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. **Reward Points Accrual:**

- 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.

Product Name	Core RP
Swavlamban*	4 RP per 100*
Easy &Easy (FD backed), Select & Select (FD Backed) ,Business Empower, Corporate, ConQR, CMA One, ICAI, ICSI Diamond, RRB & Nainital bank, Varunah	2 RP per 100
HPCL	2 RP per 150
Snpdeal	4 RP per 100
Premier & Premier (FD Backed), Prime, IRCTC, Rakshamah, Sentinnels, Varunah Plus, Vikram, Yodhha	2 RP per 100
Eterna, & Eterna (FD Backed), Tiara, Varunah Premium	3 RP per 100

 * Core reward points on Swavlamban credit card will be subject to maximum of 800 reward point per statement cycle
- For crediting 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 i.e. 5X Reward points feature**

- 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.
- Posting of additional Reward points is an automated process and the same will reflect in the next monthly statement.
- For crediting accelerated i.e. 5X 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).
- 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 5X reward points benefit, resulting in awarding of only regular Reward Points (and not 5X) on such transactions.
- UPI transactions will not earn any accelerated reward points.
- The sub categories and their respective MCCs for spend categories eligible for 5X Reward points include the following:

Product Name	Subcategories/MCCs considered for 5X rewards posting	Capping on Accelerated i.e. 5X rewards per statement cycle
Easy Easy (FD backed)	Departmental store: 5311 Movies: 7832	1000 Reward Points
Select Select (FD Backed)	Online-Online transaction flag provided by Merchant Acquirer Dining – 5812	1000 Reward Points
ConQR	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 Utilities - 4812, 4899	1000 Reward Points
Premier, Premier (FD Backed)	International - International transaction flag provided by Merchant Acquirer Dining - 5812 Travel – 4722	2000 Reward points
Tiara	International - International transaction flag provided by Merchant Acquirer Dining - 5812 Travel – 4722	5000 Reward points

Eterna, Eterna (FD Backed)	Ecom-Online transaction flag provided by Merchant Acquirer International-International transaction flag provided by Merchant Acquirer Dining-5812 Travel-4722	5000 Reward points
IRCTC BOBCARD	Departmental store: 5311	1000 Reward points
HPCL Energie BOBCARD	Utilities: 4812, 4899 Departmental store: 5311	1000 Reward points
Snapdeal BOBCARD	Ecom: Online transaction flag provided by Merchant Acquirer Departmental store: 5311	2000 Reward points
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	Departmental store: 5311	1000 Reward points
ICAI exclusive	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 Utilities - 4812, 4899	1000 Reward points
CMA One	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 Utilities - 4812, 4899,	1000 Reward points
ICSI Diamond	Online-Online transaction flag provided by Merchant Acquirer	1000 Reward points

	Dining - 5812 Utilities - 4812, 4899	
Vikram	Departmental store: 5311 Movies: 7832	1000 Reward points
Renaissance	Departmental store: 5311 Movies: 7832	1000 Reward points
Pragati	Departmental store: 5311 Movies: 7832	1000 Reward points

Please note that 5X Rewards 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. 5x not applicable on Prime, Corporate and Empower cards.

1.3. Reward Point Validity:

- 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.
- Customers can earn cashback through redemption of reward points towards cashback, Cashback credits will not be considered as payment for the last statement. Customers 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 1st 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 customer within 6 months.

2. BOBCARD Cashback Credit Card – Feature Terms and Condition:

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

Spends	Cashback	Accelerated Cashback	Total Cashback	Accelerate Cashback capping
POS Transaction	1%	-	1%	-
International Transaction	1%	-	1%	-
Domestic Ecom up to Rs. 10,000	1%	-	1%	-
Domestic Ecom of Rs. 10,000 or higher	1%	4% *	5%	Max. Rs. 1,500 per statement

- Cardholder will be eligible for accelerated cashback subject to Minimum 4 transactions in a statement cycle.
- Transactions less than Rs 100 are not eligible for Cashback.
- Transactions on select Merchant Category Codes (MCCs) listed in Annexure 1 are not eligible for any cashback benefit. Also Fuel transactions and Cash and Quasi Cash/ ATM withdrawals are not eligible for Cashback,
- 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, 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.
- 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; card blockage due to non-payment of dues; or breach of any clause in the Card Member Agreement. No refund, extension, or compensation will be provided, even if the card membership is reinstated.
- 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. <u>BOBCARD Smartdeal:</u>

<u>Terms and conditions:</u>

i. 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 customer's account 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 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
Yodhha	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. <u>TWID : Pay with Rewards:</u>

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 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

30th Of June but settled in 1st 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 customer 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 are available in Annexure 2

Annexure 1: List of select merchant categories

MCC Category	MCC
Agriculture	763,780,820,821,822,823,824, 825
Contractor	1520, 1711 ,1731 ,1740 ,1750 ,1761 ,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: Lounge list

SI	Lounge	City	Terminal Number	Terminal Type (Domestic/International)	Gate Type (Departure/Arrival)
1	The Lounge	Ahmedabad	T1	Domestic	Departure
2	Adani Lounge	Ahmedabad	T2	International	Departure
3	Adani Lounge - Premium 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
11	Good Times 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
22	Blackberry Lounge	Coimbatore	T1	Domestic	Departure
23	Pahun Lounge	Gwalior	T1	Domestic	Departure
24	Pahun Lounge	Jammu	T1	Domestic	Departure
25	Airr Lounge	Nagpur	T1	Domestic	Departure
26	Mandarin 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
33	080 VIP International Lounge	Bengaluru	T2	International	Departure
34	080 VIP Arrival	Bengaluru	T2	Arrival	Arrival

35	080 International Lounge	Bengaluru	T2	International	Departure
36	080 Arrival	Bengaluru	T2	Arrival	Arrival
37	080 Arrival	Bengaluru	T1	Arrival	Arrival
38	080 Domestic Lounge VIP	Bengaluru	T1	Domestic	Departure
39	BLR DOM	Bengaluru	T1	Domestic	Departure
40	080 Domestic Lounge	Bengaluru	T1	Domestic	Departure
41	080 Domestic Lounge	Bengaluru	T1	Domestic	Departure
42	Primus Lounge	Bhopal	T1	Domestic	Departure
43	BASL- BBSR Lounge (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
51	Travel Club (New Lounge)	Goa	T1	Domestic	Departure
52	Travel Club (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 - (Upcoming)	Noida	T1	Domestic	Departure
61	Travel Club VIP - (Upcoming)	Noida	T1	Domestic	Departure
62	Travel Club - (Upcoming)	Noida	T1	International	Departure
63	Zesto Executive Lounge	Patna	T1	Domestic	Departure
64	Zesto Executive Lounge	Prayagraj	T1	Domestic	Departure
65	BASL- Tirchy Lounge - Upcoming	Trichy	T1	Domestic	Departure

66	BASL- Trichy Lounge - Upcoming	Trichy	T1	International	Departure
67	Take off Bar and Lounge	Varanasi	T1	Domestic	Departure
68	Flurys	Durgapur	T1	Domestic	Departure
69	Casual Dining Restaurant	Ayodhya	T1	Domestic	Departure
70	Primus Lounge	Amritsar	Domestic	Domestic	
71	Primus Lounge	Amritsar	Domestic	Domestic	
72	Premium Lounge	Vadodara	Domestic	Domestic	
73	Earth Lounge	Cochin	T1	Domestic	
74	Earth Lounge	Cochin	T3	International	
75	VIP Business 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	