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| Foreign Exchange Remittance | | | | | | | |
|---|---|---|---|---|---|---|---|
| Inward Remittances ** | (a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/- | (a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/- | (a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/- | (a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/- | (a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/- | (a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/- | (a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/- |
| FIRC (Foreign Inward Remittance Certificate) Issuance | Rs. 100/- | Rs. 100/- | Rs. 100/- | Rs. 100/- | Rs. 100/- | Rs. 100/- | Rs. 100/- |
| Non-Trade Remittance | Rs. 250/- in addition to SWIFT charges | Rs. 250/- in addition to SWIFT charges | Rs. 250/- in addition to SWIFT charges | Rs. 250/- in addition to SWIFT charges | Rs. 250/- in addition to SWIFT charges | Rs. 250/- in addition to SWIFT charges | Rs. 250/- in addition to SWIFT charges |
| SWIFT/ Wire Transfer | Rs. 500/- | Rs. 500/- | Rs. 500/- | Rs. 500/- | Rs. 500/- | Rs. 500/- | Rs. 500/- |
| FCY (Foreign Currency) Draft /DD Issuance | Rs. 350/- | Rs. 350/- | Rs. 350/- | Rs. 350/- | Rs. 350/- | Rs. 350/- | Rs. 350/- |
| FCY (Foreign Currency) Cheque Collection | 0.25% on the cheque collection, Minimum of Rs. 25/- | 0.25% on the cheque collection, Minimum of Rs. 25/- | 0.25% on the cheque collection, Minimum of Rs. 25/- | 0.25% on the cheque collection, Minimum of Rs. 25/- | 0.25% on the cheque collection, Minimum of Rs. 25/- | 0.25% on the cheque collection, Minimum of Rs. 25/- | 0.25% on the cheque collection, Minimum of Rs. 25/- |
| Cheque Collection | | | | | | | |
| Local Clearing | Free | Free | Free | Free | Free | Free | Free |
| Outstation Clearing through Own Bank | Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/- | Free | Free | Free | Free | Free | Free |
| Outstation Clearing through Correspondent Bank | Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150 | Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100;Above 100,000: Rs. 150 | Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100;Above 100,000: Rs. 150 | Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100;Above 100,000: Rs. 150 | Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100;Above 100,000: Rs. 150 | Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150 | Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150 |
| Return of Cheque/s - Local | Only for Financial Reasons | Only for Financial Reasons | Only for Financial Reasons | Only for Financial Reasons | Only for Financial Reasons | Only for Financial Reasons | Only for Financial Reasons |
| | Local Inward Clearing*:- | Local Inward Clearing*:- | Local Inward Clearing*:- | Local Inward Clearing*:- | Local Inward Clearing*:- | Local Inward Clearing*:- | Local Inward Clearing*:- |
| | First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return | First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return | First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return | First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return | First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return | First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return | First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return |
| Return of Cheque/s - Outstation - through Own Bank | Local Outward Clearing:- | Local Outward Clearing:- | Local Outward Clearing:- | Local Outward Clearing:- | Local Outward Clearing:- | Local Outward Clearing:- | Local Outward Clearing:- |
| | SB A/c – Rs. 50/- per cheque | SB A/c – Rs. 50/- per cheque | SB A/c – Rs. 50/- per cheque | SB A/c – Rs. 50/- per cheque | SB A/c – Rs. 50/- per cheque | SB A/c – Rs. 50/- per cheque | SB A/c – Rs. 50/- per cheque |
| Return of Cheque/s - Outstation - through Another Bank | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses |
| Return of Cheque/s - Outstation Cheques Received in Inward Collection | Rs. 100/- plus out of pocket expenses | Rs. 100/- plus out of pocket expenses. | Rs. 100/- plus out of pocket expenses. | Rs. 100/- plus out of pocket expenses. | Rs. 100/- plus out of pocket expenses. | Rs. 100/- plus out of pocket expenses. | Rs. 100/- plus out of pocket expenses. |
| Cards | | | | | | | |
| ATM | | | | | | | |
| Card Annual / Renewal Fee. (Issuance of ATM card will not be done) ^^^^^ | Rs. 249/- p.a | Free | Free | Free | Free | Free | Free |

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| Daily POS Limit | Classic Card : Rs 50,000 | Classic Card : Rs 50,000 | Classic Card : Rs 50,000 | Classic Card : Rs 50,000 | Classic Card : Rs 50,000 | Classic Card : Rs 50,000 | Classic Card : Rs 50,000 |
| | Rupay AEPS : Rs 50,000 | Rupay AEPS : Rs 50,000 | Rupay AEPS : Rs 50,000 | Rupay AEPS : Rs 50,000 | NA | NA | NA |
| | Gold/Titanium Card : Rs 100,000 | Gold/Titanium Card : Rs 100,000 | Gold/Titanium Card : Rs 100,000 | Gold/Titanium Card : Rs 100,000 | Gold/Titanium Card : Rs 100,000 | Gold/Titanium Card : Rs 100,000 | Gold/Titanium Card : Rs 100,000 |
| | Platinum Card : Rs 2,00,000 | Platinum Card : Rs 2,00,000 | Platinum Card : Rs 2,00,000 | Platinum Card : Rs 2,00,000 | Platinum Card : Rs 2,00,000 | Platinum Card : Rs 2,00,000 | Platinum Card : Rs 2,00,000 |
| Other Savings Bank Account Facilities | | | | | | | |
| Account Statement ^{AAA} | Free Monthly E-Statement. Monthly/Quarterly Physiscal statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50 | Free Monthly E-Statement. Monthly/Quarterly Physiscal statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50 | Free Monthly E-Statement. Monthly/Quarterly Physiscal statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50 | Free Monthly E-Statement. Monthly/Quarterly Physiscal statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50 | Free Monthly E-Statement . Monthly/Quarterly Physiscal statement : Collect from Home Branch- Free, Quarterly physical Statement Delivery Charge :Free. Statement Adhoc (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Free | Free Monthly E-Statement . Monthly/Quarterly Physiscal statement : Collect from Home Branch- Free, Quarterly physical Statement Delivery Charge :Free. Statement Adhoc (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Free | Free Monthly E-Statement . Monthly/Quarterly Physiscal statement : Collect from Home Branch- Free, Quarterly physical Statement Delivery Charge :Free. Statement Adhoc (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Free |
| Issuance of Duplicate/Additional Statement | Statement period Less than 90 days as on date of issuance - FREE. Beyond 90 days - 100/- | Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/- | Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/- | Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/- | Free | Free | Free |
| Issuance of Loose Cheque Leaves (w.e.f 1st Aug'19) | Rs 3.5/Leaf | Rs 3.5/Leaf | Rs 3.5/Leaf | Rs 3.5/Leaf | Rs 3.5/Leaf | Free | Rs 3.5/Leaf |
| Issuance of Duplicate Pass Book | Free | Free | Free | Free | Free | Free | Free |
| Internal Transfer / ECS Return (Insufficient Balance)* | First ECS return in a quarter - Rs.350/-. From second ECS return in the same quarter - Rs.500/- per return | First ECS return in a quarter - Rs.350/-. From second ECS return in the same quarter - Rs.500/- per return | First ECS return in a quarter - Rs.350/-. From second ECS return in the same quarter - Rs.500/- per return | First ECS return in a quarter - Rs.350/-. From second ECS return in the same quarter - Rs.500/- per return | Rs. 250/- | Rs. 250/- | Rs. 250/- |
| Miscellaneous | | | | | | | |
| Mobile Alerts ### | Free Transaction Alerts | Free Transaction Alerts | Free Transaction Alerts | Free Transaction Alerts | Free Transaction Alerts | Free Transaction Alerts | Free Transaction Alerts |
| Balance Notification | Balance Notification Service will be charged at Rs 30/- per quarter | Balance Notification Service will be charged at Rs 30/- per quarter | Balance Notification Service will be charged at Rs 30/- per quarter | Balance Notification Service will be charged at Rs 30/- per quarter | Balance Notification Service will be charged at Rs 30/- per quarter | Balance Notification Service will be charged at Rs 30/- per quarter | Balance Notification Service will be charged at Rs 30/- per quarter |
| Balance Certificate | Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/- | Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/- | Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/- | Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/- | Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/- | Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/- | Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/- |
| Interest Certificate | Rs. 100/- | Rs. 100/- | Rs. 100/- | Rs. 100/- | Rs. 100/- | Rs. 100/- | Rs. 100/- |
| Standing Order/Balance Order/Instructions | Rs. 100/- per instructions | Free | Free | Free | Free | Free | Free |
| Enquiry relating to Old Records | Rs. 100/- per enquiry | Rs. 100/- per enquiry | Rs. 100/- per enquiry | Rs. 100/- per enquiry | Rs. 100/- per enquiry | Rs. 100/- per enquiry | Rs. 100/- per enquiry |
| Account Closure | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months |
| Photo Attestation | Rs. 100/- per photo | Free | Free | Free | Free | Free | Free |
| Signature Attestation | Rs. 100/- per signature | Rs. 50/- per signature | Rs. 50/- per signature | Rs. 50/- per signature | Free | Free | Free |
| Cheque Stop Payment | Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking | Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking | Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking | Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking | Free Free | Free Free | Free Free |
| Inactive Account (>12 Months) | Rs. 200/- per quarter | Rs. 200/- per quarter | Rs. 200/- per quarter | Rs. 200/- per quarter | Rs. 200/- per quarter | Rs. 200/- per quarter | Rs. 200/- per quarter |
| Phone Banking (@Contact Center)#### | Rs 50 per call for call made to contact center executive. Free if average balance of product is maintained. No Charge for use of IVR | Rs 50 per call for call made to contact center executive. Free if average balance of product is maintained. No Charge for use of IVR | Rs 50 per call for call made to contact center executive. Free, if average balance of product is maintained. No Charge for use of IVR Balance of Rs. 10,000/ in case of Privilege Active | Rs 50 per call for call made to contact center executive. Free, if average balance of product is maintained. No Charge for use of IVR Balance of Rs. 10,000/ in case of Privilege Active | N.A | N.A | N.A |

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|--|--|--|--|--|--|--|---|
| Cheque Books | | | | | | | |
| Issuance of Cheque Books w.e.f 1st Aug'19 | Rs 3.5/Leaf | 2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf. | 2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf. | 2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf. | Unlimited Free | Unlimited Free | Unlimited Free |
| Charges on Cash Withdrawal/Deposits at Branch/es | | | | | | | |
| Cash withdrawal at any IndusInd branch in India | Free | Free | Free | Free | Free | Free | Free |
| Third Party Cash withdrawal at non home IndusInd branch in India ### | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 | Free | Free |
| Cash Deposit at any IndusInd Branch location### | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 Note :- Free limits applicable only if product AMB is maintained. | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 Note :- Free limits applicable only if product AMB is maintained. | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 Note :- Free limits applicable only if product AMB is maintained. | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 Note :- Free limits applicable only if product AMB is maintained. | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 Note :- Free limits applicable only if product AMB is maintained. | Free | Free |
| Door Step Banking | | | | | | | |
| Cashier's Cheque/Demand Drafts Delivery | N/A | Free | Free | Free | Free | Free | Free |
| Cheque Pickup | N/A | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/- | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/- | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/- | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/- | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/- | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/- |
| Cash Delivery | N/A | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request | 1 request free per day ;Minimum value of Rs.10,000/- & Maximum Rs.1 Lac | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request |
| Cash Pick-Up | N/A | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request | 1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Above free limit, Rs.130/- per request | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request |

1. All charges indicated above are exclusive of Taxes (as per Government rules)
2. Doorstep Banking is available at select branches only.
3. Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend with prior notice the terms and conditions governing such services mentioned above and rates stated in this schedule. Any suspicious or unusual transaction activity can lead to levy of charges.
4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.
5. *Balance Requirement varies with location for Indus Maxima
6. ** Charges effective 01/04/2012
7. # Charges effective 01/12/2013
- 8.***Charges effective 01/07/2014
9. \$\$ Charges effective 01/09/2014
- 10.### Charges effective 01/05/2015. NMC charges will be applied with notice of 1 month
12. @# Charges effective 01/09/2015
13. ##### Charge effective 01/02/2016
14. ^^^ Change effective 01/05/2016
15. ^^^^Changes effective 01/05/2017
16. ''''Changes effective 01/02/2018
17. *@ Changes Effective 01/01/2020