

## FAQs on CIC update for written off and settled borrowers

### 1. How can I change my CIBIL status from 'Settled' / 'Written off' to 'Clear'?

To update your CIBIL status, you need to pay the sacrificed or written-off amount (i.e., the remaining principal balance, if any), along with all outstanding and accrued interest, applicable charges, and taxes up to the date of payment to the Bank.

You may raise a service request to initiate the payment process through any of the following channels:

- Call Phone Banking at 18002095577 / 18001035577 (Toll Free)
- Visit your nearest Axis Bank branch / loan center
- Contact the Nodal Office Team through the Bank's website, if required

### 2. How will I know the amount payable?

You will receive an SMS or email providing details of the total payable amount within 3 working days of raising the service request. You will then be given 10 days to complete the payment.

### 3. How can I make the payment?

#### For Loans:

You can make the payment either by visiting a branch or through NEFT / RTGS using the details provided below:

- **Bank 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
- **Account Number** – 24501291013452
- **IFSC Code** – UTIB0000004
- **Account Name** – Axis Bank Ltd.
- **Type of account** – Office Account
- **Remarks** – Loan account number and customer name

#### For Credit Cards:

Payment can be made through NEFT / RTGS using:

- **Beneficiary Name** – Name as on Credit Card
- **Beneficiary Bank Name** – Axis Bank
- **Beneficiary Branch Name** – Mumbai
- **Beneficiary Account Number** – Your 16-digit Credit Card number
- **IFSC Code** – UTIB0000400

If you do not have your 16-digit credit card number, please contact any of the above channels / touchpoints for assistance.

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

Yes, once the full amount communicated by the Bank is paid successfully, the Bank will issue a 'No Dues Certificate'.

**5. I have paid the sacrificed / written-off amount along with balance and accumulated interest and charges till date. Will my Credit Information Companies (CIC) status now be reported as cleared?**

Once the full payment is received as per the amount communicated in the SMS or email, the Bank will update the CIC.

The revised status will be reflected in the CIC records as "Cleared" within 15-20 working days, as per applicable reporting norms.