



REVISION IN TARIFF OF CHARGES AND PRODUCT FEATURES/LOUNGE BENEFITS

(WITH EFFECT FROM 1ST JANUARY 2025)

Dear Cardholder,

Below are few changes in tariff of charges and Product Features/Benefits that will be **applicable from 1st January 2025**.

FEATURE CHANGES:

These revisions will also be updated on respective product pages on our official website www.bobcard.co.in

- **YOU CAN NOW ENJOY UNLIMITED REWARD POINTS ON UPI TRANSACTIONS!**
We've removed the earlier cap of 500 Reward Points per statement cycle, allowing you to earn more on your UPI spends.
- Core Reward Points (RP) **will not be offered** for wallet loading transaction (MCC's 6539, 6540, 6541, 6542).
- Golf benefits on the below mentioned BOBCARDS will be discontinued:
ETERNA, ETERNA FD, YODDHA, THE SENTINEL, and RAKSHAMAH

TARIFF OF CHARGES (REVISION)

These revisions will also be updated in the subsequent editions of the Most Important Terms & Conditions (MIT&C)

- 1% processing fees will be levied on Wallet loading Transactions (MCC's 6539, 6540, 6541, 6542)
- 1% (Maximum Rs 3000 per transaction) Processing fee will be levied on Utility transactions (MCC 4900) where per transaction amount is Rs 50,000 or higher
- 1% processing fee will be levied on fuel transactions (MCC 5172, 5541, 5542, 5983) where transaction amount is Rs 10,000 or higher. Please note, this change is not applicable to HPCL ENERGIE BOBCARD.

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REVISION IN BOBCARD'S DOMESTIC AIRPORT LOUNGE ACCESS PROGRAM

- Effective 1st January 2025, access to domestic airport lounges will be based on a minimum eligible spend in the previous calendar Quarter as mentioned in 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.
 - 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.
- You can check spends in recent transactions summary tab by logging in to our credit card portal www.bobcard.co.in or BOBCARD Mobile App.

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

Product	No of Complimentary Lounge visits	Quarterly Spends Criteria (Min. Spends required to qualify for lounge benefit)
ETERNA	Unlimited	₹ 40,000 in preceding calendar quarter
ETERNA – FD	Unlimited	₹ 40,000 in preceding calendar quarter
TIARA	Unlimited	₹ 40,000 in preceding calendar quarter
VARUNAH PREMIUM	Unlimited	₹ 40,000 in preceding calendar quarter
ICAI EXCLUSIVE	3 per quarter	₹ 40,000 in preceding calendar quarter
ICMAI ONE	3 per quarter	₹ 40,000 in preceding calendar quarter
ICSI DIMOND	3 per quarter	₹ 40,000 in preceding calendar quarter
VARUNAH PLUS	3 per quarter	₹ 20,000 in preceding calendar quarter
THE SENTINEL	2 per Quarter	₹ 20,000 in preceding calendar quarter
RAKSHAMAH	2 per Quarter	₹ 20,000 in preceding calendar quarter
YODDHA	2 per Quarter	₹ 20,000 in preceding calendar quarter
CORPORATE	2 per Quarter	₹ 20,000 in preceding calendar quarter
PREMIER	1 per Quarter	₹ 20,000 in preceding calendar quarter
PREMIER – FD	1 per Quarter	₹ 20,000 in preceding calendar quarter
HPCL ENERGIE	1 per Quarter	₹ 20,000 in preceding calendar quarter

For any query or support, write to us at crm@bobcard.co.in or call at 1800 266 5100/7100

Annexure 1

Lounges List effective of 1st January'2025

S. No	City	Lounge Name	Airport Name	Terminal	Terminal Type	Address	Gate Type
1	Agartala	Primus Lounge	Agartala Airport	Main Terminal	Domestic	Domestic Departure, Ground Floor, Maharaja Bir Bikram Airport Terminal1, Agartala, Tripura-799009	Departure
2	Ahmedabad	The Lounge	Sardar Vallabhbhai Patel International Airport	Terminal 1	Domestic	SVPI Airport, Domestic Terminal, Security Hold Area, First Floor, Terminal-1, Ahmedabad Airport, Gujrat - 380006	Departure
3	Ahmedabad	The Lounge Intl T2 Departure	Sardar Vallabhbhai Patel International Airport	Terminal 2	International	SVPI Airport, International Departure, Terminal 2, Security Hold Area, first floor, Near Gate no 3, Ahmedabad, Gujrat, 382475	Departure
4	Allahabad	Zesto Lounge	Allahabad Airport	Terminal 1	Domestic	Zesto Executive Lounge, Civil Airport, Kachoula, Chandrabhanpur, Prayagraj - 211012	Departure
5	Amritsar	Airr Lounge	Sri Guru Ram Dass Jee International Airport	Main Terminal	International	International Departure, After Security Hold Area, 1st floor, Near gate no. 6 & 7, Sri Guru Ram Dass Jee International Airport, Amritsar, Punjab - 143101	Departure
6	Amritsar	Primus Lounge	Sri Guru Ram Dass Jee International Airport	Terminal 1	Domestic	Domestic Departure, After Security Hold Area, 2nd Floor, Sri Guru Ram Dass Jee International Airport, Amritsar, Punjab - 143101	Departure
7	Bengaluru	080 Dom T1 Departure	Kempegowda International Airport	Terminal 1	Domestic	Domestic Departure Terminal 1, Mezzanine Level After Security Check, Kempegowda International Airport, KIAL Rd, Devanahalli, Bengaluru, Karnataka - 560300	Departure
8	Bengaluru	080 Dom T2 Departure	Kempegowda International Airport	Terminal 2	Domestic	Domestic Departure, Security Hold Area, Nearby Carluccio's Italian restaurant Level 4, Terminal 2, Kempegowda International Airport, Bengaluru, Karnataka - 560300.	Departure
9	Bengaluru	080 Intl T2 Arrival	Kempegowda International Airport	Terminal 2	International	International Arrival, After Custom & Imigration Area, Arrival Hall, Beside Money Exchange Counter, Terminal 2, level 0, Kempegowda International Airport, Bengaluru, Karnataka - 560300.	Arrival

10	Bengaluru	080 Intl T2 Departure	Kempegowda International Airport	Terminal 2	International	International Departure, After Security Hold Area & Immigration, Level 4, opp Irish House, Kempegowda International Airport, Terminal 2 - 560300	Departure
11	Bengaluru	080 Vip Dom T2 Departure	Kempegowda International Airport	Terminal 2	Domestic	Domestic Departure, Security Hold Area, Opposite to the Forest Essentials, Level 4, Terminal 2, Kempegowda International Airport, Bengaluru, Karnataka - 560300.	Departure
12	Bengaluru	080 Vip Intl T2 Arrival	Kempegowda International Airport	Terminal 2	International	International Arrival, After Custom & Immigration Area, Arrival Hall, Beside Money Exchange Counter, Terminal 2, level 0, Kempegowda International Airport, Bengaluru, Karnataka - 560300.	Arrival
13	Bengaluru	080 Vip Intl T2 Departure	Kempegowda International Airport	Terminal 2	International	International Departure, After Security Hold Area & Immigration, Level 4, opp Irish House, Kempegowda International Airport, Terminal 2 - 560300	Departure
14	Bengaluru	Blr Dom T1 Departure	Kempegowda International Airport	Terminal 1	Domestic	Domestic Departure Terminal 1, Mezzanine Level After Security Check, Kempegowda International Airport, KIAL Rd, Devanahalli, Bengaluru, Karnataka - 560300	Departure
15	Bengaluru	Care By Blr Dom T1 Arrival	Kempegowda International Airport	Terminal 1	Domestic	Ground Floor, Domestic Arrival, Gate no-15 , Near chai point, Terminal 1, Kempegowda International Airport, KIAL Rd, Devanahalli, Bengaluru, Karnataka - 560300	Arrival
16	Bhopal	Primus Lounge	Raja Bhoj International Airport	Terminal 1	Domestic	Domestic Departure, After SHA, RAJA Bhoj Airport Area, Bairagarh, Bhopal, Madhya Pradesh-462030	Departure
17	Bhubaneswar	Bird Lounge	Biju Patnaik International Airport	Terminal 1	Domestic	Domestic Departure, Terminal T1 ,Ground Floor, Before SHA, Next to the Punjab grill (Near gate No 2), Biju Patnaik International Airport , Bhubaneswar, Odisha-751020	Departure
18	Calicut	Bird Lounge	Calicut Airport	Terminal 1	International	International Departure, Terminal T2, After SHA, 1st Floor, Near gate no-2, Kozhikode International	Departure

						Airport, Calicut Airport Rd, Karipur, Kerala- 673647	
19	Chandigarh	Primus Lounge	Chandigarh International Airport	Main Terminal	Domestic	Domestic Departure, 1st Floor, Near Gate 1, Security Hold Area, Terminal 1, Chandigarh International Airport, Mohali - 140306	Departure
20	Chandigarh	Primus Lounge	Chandigarh International Airport	Main Terminal	International	International Departure, 1st Floor, Near Gate No 2, Security Hold Area, Terminal 1, Chandigarh International Airport, Mohali - 140306	Departure
21	Chennai	Travel Club Lounge A Dom T1 Departure	Chennai International Airport	Terminal 1	Domestic	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-5 , Chennai International Airport, Chennai, Tamil Nadu - 600027	Departure
22	Chennai	Travel Club Lounge B Dom T1 Departure	Chennai International Airport	Terminal 1	Domestic	Domestic Departure, Level 3, Terminal T1, After SHA, Opp to Gate No-5 , Chennai International Airport, Chennai, Tamil Nadu - 600027	Departure
23	Chennai	Travel Club Lounge Dom T4 Departure	Chennai International Airport	Terminal 4	Domestic	Domestic Departure, After Security Hold Area, New Domestic Terminal Building, Terminal 4, 3rd Floor, Near gate no 17, Chennai Airport, Chennai, Tamil Nadu - 600027	Departure
24	Chennai	Travel Club Lounge Intl T2 Departure	Chennai International Airport	Terminal 2	International	New International Departure, Terminal 2, After Security Hold Area and Immigration, 2nd Floor, Chennai International Airport, Chennai, Tamil Nadu - 600027	Departure
25	Cochin	Earth Lounge Dom T1 Departure	Cochin International Airport	Terminal 1	Domestic	Anjali Hotels Pvt Ltd, Casino Air Carteres & Flight Services 117-G, Opposite Cochin International Airport, Angamaly, Nedumbassery, Nayathod PO, Ernakulum, Kerala- 683572.	Departure
26	Cochin	Earth Lounge Intl T3 Departure	Cochin International Airport	Terminal 3	International	Anjali Hotels Pvt Ltd, Casino Air Carteres & Flight Services 117-G, Opposite Cochin International Airport, Angamaly, Nedumbassery, Nayathod PO, Ernakulum, Kerala- 683572.	Departure
27	Coimbatore	Blackberry Lounge	Coimbatore International Airport	Terminal 1	Domestic	Domestic Departure, After SHA, 1st Floor, Near Food Court, Coimbatore International Airport , Airport Rd, Civil Aerodrome Post, Peelamedu, Tamil Nadu- 641014	Departure

28	Dabolim	Brew House	Dabolim Airport	Terminal 1	Domestic	Domestic Departure, After SHA, 2nd Floor, opp to gate no- F, Near Food Court, Dabolim International Airport, Goa- 403801	Departure
29	Dehradun	Bird Lounge	Jolly Grant Airport	Terminal 1	Domestic	Domestic Departure, Before SHA, 1st Floor, Near ONGC Lounge, Jolly Grant Airport, Dehradun, Uttrakhand- 248140	Departure
30	Dibrugarh	Saptagiri Restaurant	Dibrugarh Airport	Terminal 1	Domestic	Domestic Departures, Security Hold Area, Dibrugarh Airport, Mohanbari, Dibrugarh, Assam - 786012	Departure
31	Guwahati	The Lounge	Lokpriya Gopinath Bordoloi International Airport	Terminal 1	Domestic	Security Hold Area, Ground Floor, Domestic Departure, Terminal 1, LGBI Airport, Guwahati, Assam- 781015	Departure
32	Gwalior	Paahun Executive Lounge	Gwalior Airport	Main Terminal	Domestic	Domestic Departure, After SHA, First Floor, SHA, Terminal building, Rajmata Vijayaraje Scindia Terminal, Gwalior, India, 474020	Departure
33	Hyderabad	Encalm Lounge Dom T1 Departure	Rajiv Gandhi International Airport	Terminal 1	Domestic	Domestic Departures, After SHA, level E (Near Board Gate No. 21), Rajiv Gandhi International Airport, Shamshabad, Hyderabad, Telangana - 500409	Departure
34	Hyderabad	Encalm Lounge Intl T1 Departure	Rajiv Gandhi International Airport	Terminal 1	International	International Departures, After SHA, level E (After duty free, Near Board Gate No. 23B), Rajiv Gandhi International Airport, Shamshabad, Hyderabad, Telangana - 500409	Departure
35	Indore	Primus Lounge	Devi Ahilyabai Holkar International Airport	Terminal 1	Domestic	Domestic Departure, After SHA, First Floor, Near gate No-04, Devi Ahilya Bai Holkar International Airport, Indore Airport - 452005	Departure
36	Jaipur	The Lounge	Jaipur International Airport	Terminal 2	Domestic	Domestic Departure, First Floor, After SHA, Near Costa Coffee, Terminal 2, Jaipur International Airport, Airport Rd, Sanganer, Jaipur, Rajasthan. 302029	Departure
37	Jammu	Paahun The Executive Lounge	Jammu Airport	Terminal 1	Domestic	Paahun Lounge & Restaurant, Domestic Departure, First Floor, After SHA, Near Gate No. 5, Civil Airport Jammu, J&K UT 180003	Departure
38	Kannur	Pearl Lounge	Kannur International Airport	Main Terminal	Domestic	Domestic Departure, After SHA, 108 (Near Gate No.1A),	Departure

		Dom T1 Departure				Kannur International Airport, Kerala - 670702	
39	Kannur	Pearl Lounge Intl T1 Departure	Kannur International Airport	Main Terminal	International	International Departure, After SHA, 113 (Near Gate No.7), Kannur International Airport, Kerala - 670702	Departure
40	Kolkata	Travel Club Lounge Dom T1 Departure	Netaji Subhash Chandra Bose International Airport	Terminal 1	Domestic	Domestic Departure, Terminal T1, After SHA, Mezzanine Level (Near Gate No-5), Netaji Subhash Chandra Bose International Airport, Jessore Rd, Dum Dum, Kolkata, West Bengal- 700052	Departure
41	Kolkata	Travel Club Lounge Intl T2 Departure	Netaji Subhash Chandra Bose International Airport	Terminal 2	International	International Departure, Terminal T2, after SHA, Near TIS Bangla outlet (Near gate no- 10/11), Netaji Subhash Chandra Bose International Airport, Jessore Rd, Dum Dum, Kolkata, West Bengal- 700052	Departure
42	Lucknow	Cip Lounge	Chaudhary Charan Singh International Airport	Terminal 3	Domestic	Domestic Departure, After SHA, CCSI, Terminal-3 Departure, Lucknow Airport, Uttar Pradesh 226009	Departure
43	Madurai	Primus Lounge	Madurai International Airport	Terminal 1	Domestic	Departure Area, Ground Floor, Before Security Hold Area , Madurai International Airport, Tamil Nadu - 625022	Departure
44	Mumbai	Adani Lounge	Chhatrapati Shivaji International Airport	Terminal 2	Domestic	Domestic Departure, Terminal T2, After SHA, Level 3, Opp to gate no-44 , Chhatrapati Shivaji Maharaj International Airport, Mumbai, Maharashtra-400099	Departure
45	Mumbai	Aviserv Lounge	Chhatrapati Shivaji International Airport	Terminal 2	International	International Arrival, outside security, After Custom and Baggage Area, on Level 2, near exit gate no- A, Chhatrapati Shivaji Maharaj International Airport, Mumbai, Maharashtra- 400099	Arrival
46	Mumbai	Loyalty Lounge	Chhatrapati Shivaji International Airport	Terminal 2	International	International Departure, Terminal T2, After Immigration and Security check, Level 3, Near gate no- 85, Floor Opposite Samsonit, Chhatrapati Shivaji Maharaj International Airport, Mumbai, Maharashtra- 400099	Departure
47	Mumbai	Oasis Lounge	Chhatrapati Shivaji International Airport	Terminal 1b	Domestic	Domestic Departure, Terminal T1B, After SHA, 1st Floor (between gate no 9- 20), Chhatrapati Shivaji	Departure

						Maharaj International Airport, Mumbai, Maharashtra-400099	
48	Mumbai	Travel Club Lounge	Chhatrapati Shivaji International Airport	Terminal 1c	Domestic	Domestic Departure, Terminal T1C, After SHA, 3rd Floor, Chhatrapati Shivaji Maharaj International Airport , Mumbai, Maharashtra-400099	Departure
49	Nagpur	Mandarin Lounge	Dr. Babasaheb Ambedkar International Airport	Terminal 1	Domestic	Domestic Departure, Before SHA, 1st Floor , opposite Gate 4, Dr. Babasaheb Ambedkar International Airport, Sonegaon, Nagpur, Maharashtra- 440005	Departure
50	Nagpur	The Airr Lounge And Bar	Dr. Babasaheb Ambedkar International Airport	Main Terminal	Domestic	Domestic Departure, After Security Hold Area, Gate No.- 5 & 6, Near Baby Care Room, Dr. Babasaheb Ambedkar International Airport, Sonegaon, Nagpur, Maharashtra- 440005	Departure
51	New Delhi	Encalm Lounge Dom T2 Departure	Indira Gandhi International Airport	Terminal 2	Domestic	Domestic Departure, After SHA, Terminal 2 , Level 2 , Near Food Court Area, Mezzanine Level, Indira Gandhi International Airport, New Delhi , Delhi- 110037	Departure
52	New Delhi	Encalm Lounge Dom T3 Departure	Indira Gandhi International Airport	Terminal 3	Domestic	Domestic Departure, After Security Hold Area, Near Food Court Area, Mezzanine Level, Terminal 3, Indira Gandhi International Airport, New Delhi, Delhi 110037	Departure
53	New Delhi	Encalm Lounge Intl T3 Departure	Indira Gandhi International Airport	Terminal 3	International	International Departure, After Security Hold Area & Immigration, Next to Encalm Spa, Mezzanine Level, Terminal 3, Indira Gandhi International Airport, New Delhi, Delhi 110037	Departure
54	Patna	Zesto Executive Lounge	Lok Nayak Jayaprakash Airport	Terminal 1	Domestic	Domestic Departure, After Security Hold Area, Opp Smoking Zone, Lok Nayak Prakash International Airport, Patna Bihar - 800014	Departure
55	Pernem	Encalm Lounge Dom T1 Departure	Manohar International Airport	Terminal 1	Domestic	Domestic Departure, After Security Hold Area, Level 2, Passenger Terminal Building , New Goa Manohar international Airport, Mopa, Taluka Pernem, Goa 403512	Departure
56	Pernem	Encalm Lounge Intl T1 Departure	Manohar International Airport	Terminal 1	International	International Departure, After Security Hold Area & Immigration, Passenger Terminal Building , New Goa	Departure

						Manohar international Airport, Mopa, Taluka Pernem, Goa 403512	
57	Pune	Earth Lounge	Pune International Airport	Terminal 1	Domestic	Domestic Departure, First Floor, Opp Boarding Gate No - 5 , New Airport Road, Pune International Airport, Lohegaon, Pune, Maharashtra - 411032	Departure
58	Pune	Elysian Lounge F F Dom Departure	Pune International Airport	New Terminal	Domestic	Elysian lounge, Domestic Departure, After SHA first floor, opposite Boarding gate no.2, Next to KFC, NITB, Pune Lohegaon Airport, Pune, Maharashtra 411032	Departure
59	Ranchi	Airr Lounge	Birsa Munda Airport	Main Terminal	Domestic	Domestic Departure, After Security Hold Area, Near gate no. 5, 1st Floor, Near gate no. 5 & Restroom No G2,D2 & L2, Ranchi, Jharkhand 834002	Departure
60	Siliguri	Take Off Bar And Lounge	Bagdogra Airport	Main Terminal	Domestic	Take Off Bar & Lounge, Bagdogra Custom Airport, Terminal-1, International Departure, 1st Floor After SHA, Near Gate# 5, Siliguri, West Bengal, 734421	Departure
61	Srinagar	Paahun The Executive Lounge	Sheikh Ul-Alam International Airport	Terminal 1	Domestic	1st Floor, Domestic Departure, After Security Hold Area, Terminal 1, near gate no. 1, Sheikh ul-Alam International Airport, Srinagar International Airport, Srinagar (J&K) 190007	Departure
62	Thiruvananthapuram	The Lounge	Trivandrum International Airport	Terminal 2	International	International Departure, Terminal 2, 1st Floor, After SHA & Immigration, Near Gate No. 1 and next Malabar Express Bar, Thiruvananthapuram International Airport, Kerala - 695011	Departure
63	Vadodara	Premium Lounge	Vadodara Airport	Main Terminal	Domestic	Domestic Departure, After SHA, 1st Floor (Near gate no-7),next to Club, Vadodara Airport, Civil Aerodrome, Harni Rd, Gujarat- 390022	Departure
64	Varanasi	Take Off Bar	Lal Bahadur Shastri Airport	Main Terminal	Domestic	Domestic Departure, Security Hold Area, Ground Floor, Domestic Departure, LBSI Airport, Varanasi, Uttar Pradesh 221006	Departure
65	Visakhapatnam	Airr Lounge	Visakhapatnam Airport	Main Terminal	Domestic	Domestic Departure, After SHA, 1st Floor, Terminal-1, Near Gate-4, Visakhapatnam, Andhra Pradesh - 530009	Departure