sentinel    | 2 per Quarter                        | Rs. 20,000 in preceding calendar quarter   |
| Rakshamah       | 2 per Quarter                        | Rs. 20,000 in preceding calendar quarter   |



| Yoddha       | 2 per Quarter | Rs. 20,000 in preceding calendar quarter |
|--------------|---------------|--|
| Corporate    | 2 per Quarter | Rs. 20,000 in preceding calendar quarter |
| Premier      | 1 per Quarter | Rs. 20,000 in preceding calendar quarter |
| Premier – FD | 1 per Quarter | Rs. 20,000 in preceding calendar quarter |
| HPCL         | 1 per Quarter | Rs. 20,000 in preceding calendar quarter |

#### 5.2. Terms and Condition:

- Lounge access is based on minimum net eligible spend in the previous calendar quarter, as per Table 1.
- In the case of a newly issued card, the minimum spend criteria is waived for the Calendar quarter of card issuance for Lounge Utilisation.
  - This relaxation is applicable only in case of fresh cards issued during the calendar quarter and not applicable for upgrade from one product to another card product during the calendar quarter.
  - In the case of a newly issued card in the last month of the calendar quarter, Lounge benefit will be extended to the next calendar quarter as well.
- Only transactions, settled within the previous calendar quarter would be considered in eligibility calculation. Please note that settlement date may not be the same as the transaction date. For example, a transaction carried out on 30<sup>th</sup> Of June but settled in 1<sup>st</sup> of July will not be considered for Apr- Jun Spends eligibility calculation and will be considered in Jul- Sept spend eligibility.
- The following are excluded from eligible spends calculations:
  - Payments towards interest, fees, or other bank charges
  - Reversed transactions
  - EMI instalments
- To access a participating lounge, the cardholder must validate the card by swiping a nominal transaction of ₹2.
- Cardholders can view their recent transactions and spend summary by logging into:
  - BOBCARD Portal
  - BOBCARD Mobile App
- The offer is non-transferable, non-negotiable, and cannot be encashed.
   BOBCARD Lounge program has a cooling period of 5 hours during which



cardholder will not be able to avail lounge benefits multiple time in the same lounge outlet.

- BOBCARD does not guarantee the availability of lounge benefits, which may be affected by system malfunctions, Inability to authorize the card, connectivity issues, or lounge capacity constraints.
- Additional charges may apply for food, beverages (especially alcoholic drinks), and services like nap rooms, massages, and spas. These charges will be billed to the card based on the charge-slip provided by the lounge operator, and it is the cardholder's responsibility to verify the accuracy of the charge-slip before using the facilities. Retaining the cardholder copy of the charge-slip is essential for any dispute resolution.
- Participating lounges are operated by third-party entities and not by BOBCARD.
  Cardholders and their guests must adhere to lounge rules, including dress codes and behaviour standards. Entry may be denied due to overcrowding or non-compliance with lounge policies. Lounges may enforce a maximum stay duration (typically 2–3 hours) and are not obligated to announce flight details or boarding times. BOBCARD is not liable for any issues related to lounge access, usage, or missed flights.
- Detailed list of eligible lounges is available in Annexure 2



## **ANNEXURE 1: LIST OF SELECT MERCHANT CATEGORIES**

| MCC Category                          | MCC                                |
|---------------------------------------|------------------------------------|
| Agriculture                           | 763,780,820,821,822,823,824, 825   |
|                                       | 1520, 1711 ,1731 ,1740 ,1750 ,1761 |
| Contractor                            | ,1771 ,1799                        |
| Transportation                        |                                    |
| (Passenger Transportation, Passenger  |                                    |
| Railways, Bus services, Toll and road |                                    |
| and Bridge Fees and Transportation    |                                    |
| Services – Not Elsewhere Classified)  | 4111, 4112, 4131, 4784, 4789       |
| Telecom                               | 4814                               |
| Rent                                  | 6513                               |
| Cleaning and Maintenance, laundry,    |                                    |
| Personal services (Beauty parlour,    |                                    |
| barber, Legal and CIVIC services etc) | 7349, 7211, 7230, 7276, 8111, 8641 |
| Government                            | 9211, 9222, 9311, 9399, 9402, 9405 |
| Education                             | 8211, 8220, 8241, 8244, 8249, 8299 |
| Hospital                              | 8011, 8062                         |
| Wallet                                | 6539, 6541, 6542, 6543             |
| Supermarket and convenience store,    |                                    |
| Variety Stores, Retail Store          | 5261, 5331, 5411, 5499             |
| Insurance                             | 5960, 6300                         |
| Charity                               | 8398, 8661                         |
| Fast food restaurants                 | 5814                               |



## **ANNEXURE 2: DOMESTIC AIRPORTS LOUNGE LIST**

| <b>3</b> 1 | Loungo                  | City                  | Terminal<br>Number | Terminal Type (Domestic/International) | Gate Type<br>(Departure/Arrival) |
|------------|-------------------------|-----------------------|--------------------|--|----------------------------------|
| 1          | Lounge<br>The Lounge    | Ahmedabad             | T1                 | Domestic                               | Departure                        |
| 2          | Adani Lounge            | Ahmedabad             | T2                 | International                          | Departure                        |
|            | Adani Lounge -          | Allificuabau          | 12                 | International                          | Departure                        |
|            | Premium                 |                       |                    |  |                                  |
| 3          | Loyalty                 | Ahmedabad             | T1                 | Domestic                               | Departure                        |
| 4          | The Lounge GF           | Guwahati              | T1                 | Domestic                               | Departure                        |
| 5          | The Lounge FF           | Guwahati              | T1                 | Domestic                               | Departure                        |
| 6          | Adani Lounge            | Jaipur                | T1                 | Domestic                               | Departure                        |
| 7          | Adani Lounge            | Lucknow               | T3                 | Domestic                               | Departure                        |
| 8          | Adani Lounge            | Lucknow               | T3                 | International                          | Departure                        |
| 9          | Travel Club             | Mumbai                | T1-C               | Domestic                               | Departure                        |
| 10         | Adani Lounge            | Mumbai                | T1-B               | Domestic                               | Departure                        |
|            | Good Times              |                       |                    |  |                                  |
| 11         | Bar                     | Mumbai                | T1-B               | Domestic                               | Departure                        |
| 12         | Travel Club             | Mumbai                | T2                 | Domestic                               | Departure                        |
| 13         | Adani East              | Mumbai                | T2                 | International                          | Departure                        |
| 14         | Aviserve East           | Mumbai                | T2                 | Domestic/International                 | Arrival                          |
| 15         | Aviserve West           | Mumbai                | T2                 | Domestic/International                 | Arrival                          |
| 16         | Adani Lounge            | Navi Mumbai           | T1                 | Domestic                               | Departure                        |
| 17         | The Lounge              | Trivandrum            | T2                 | International                          | Departure                        |
| 18         | Adani Lounge            | Trivandrum            | T1                 | Domestic                               | Departure                        |
| 19         | Airr Lounge             | Amritsar              | T1                 | International                          | Departure                        |
| 20         | 080 Lounge              | Bengaluru             | T2                 | Domestic                               | Departure                        |
| 21         | 080 VIP Lounge          | Bengaluru             | T2                 | Domestic                               | Departure                        |
| 20         | Blackberry              | Cairebatana           |                    | Damastis                               | Danastus                         |
| 22         | Lounge                  | Coimbatore<br>Gwalior | T1<br>T1           | Domestic Domestic                      | Departure                        |
| 23         | Pahun Lounge            |                       | T1                 |  | Departure                        |
| 24<br>25   | Pahun Lounge            | Jammu                 | T1                 | Domestic                               | Departure                        |
| 25         | Airr Lounge<br>Mandarin | Nagpur                |                    | Domestic                               | Departure                        |
| 26         | Lounge                  | Nagpur                | T1                 | Domestic                               | Departure                        |
| 27         | Elysian Lounge          | Pune                  | T2                 | Domestic                               | Departure                        |
| 28         | Elyisan Lounge          | Pune                  | T2                 | International                          | Departure                        |
| 29         | Airr Lounge             | Ranchi                | T1                 | Domestic                               | Departure                        |
| 30         | Pahun Lounge            | Srinagar              | T1                 | Domestic                               | Departure                        |
| 31         | Airr Lounge             | Vizag                 | T1                 | Domestic                               | Departure                        |
| 32         | Take of Bar             | Bagdogra              | T1                 | Domestic                               | Departure                        |
|            | 080 VIP                 |                       |                    |  | _ 5 50                           |
|            | International           |                       |                    |  |                                  |
| 33         | Lounge                  | Bengaluru             | T2                 | International                          | Departure                        |
| 34         | 080 VIP Arrival         | Bengaluru             | T2                 | Arrival                                | Arrival                          |



|      | 080<br>International       |                 |     |               |              |
|------|----------------------------|-----------------|-----|---------------|--------------|
| 35   | Lounge                     | Bengaluru       | T2  | International | Departure    |
| 36   | 080 Arrival                | Bengaluru       | T2  | Arrival       | Arrival      |
| 37   | 080 Arrival                | Bengaluru       | T1  | Arrival       | Arrival      |
| 01   | 080 Domestic               | Derigalara      | 11  | Aiiivai       | Allivai      |
| 38   | Lounge VIP                 | Bengaluru       | T1  | Domestic      | Departure    |
| 39   | BLR DOM                    | Bengaluru       | T1  | Domestic      | Departure    |
|      | 080 Domestic               | 2 0 1 9 0 1 0 1 |     |               | 2 орон тон о |
| 40   | Lounge                     | Bengaluru       | T1  | Domestic      | Departure    |
|      | 080 Domestic               | <u> </u>        |     |               | •            |
| 41   | Lounge                     | Bengaluru       | T1  | Domestic      | Departure    |
| 42   | Primus Lounge              | Bhopal          | T1  | Domestic      | Departure    |
|      | BASL- BBSR                 |                 |     |               |              |
|      | Lounge                     |                 |     |               |              |
| 43   | (Upcoming)                 | Bhubaneswar     | T1  | Domestic      | Departure    |
| 44   | Bird Lounge                | Bhubaneswar     | T1  | Domestic      | Departure    |
| 45   | Bird Lounge                | Calicut         | T2  | International | Departure    |
| 46   | Travel Club                | Chennai         | T1  | Domestic      | Departure    |
| 47   | Travel Club                | Chennai         | T2  | International | Departure    |
| 48   | Travel Club                | Chennai         | T1  | Domestic      | Departure    |
| 49   | Travel Club                | Chennai         | T4  | Domestic      | Departure    |
| 50   | Bird Lounge                | Dehra Dun       | T1  | Domestic      | Departure    |
|      | Travel Club                |                 |     |               |              |
| 51   | (New Lounge)               | Goa             | T1  | Domestic      | Departure    |
|      | Travel Club                |                 | T.4 |               |              |
| 52   | (New Lounge)               | Goa             | T1  | International | Departure    |
| 53   | Primus Lounge              | Indore          | T1  | Domestic      | Departure    |
| 54   | Pearl Lounge               | Kannur          | T1  | Domestic      | Departure    |
| 55   | Pearl Lounge               | Kannur          | T1  | International | Departure    |
| 56   | Travel Club                | Kolkata         | T1  | Domestic      | Departure    |
| 57   | Travel Club                | Kolkata         | T1  | International | Departure    |
| 58   | Travel Club                | Kolkata         | T1  | Domestic      | Departure    |
| 59   | Travel Club                | Kolkata         | T1  | International | Departure    |
| 60   | Travel Club -              | Noido           | T1  | Demostic      | Departure    |
| 60   | (Upcoming) Travel Club VIP | Noida           | 11  | Domestic      | Departure    |
| 61   | - (Upcoming)               | Noida           | T1  | Domestic      | Departure    |
| 01   | Travel Club -              | INUIUA          | 1 1 | Domestic      | Doparture    |
| 62   | (Upcoming)                 | Noida           | T1  | International | Departure    |
| - J- | Zesto Executive            | 1.0144          |     |               | 2 Spartaro   |
| 63   | Lounge                     | Patna           | T1  | Domestic      | Departure    |
|      | Zesto Executive            |                 |     |               |              |
| 64   | Lounge                     | Prayagraj       | T1  | Domestic      | Departure    |
|      | BASL- Tirchy               | , , ,           |     |               | '            |
|      | Lounge -                   |                 |     |               |              |
| 65   | Upcoming                   | Trichy          | T1  | Domestic      | Departure    |



|    | BASL- Trichy  |            |          |               |           |
|----|---------------|------------|----------|---------------|-----------|
|    | Lounge -      |            |          |               |           |
| 66 | Upcoming      | Trichy     | T1       | International | Departure |
|    | Take off Bar  |            |          |               |           |
| 67 | and Lounge    | Varanasi   | T1       | Domestic      | Departure |
| 68 | Flurys        | Durgapur   | T1       | Domestic      | Departure |
|    | Casual Dining |            |          |               |           |
| 69 | Restaurant    | Ayodhya    | T1       | Domestic      | Departure |
| 70 | Primus Lounge | Amritsar   | Domestic | Domestic      |           |
| 71 | Primus Lounge | Amritsar   | Domestic | Domestic      |           |
|    | Premium       |            |          |               |           |
| 72 | Lounge        | Vadodara   | Domestic | Domestic      |           |
| 73 | Earth Lounge  | Cochin     | T1       | Domestic      |           |
| 74 | Earth Lounge  | Cochin     | T3       | International |           |
|    | VIP Business  |            |          |               |           |
| 75 | Class Lounge  | Cochin     | T3       | International |           |
| 76 | Encalm Lounge | New Delhi  | T1       | Domestic      | Departure |
| 77 | Encalm Lounge | New Delhi  | T2       | Domestic      | Departure |
| 78 | Encalm Lounge | New Delhi  | T3       | Domestic      | Departure |
| 79 | Encalm Lounge | New Delhi  | T3       | International | Departure |
| 80 | Encalm Lounge | New Delhi  | T3       | Domestic      | Arrival   |
| 81 | Primus Lounge | Dibrugarh  | Domestic | Domestic      |           |
| 82 | Encalm Lounge | Goa        | T1       | International |           |
| 83 | Encalm Lounge | Goa        | T1       | Domestic      |           |
| 84 | Encalm Lounge | Hyderabad  | T1       | Domestic      |           |
| 85 | Encalm Lounge | Hyderabad  | T1       | International |           |
| 86 | Primus Lounge | Agartala   | Domestic | Domestic      |           |
| 87 | Primus Lounge | Chandigarh | T1       | Domestic      |           |
| 88 | Primus Lounge | Chandigarh | T2       | International |           |
| 89 | Primus Lounge | Madurai    | Main     | International |           |