

FAQs on CIC update for Written-off and Settled borrower

1. How can I change the CIBIL status from settled / written-off to Clear?

- You will need to pay the sacrificed / written-off amount i.e. balance principal amount, if any, along with the balance and accumulated interest, charges and taxes (as applicable) till the date of such further payment to the Bank.
- Please raise a service request for making the payment via:
 - Call Phone Banking on 18002095577 / 18001035577 (Toll Free)
 - Visit your nearest Axis Bank branch / loan center
 - Contact Nodal Office team through the Bank's website, if required

2. How will I know about the amount to be paid?

- You will receive an SMS / email mentioning the total amount payable within 3 working days of raising the service request. You will be given 10 days' time for making the payment.

3. How can I make the payment?

- For loans, please make the payment in the following account at the branch / through NEFT / RTGS:
 - A/c name – Axis Bank Ltd.
 - Address - CAP Hub - 1st Floor, Gigaplex, Building No 1, Plot no. I.T. 5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai- 400 708
 - IFSC – UTIB0000469
 - Account no. – 469010633007
 - Type of account – Office Account

4. Will I get a 'No Dues Certificate' after payment?

- Yes, after the full payment is made as mentioned in reply to Question nos.1 and 2 above, the Bank will issue a 'No Dues Certificate'.

5. I have paid the sacrificed / written-off amount to the Bank along with balance and accumulated interest and charges till date. Will the CIC status be reported as cleared now?

- Once full payment has been made by you to the Bank as per the amount payable mentioned in the SMS / email, the Bank shall update the Credit Information Companies (CIC). Accordingly, the same will reflect in CIC records within 15-20 working days as "Clear existing status".

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