

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 RADS 6th Floor, Gigaplex, Building No 1, Plot No. I.T. 5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai- 400 708
- IFSC UTIB0000245
- Account no 24501291013452
- 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".