## I'm not a bot



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The Motorsport Images Collections captures events from 1895 to today's most recent coverage. Discover The Collection Curated, compelling, and worth your time. Explore our latest gallery of Editors' Picks. Browse Editors' Favorites Experience AI-Powered Creativity The Motorsport Images Collections captures events from 1895 to today's most
recent coverage. Discover The Collection Curated, compelling, and worth your time. Explore our latest gallery of Editors' Picks. Browse Editors' Favorites Experience AI-Powered Creativity The Motorsport Images Collection Curated, compelling, and worth your time.
Explore our latest gallery of Editors' Picks. Browse Editors' Favorites Experience AI-Powered Creativity Is Your Bank Account Under Lien? Here's How to Remove It in India In India, banks often place a lien on accounts, restricting access to funds until certain conditions are met. This can be due to unpaid EMIs, tax dues, overdraft issues, or ongoing
disputes. If you've found your account under lien, here's a detailed guide on how to remove it. What is a Lien on a Bank Account? A lien is a legal claim or hold placed by the bank on the balance in your account. It prevents you from withdrawing or accessing the marked amount until the issue is resolved. Lien marking is typically done due to: Loan
Defaults: Non-payment of EMIs or overdue loan amounts. Tax Recovery: Dues to the Income Tax Department or GST authorities. Pending Charges: Unpaid credit card bills or overdue loan amounts. Tax Recovery: Dues to the Income Tax Department or GST authorities. Pending Charges: Unpaid credit card bills or overdue loan amounts. Tax Recovery: Dues to the Income Tax Department or GST authorities. Pending Charges: Unpaid credit card bills or overdue loan amounts.
Lien Check your bank statement or net banking for lien details. Verify if it is due to outstanding dues, taxation issues, or disputes a dispute with the bank. 3. Provide Supporting Documents Once the dues are
paid, submit proof of payment to the bank. For disputed liens, provide relevant documents, such as court orders or legal notices. 4. Raise a Lien Removal. Ensure you receive a confirmation email or written acknowledgment. 5. Follow Up Persistently Banks may delay lien removal.
Regularly follow up with customer support or visit the branch for a faster resolution. Key Tips to Avoid Lien Issues: Always track EMI payments and clear dues on time. Regularly monitor your account for unusual deductions or holds. Consult a legal expert if the bank refuses to lift an unjustified lien. A Need Legal Assistance for Lien Removal? At
AMA Legal Solutions, we help individuals and businesses resolve complex banking lien disputes, wrongful deductions, and legal notices. Contact us today for expert legal advisory and swift resolution. #BankingTips #LienRemoval #LegalServices #FinanceIndia #AMALegalSolutions #DebtRelief We use cookies to improve your
journey and to personalize your web experience. By continuing to use this site, you are accepting the bank's cookie policy. I Accept At your request, you are being redirected to a third party site. Please read and agree with the disclaimer before proceeding further. This is to inform you that by clicking on the "Accept" button, you will be accessing a
website operated by a third party namely. Such links are provided only for the convenience of the client and Axis Bank does not control or endorse such websites, and is not responsible for their contents. The use of such websites and would take precedence over the
terms and conditions of usage of www.axisbank.com in case of conflict between them. Any actions taken or obligations created voluntarily by the person(s) accessing such web sites shall be directly or indirectly for such action so taken. Thank you for
visiting www.axisbank.com On a mission to help families achieve financial freedom since 2012.1 lakhFamilies2,500Cities18,500 Crof WealthClients who started investing with Scripbox have grown their wealth 35 times. I've accumulated my first 50 Lakh Mutual fund savings thanks to Scripbox. I've been a customer since 2017 & I am pleasantly
surprised how you manage to keep things simple despite the complexities involved.SCScripbox CustomerInvestor since 2017Scripbox makes it easy to plan for your family's goals, get personalised investment recommendations, track progress & take corrective action. Investing has helped me dream bigger for my family. DSDr. Shraddha BahirwaniSr.
Dental ConsultantScripbox recommendations have done better than the market in 9 out of 13 periods. Like their end to end service for investment. They select the best funds, monitor them and then rebalance periodically. I think its best for people who want hasslefree and complete peace of mind service. Scripbox offers both options Regular and
Direct funds. Create wealth by investing in mutual funds. ICICI Prudential Value Discovery Fund Direct (G)ICICI Prudential Bluechip Fund
Direct (G)HDFC Large and Mid Cap Fund Direct (G)Nippon India Large Cap Fund Direct (G)Nippon India Cap Fund Direct (G)Nippon India Growth Fund Direct (G)Motilal Oswal Midcap Fund Direct (G)HDFC Mid-Cap Opportunities Fund Direct (G)Nippon India Growth Fund Direct (G)Motilal Oswal Midcap Fund Direct (G)HDFC Mid-Cap Opportunities Fund Direct (G)Nippon India Cap Fund Direct (G)HDFC Mid-Cap Opportunities Fund Direct (G)Nippon India Growth Fund Direct (G)HDFC Mid-Cap Opportunities Fund Direct (G)Nippon India Cap Fund Direct (G)HDFC Mid-Cap Opportunities Fund Direct (G)HDFC Mi
(G)Sundaram Mid Cap Fund Direct (G)Nippon India Multi Cap Fund Direct (G)Privacy PolicyDisclosuresTerms & ConditionsSecuritySitemapCorporate Office: Indiqube @ The Leela Galleria 3rd Floor, No. 23, Old Airport Road,
Bengaluru, Karnataka 560008Mutual Fund investments are subject to market risks. Please read all scheme related documents carefully before investing. Past performance is not an indicator of future returns. Scripbox Advisors Private Limited 2025Financial Products and Services are provided by Scripbox Group Companies and third party services.
partners listed here How do you remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens and how to remove the lien amount? Then, read this post, you may be able to understand why it happens are not also the lien amount.
collateral against the debt. In layman's terms, a lien is just a contract between the property. You may see that in a lien, the possession of the property is with the lender whereas in hypothecation you find
that the possession of the property is with the person who gets a loan. Loan EMIs usually come with a lien. When you have an overdraft Or demand loans against security, the collateral security will have a lien marking. It may directly correspond to the account you are setting monthly EMIs. A lien amount is money owed to a person who has won a
judgment. When recovering the funds, that individual can exercise the lien contract, by putting a hold on an asset controlled by the subject of the judgment until the lien is placed on an asset, people are entitled to notification about the amount of
the lien, who the funds are owed to, and how to resolve the matter. Until the funds are paid in full, the hold will remain in place and the person will not be able to use the asset as desired. The bank usually marks a lien on an account that has a loan EMI overdue, Loans against fixed deposits are usually securitized with a lien, when you have given any
property which involves the total transfer of the property right as well as possession, a lien is exercised. Hypothecation is usually exercised on the property such as vehicles, plants and machinery and stocks which are provided as a security when getting a loan. You may see a car is hypothecated to the bank when you avail of a car loan. The same goes
for the business loan where stocks, plant and machinery are being hypothecated to the money lender. These contracts of lien and hypothecation fall under the Indian Contract Act. If you have a lien against your property, then you will need to pay off the debt
before the creditor can sell your home. This means that you will not be able to use any money from your bank account until the debt has been paid off. For any loan, if the monthly EMI falls short, an automatic lien arises on your savings bank or current account. Unless you pay off the overdue amount, you won't be able to use the balance. You can
check whether your bank has a lien against your account by visiting the website of your bank. You can also call up your bank representative and ask them whether there is a lien against your bank account. You may see details such as the cleared balance, lien amount, overdue amount, current
balance, and available balance. If you have account, then you might be able to see there also. If you might be able to see there also in the bank's internet banking, you might be able to see there also. If you have account, then you need to contact your bank representative and ask to remove the lien amount from your bank representative and ask to remove the lien amount from your bank representative and ask to remove a lien if there is no overdue balance in
the account. But there is a certain contract where lien marking on the loan account is closed. Such as loans against security. The lien will be removed at the end of the loan tenor only. If you have cleared your dues and the lien marking is still there, you may advise your bank to remove the lien at the earliest. With the lien removal
application, it can be done quite easily. Guaranteed Returns: Axis Bank deposits tenure ranges from seven days to ten yearsMinimum Amount: The minimum amount to open an Axis Bank FD account is INR 10,000. Maximum Amount: There is no limit. Axis Bank FD
rates: The Axis bank fixed deposit interest rate ranges between 2.50% to 5.50% p.a.Senior Citizens FD Rate: Axis bank offers preferential interest rates to its senior citizen deposits up to INR 5,00,000.Loan against FD: Axis
Bank provides its depositors with a facility to avail a loan against their FDs. This allows investors to meet their financial gaps without having to withdraw or break the deposit. Nomination Facility: Axis Bank depositors can nominate beneficiaries while opening the account. Auto-Renewal: Axis bank offers an auto-renewal facility of the fixed deposit
account. Convenience: Depositors can open and manage their FD scheme investments at their convenience. In other words, they can open the deposit account either through online banking or by visiting the nearest bank branch. Axis Bank FD calculator is an online easy-to-use tool that helps you estimate the interest and maturity amount on your FD
investment. You need to enter the investment amount, rate of interest, tenure, compounding frequency, and payout period. The calculator will process this information and provide the estimated maturity amount and wealth gained or interest amount. This way you can estimate whether or not the FD investment options fulfill your investment goals.
You can adjust the various input values on the calculator you must keep the input values and the calculator you must keep the input values and the calculator will provide the results. Along with the estimated amount the calculator also provides
a graphical representation of the maturity and interest amount every year-end. You can also view the results in a tabular format wherein you can use the Axis FD calculator in 2 ways. Firstly, you can know the estimated maturity amount using the
investment amount method. Secondly, you can use the target amount of maturity you want to earn with your investment. This is the traditional approach of using an FD calculator to estimate the
returns. This approach is a better way to estimating when you have a lump sum amount in hand or you have already decided what amount approach: Enter the principal FD investment amount Provide the investment duration in years or months of investment. To
enter an investment duration such as 2.5 years enter the total number of months i.e. 30 months. Provide the FD interest rateSelect the compounding period i.e. monthly, quarterly, half-yearly, or yearly. Once you enter these details the Axis fixed deposit calculator will provide the estimated maturity amount and interest to be earned. The target amount
approach is a back-calculation method. Here you provide the amount you want to earn as the maturity amount. The calculator will provide the principal amount you wish to invest today to cover the future expense. This way you will ensure that
you have invested the appropriate amount and avoid any surprises You need to follow the following steps: Firstly, Provide the target maturity amount of FDSecondly, Enter the investment duration in years or months. Thirdly, Enter the investment duration in years or months.
compounding period is the payout tenure of the fixed deposit. The interest earned on FD depends on the compounding period. Hence, provide this detail carefully. The calculator will provide the principal investment amount you must invest today to achieve the target maturity amount on the maturity date. The foremost factor to consider while
using the calculator you can decide whether or not to invest. Now that you know you want to invest in FD the second consideration is to find that combination of factors for your investment. For example- what should be the tenure, should the compounding be monthly or quarterly, should you opt for a regular payout or not. And what will be the effect
of these factors on your effective returns? With the help of the Axis FD calculator, you will be able to decide on all such factors affect your returns and by how much. Finally, you will be able to decide on all such factors affect your returns and by how much. Finally, you will be able to decide on all such factors affect your returns and by how much. Finally, you will be able to decide on all such factors.
2021 for a maturity period of 120 days at an interest rate of 10% per annum. Here, P (the investment amount) = Rs 400,000, R (rate of interest) = 10% per annum, T (tenure) = 120 days, Maturity Date = 30th April 2021Simple interest = (P * R * T)/ 100, Simple interest = (Rs 400,000 * 10 * 120 days) / 100 * 365 daysSimple interest = Rs
will be compounded and multiplied to the principal amount invested. For a higher compounded interest amount the tenure is the most important and deciding factor. Higher the tenure and compounded interest amount leads to a lower
interest amount. While an FD with a payout of interest on maturity will lead to a higher wealth gain. The Axis Bank fixed deposit is more than 6 months or 181 days. It provides flexibility in choosing the compounding frequency as monthly, quarterly, half-yearly, and yearly
Moreover, an FD with compound interest is a better investment option than an FD carrying simple interest. Compound Interest (in decimals), n = number of compounding in a year, t = number of yearsExampleMr. Anil invests Rs 70,000 for
a period of 4 years at a rate of interest of 12% per annum compounded quarterly. Here, Principal amount = Rs 70,000, Interest Rate = 12% per annum compounding = 4 quarter * 4 years = 16 compounding = 70,000
(1+0.12/4) ^ (4*4)A = Rs 1,12,329Interest amount = Rs 1,12,329Interest amount = Rs 1,12,329 - Rs 70,000 = Rs 42,329Is Axis Bank FD is safe as the interest is predetermined and guaranteed. Moreover, the Deposit Insurance and Credit Guarantee Corporation insures a fixed deposit of up to Rs 5
lakhs. This means that in a case of default the DICGC will cover any losses borne by the investors. Further Axis Bank is well rated by the credit agencies in India like CRISIL and CIBIL Does Axis Bank provide simple interest. To
calculate the simple interest the number of days is considered. A fixed deposit with a tenure of more than 6 months is compounded quarterly. The interest earned during the last quarter is added to the principal amount to calculate the compound interest earned during the last quarter is added to the principal amount to calculate the compound interest earned during the last quarter is added to the principal amount to calculate the compounded quarterly.
the standard rate. However, in the case of a quarterly payout FD the interest is calculated quarterly. What is the highest FD rate for Axis Bank? The highest FD interest rate is 6.0%. Returns from Axis Bank fixed deposits
investors to meet their liquidity requirements without breaking their Axis Bank FD. An investor can get up to 85% of the deposit amount as a loan against the Axis Bank FD interest rate. Axis Bank gives loans such as education loans, business
loans and loans against property against their FDs. Using an EMI calculator, one can estimate their loan EMI calculator, and personal loan EMI calculator works as a car loan EMI calculator in multiple scenarios. They can do so by
changing the car loan, personal loan and home loan interest rate. Is there a Premature withdrawal facility available with Axis Bank? Axis bank allows its investors to withdrawal. The penalty of 1% is charged on the interest. However, there is no penalty on
premature withdrawal for NRE term deposits. Explore Our Other FD Calculators Share — copy and redistribute the material for any purpose, even commercially. The licensor cannot revoke these freedoms as long as you follow the
license terms. Attribution — You must give appropriate credit, provide a link to the license, and indicate if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licenser endorses you or your use. ShareAlike — If you remix, transform, or build upon the material, you must distribute your contributions
under the same license as the original. No additional restrictions — You may not apply legal terms or technological measures that legally restrict others from doing anything the license permits. You do not have to comply with the license for elements of the material in the public domain or where your use is permitted by an applicable exception or
limitation . No warranties are given. The license may not give you all of the permissions necessary for your intended use. For example, other rights such as publicity, privacy, or moral rights may limit how you use the material. Axis Bank is the third largest private sector bank in India. The Bank offers the entire spectrum of financial services to
customer segments covering Large and Mid-Corporates, MSME, Agriculture and Retail Businesses. The Bank has a large footprint of 5000 domestic branches (including extension counters) with 15,751 ATMs & cash recyclers spread across the country. The Bank has 6 Axis Virtual Centres with over 1,500 Virtual Relationship Managers as on 31st
March 2023. The Overseas operations of the Bank are spread over eight international offices in Dhaka, Dubai, Abu Dhabi, Sharjah and an overseas subsidiary in London, UK. The international offices focus on Corporate Lending, Coverage Business, Trade Finance
Syndication, Investment Banking, Liability Businesses, and Private Banking/Wealth Management offerings. Axis Bank is one of the first new generation private sector banks to have begun operations in 1994. The Bank was promoted in 1993, jointly by Specified Undertaking of Unit Trust of India (SUUTI) (then known as Unit Trust of India), Life
 Insurance Corporation of India (LIC), General Insurance Company Ltd. (NIA), The Oriental Insurance Company Ltd. (OIC), and United India Insurance Company Ltd. (UIIC). The shareholding of Unit Trust of India was subsequently transferred to SUUTI, and
entity established in 2003. GIC, NIC, NIA, OIC, UIIC have been reclassified from promoter category. As on March 31, 2023, SUUTI and LIC are the promoters of the Bank. With a balance sheet size of Rs. 13,17,326 crores as on 31st March 2023, Axis Bank has achieved consistent growth and with a 5-year CAGR (2017-18 to 2022-23).
of 14% each in Total Assets & Advances and 16% in Deposits. 2,796,917 followers 3d Burgundy Private, private banking by Axis Bank, in collaboration with Rahool Saksena - Artist of Change hosted TenOnTen, a thoughtfully curated showcase of contemporary Indian art at ITC Grand Chola, Chennai. This first of its kind art show featured works from a
diverse group of exceptional artists of all abilities, from across India. The evening commenced with the unveiling by Ms. Sonali Dahiya, Head - Burgundy Private, followed by art inspired food and beverages, thus creating a multisensory journey of creativity, inclusion, and expression. This special showcase was part of Burgundy Private Experiences
our carefully curated selection of art, culture, lifestyle, and insight events, designed exclusively for our clients. Discover more: #BurgundyPrivateExperiences #AxisBank #ArtistofChange #RahoolSaksena #ITCGrandChola 2,796,917 followers 5d Amitabh Chaudhry, MD & CEO of Axis Bank, takes centre stage on the latest Forbes India cover. In an
exclusive interview with Suveen Sinha and Salil Panchal, Amitabh shares insights into Axis Bank's journey—from the landmark Citi acquisition to a sharper focus on technology, profitability, and customer-centricity. This in-depth profile unpacks how people, purpose, and precision are at the heart of Axis Bank's strategy for sustainable growth. With
bold bets and bigger ambitions, Axis Bank is building a future-ready institution—one designed to lead. A must-read story of resilience and reinvention! #FutureofBanking #Strategy #Growth #AmitabhChaudhry #ForbesIndia Axis Bank reposted this Celebrating 15 Years of Trust and
Transformation! Today, we commemorate a landmark milestone in the journey of Axis Bank and Axis Max Life Insurance. A bancassurance partnership that has stood the test of time and transformed the financial landscape for millions. Over the last 15 years, we've built a legacy of trust, collaboration, and unwavering commitment to protecting the
futures of our customers. A special thank you to all our leaders, visionaries, and partners who have been an integral part of this incredible journey. Here's to 15 more years of success, growth, and making a positive impact on lives across the nation! As we celebrate this landmark occasion, we're thrilled to welcome iconic leaders such as Rohit Sharma
and industry experts, who have embodied the very essence of bharosa and leadership. Here's to 15 years of shared success and to doubling our bharosa for the future. Prashant Tripathy Amitabh Chaudhry ARN: 08052025/AMLI/SM/15YLI Disclaimer: #AxisMaxLifeInsurance #BharosaTumHo 2,796,917 followers 1w In times of crisis, fraudsters prey
on our emotions. Don't click on unverified links, download unknown files, or share OTPs and account details-even if it looks official. Spot something suspicious? Report it at www.cybercrime.gov.in Stay alert, stay safe. You can remove a lien from a bank account. Image Credit: d3sign/Moment/GettyImages The lien meaning in banking is that some or
all of your funds cannot be withdrawn and used by you. Someone, such as a creditor or attorney, has filed legal paperwork with your bank in a bid to freeze your funds. Those funds are currently not available to you and may be subsequently turned over to the other party pending further action to satisfy their claim against you. Find Who Ordered the
Lien Discover who ordered the lien in the first place. Likely, you already know who that particular creditor or some other action has been taken. You may have received notice of a court hearing or received a letter of judgment against you. You can
contact your bank and ask why your funds have been frozen and who has a lien against you. Your bank should be able to supply a name and contact telephone number of the person who requested the lien; ask the branch manager to supply this information to you. You will need to contact the creditor or attorney directly to discuss your case. Identify
the Frozen Funds Discover what funds were attached in the lien. Certain funds in your bank account may not be frozen by the bank. Those monies may include Social Security and veteran's benefits, other government funds or your pension. If you believe exempt funds were frozen in error, contact your bank and explain which funds should not have
been frozen. Your bank may request paperwork proving that these funds should not have been frozen, or if a direct deposit was made, they will be able to have the bank lien dropped through a process known as vacating a judgment. For example, if
you received a court summons after the fact or were not able to appear in court to due to illness, incarceration or some other life event beyond your control, then you may be able to offer a reasonable excuse to have the lien vacated. Contact the court through the number supplied on your court summons to arrange for a hearing. Consider bringing
along legal representation to defend your rights. You may also be able to have the judgment vacated if you can prove that the lien was improperly served. For example, if you were a victim of identify theft, the debt may not belong to your credit
reports, or other notification proving that you are not responsible for the debt. You may be required to fill out an "Order to Show Cause" form to have your case vacated. Satisfy the lien. If you legitimately owe money, you can have the lien removed by paying what you owe to a creditor or attorney. Once you settle the debt, then the bank will receive
notice to release your funds. Your debt has been satisfied, the lien removed and you can access your bank account as usual. Laws vary from state to state, so you'll want to determine what your rights are. You may be able to handle the lien without an attorney, but seek legal counsel if needed. Beware that a bank lien can turn into a bank levy where
your funds are seized to satisfy a judgment. You may have only a few weeks to respond before funds are automatically withdrawn from your account. Indian private sector bank Axis Bank LimitedCompany typePublicTraded asBSE: 532215NSE: AXISBANKLSE: AXBBSE SENSEX constituentNSE NIFTY 50
constituentISININE238A01034IndustryFinancial servicesFounded3 December 1993; 31 years ago (1993-12-03) as UTI BankHeadquartersAxis House, Mumbai, Maharashtra, India[1]Number of locations5706 (December 2024)Key peopleAmitabh Chaudhry (MD & CEO)Shri Rakesh Makhija (chairperson)ProductsRetail bankingCorporate
bankingInvestment bankingMortgage loansPrivate bankingWealth managementAsset managementInvestment managementRevenue ₹155,917 crore (US$3.3 billion)[2] (2025)Net income ₹28,055 crore (US$5.3 billion)[2] (2025)Total assets ₹1,656,962 crore (US$5.3 billion)[2] (2025)Net income ₹44,888 crore (US$5.3 billion)[2] (2025)Total assets ₹1,656,962 crore (US$5.3 billion)[2] (2025)Net income ₹44,888 crore (US$5.3 billion)[
equity ₹185,433 crore (US$22 billion)[2] (2025)OwnerLife Insurance Corporation (9.19%)General Insurance Corporation of India (1.15%)The New India Assurance Company Limited (0.74%)Number of employees104,333[3] (as of March 2024)SubsidiariesAxis Asset Management Company Ltd.Axis Mutual Fund Trustee Ltd.Axis Capital Ltd.Axis
 Finance Ltd.Axis Securities Ltd.Axis Private Equity Ltd.[4]Capital ratio9.35% (December 2019)Websitewww.axisbank.comFootnotes / references[5][6][7] Axis Bank Limited, formerly known as UTI Bank (1993-2007), is an Indian multinational banking
and financial services company headquartered in Mumbai.[8] It is India's third largest private sector bank by assets and fourth largest by market capitalisation. It sells financial services to large and mid-size companies, SMEs and retail businesses.[1] As of 30 June 2016, 30.81% shares are owned by the promoter group (United Indiancial services to large and mid-size companies).
Insurance Company Limited, Oriental Insurance Corporation of India, Life Insurance Company Limited, National Insurance Corporation of India and Unit Trust of India (Place Insurance Company Limited), New India Assurance Corporation of India, Life Insurance Company Limited, New India and Unit Trust of India (Place Insurance Company Limited), New India (Place Insurance Company Limi
individual investors.[10] The bank was founded on 3 December 1993 as UTI Bank as a part of Unit Trust of India, a Government of India entity, opening its registered office in Mumbai.[11] The bank was founded on 3 December 1993 as UTI Bank as a part of Unit Trust of India (UTI),[12] Life Insurance Corporation of India
(LIC), General Insurance Corporation, National Insurance Company, The Oriental Insurance Compa
Trust Bank, but the Reserve Bank of India (RBI) withheld approval and the merger did not take place. In 2004, the RBI put Global Trust under moratorium and supervised its merger with Oriental Bank opened its first overseas branch in
Singapore. The same year it opened an office in Shanghai, China. In 2007, it opened a branch in the Dubai International Financial Centre and branches in Hong Kong.[15] On 30 July 2007, UTI Bank changed its name to Axis Bank.[16] In 2009, Shikha Sharma was appointed as the MD and CEO of Axis Bank.[17] In 2013, Axis Bank's subsidiary, Axis
Bank UK commenced banking operations.[18] In March 2014, the Indian government sold a 9% stake, out of its total 20.7% stake in Axis Bank.[19] In 2017, Axis Bank acquired Freecharge, a digital marketplace for financial services for approximately ₹385 crore.[20] On 1 January 2019, Amitabh Chaudhry took over as MD and CEO.[21] In 2021, Axis
Bank had reduced its stake in Yes Bank from 2.39% to 1.96%. [22] In 2023, Axis Bank completed the acquisition of Citibank India's consumer banking business for ₹12,325 crore (US$1.57 billion). [23] In 2025, Axis Bank has partnered with J.P. Morgan to provide real-time U.S. dollar payment capabilities for commercial clients in India. This
partnership, facilitated by J.P. Morgan's blockchain and digital assets unit, Kinexys, is a first for any Indian companies, allowing them to make or receive dollar payments at any time. The new service will be available to clients based in Gujarat International Finance Tec-City (GIFT City). Currently, cross-border payments are settled on the same day
but the new system will allow companies to make payments at any time, including weekends. Naveen Mallela from Kinexys highlighted the cost benefits of reduced liquidity processing times and no-deduction payment rails, ensuring the full amount reaches the intended recipient. [24] Axis Bank branch in Mysore As of 31 December 2024, the bank had
a network of 5,706 branches and extension counters, 14,476 automated teller machines and cash recyclers. [25] The bank has nine international offices at Dhaka, Dubai, Sharjah and Abu Dhabi, which focus on corporate lending, trade
finance, syndication, investment banking and liability businesses. [27] In addition, the bank has a presence in UK with its wholly owned subsidiary Axis Bank UK Limited. [28] The bank offers lending services to individuals and small businesses, along with liability products, card services, Internet banking, automated teller machines services, depository
financial advisory services, and Non-resident Indian (NRI) services. [29] Axis bank is a participant in RBI's NEFT enabled participating banks list. [30] Transaction banking to customers in areas of current accounts, cash management services, capital market services, trade,
foreign exchange and derivatives, cross-border trade and correspondent banking services, and tax collections on behalf of the Government banking and trustee services through its owned subsidiaries. Axis Capital Limited provides
investment banking services relating to equity capital markets, institutional stock brokering besides M&A advisory. Axis Trustee and as a trustee to various securitization trusts.[32] The bank offers corporate banking, trade finance, treasury and risk management
through the branches at Singapore, Hong Kong, Dubai, Shanghai and Colombo, and as also retail liability products from its branches at Hong Kong and Colombo, [33] The representative office at Dhaka was inaugurated during the current financial year. [34] Axis Banks's equity shares are listed on the Bombay Stock Exchange (BSE) and National Stock
Exchange of India (NSE).[29][35] The company's global depository receipts (GDRs) are listed on the London Stock Exchange.[29] Main article: Operation Red Spider An Indian online magazine conducted a sting operation which was publicised
along with 2013 videos evidence showing a wide range of violations and money-laundering schemes by top officials at a number of Indian banks, including Axis Bank, ₹45 million (US$530,000) on HDFC Bank, and ₹10 million (US$530,000) on ICICI Bank were imposed by the Reserve
Bank of India.[37] Following the 2016 Indian banknote demonetisation, a number of Axis Bank employees were arrested for facilitating money laundering activities.[38] Some media outlets highlighted the disproportionate number of eases involving the bank, and claimed that the bank's aggressive performance targets and internal culture fostered
such activities and that the blame does not lie solely in the hands of arrested employees. [39] This section contains promotional language and inappropriate external links, and by adding encyclopedic text written from a neutral point of view. (March 2023) (Learn how and when to remove this
message) An innovation hub located in Bengaluru has an in-house innovation team and an accelerator program, primarily working on artificial intelligence. [40][41] With this launch, Axis Bank became the first Indian bank to introduce a dedicated innovation hab in the country. [42][43][44] Asha home loans targets first-time home buyers in the lower-
your customer)[48] is an online, paperless Aadhaar card-based process for fulfilling KYC requirements to start investing in mutual funds without the submission of any documents. Axis Bank partnered with Visa Inc. to launch the 'eKYC' facility, and was the first organization in India to introduce biometrics-based KYC.[49] Axis Capital Ltd. was
incorporated in India as a wholly owned subsidiary of the bank on 6 December 2005 and received its certificate of commencement of business on 2 May 2006. Certain businesses of M/s. Enam Securities Pvt. Ltd. were merged with Axis Capital:[50] Axis
 Securities Ltd. (formerly Enam Securities Direct Pvt. Ltd.) Axis Finance Ltd. (formerly Enam Finance Pvt. Ltd.) Axis Securities Europe Ltd. (formerly Enam Securities Europe Ltd.) Enam International Ltd., UAE (voluntarily dissolved with effect from 24 August 2014) Axis Securities Ltd., Axis Finance Ltd. and Axis Securities Europe Ltd. later became
direct subsidiaries of the bank in line with the RBI directives.[citation needed] In 2024, Axis Capital was barred from taking on any new debt assignments by SEBI, the Indian securities regulator, on account of irregularities it found in the non-convertible debentures (NCDs) issue of Sojo Infotel, a tech consultancy.[51] Axis Securities Ltd.was
incorporated in India on 21 July 2006. The sales and securities business, including the retail broking business of Axis Capital Ltd, was merged with ASL on 25 May 2013. ASL is a wholly owned subsidiary of the bank and offers retail asset products, credit cards and retail brokerage services. [52] Axis Private Equity Ltd. was incorporated in India as a merged with ASL on 25 May 2013. ASL is a wholly owned subsidiary of the bank and offers retail asset products, credit cards and retail brokerage services.
wholly owned subsidiary of the bank on 3 October 2006 and received its certificate of commencement on 4 December 2006. APE manages investments, venture capital funds and offshore funds.[citation needed] Main article: Axis Mutual Fund is a subsidiary of Axis Bank established in 2009 with in headquarters in Mumbai. Banks
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covid-19 situation. I couldn't pay the bill online and visited the nearby branch (Koramangala) who refused to help and asked me to go to my home branch. And phone banking support except axis. Now there is a lien on my savings account! I went 2
different branch and finally made the payment (22-may-2020) in one of them and still the lien amount is not yet removed. When i reach out to customer care via phone they are just tossing me around between savings account department. Not to mention the rudeness of all the agents. Is this the proper way to treat
customers? I am closing my account once all of this is settled down and never stepping foot on axis again. Was this information helpful? Aug 10, 2021 Complaint marked as Resolved Axis Bank Reviews Banking terms can be super complicated to
understand. Being aware of every banking term is next to impossible. We sometimes received an SMS from your bank saying that
your account has been put on hold? Or even stopped at times? Have you opened your account details and seen that there is a 'lien account' marked? If you get such a message from your bank do not panic. You start to panic as you think you might have to pay penalties for it. But before panicking get to know every little detail and stay calm. We are
going to help you with understanding these words better. Today we are going to discuss everything about hold, stop and lien. We will also further tell you how to remove the lien amount from various banks and also firstly how to check for the lien amount. Let us
first understand what Lien amount is. A Lien amount is basically the amount is basically the amount in your bank for some reason. The frozen or locked amount in your bank account inspired of being locked or freezed but you will not be able to withdraw that amount in your bank account inspired of being locked or freezed but you will not be able to withdraw that amount in your bank account inspired of being locked or freezed but you will not be able to withdraw that amount in your bank account inspired of being locked or freezed but you will not be able to withdraw that amount in your bank is not accessible for a specific period of time.
or even transfer that amount to another account. So basically the bank authorities restrict this amount from being used for a specific period of time. The lien amount will stay frozen until the bank authorities of the bank
have full rights to even restrict the entire bank balance and then this amount turns into the lien amount. Firstly do not panic if you get to know that your account being put on hold is 'Dues on loans'. If you have taken a loan
but there is no money in your savings account so the system will automatically lock the EMI amount. The second reason is also to avoid fraud. If the system notices any suspicious action or even fraudulent activity then it locks or freezes the amount for a specific period of time. There are times when you do not have the locker rent money in your saving
account so the banks puts a hold on your account. The fourth reason is one of the most common reasons and that is related to ATM transactions. Sometimes you withdraw money from the ATM but if that money is not debited from your bank account then the bank freezes or locks your account till the problem is resolved. One of the reasons can be
pending KYC. In most of banks, you are supposed to do the KYC after every eight years. But if I'm case you fail to do so, then your account is put on hold or locked until further notice. Let us first understand what is HOLD? Lien is exactly similar to Hold but it is only in because of the due amount on loans. So the bank puts a hold generally on a
specific amount from your account. So only that specific amount is restricted and remains unavailable. This means that you can not use that amount until the situation gets resolved or until the bank removes the lock from your account. So normal transactions are allowed even when your
account is put on hold. Let's understand this with a real-life example using actual numbers. Assume that you have a bank balance of Rs. 50,000. The bank has put a hold on Rs. 10,000 for some reason. So now until the bank removes the lock from this amount you will not be able to use this amount. Which means you can use the remaining amount of
Rs. 40,000. You can withdraw or even transfer this amount just like before. But you will not be able to transfer or withdraw the entire 50,000. The amount of Rs. 10,000 will stay restricted. But you will still receive interest on the lien amount. So
there is no reason to panic or worry. This is what happens when your account has been put on hold. You might receive a message or an SMS stating that your account has been stopped due to pending KYC or due to any other reason. In case of your account is stopped, no transactions can be done. So the entire amount in your bank account becomes
restricted. No sort of debit or credit will be allowed in that account until it is released or the situation is resolved. The reasons behind this might be pending KYC, police complaints, fraud, etc. Also, your account is stopped when the system notices any sort of suspicious activity or unusual transactions. These are the major reasons why your account
can be stopped. But once the issue gets cleared everything will be back to normal. What exactly are Lien marks and understanding Lien amount is the locked or the frozen amount which might be because of due loans. This amount is locked or frozen only for a
limited period of time. The other thing you should know is what a lien mark on a bank account means. When the borrower permits the lender to lock the amount in the given period of time as per the agreed terms and
conditions. This lien mark is usually used by the lender for security. But you still can use the remaining amount in your bank account in spite of having the lien mark. This is because the lien mark is only on the specific amount is restricted and remains unusable until further notice or until the problem gets resolved. Now
that you have understood what is lien amount and the lien mark you should also understand why the bank might put a lien mark on your bank account. There are predetermined rules and regulations set by the bank might put a lien mark on your bank account.
should be Rs. 10,000 and if intentionally you do not maintain the minimum balance amount in your account then this might lead to some consequences. The ramifications might lead to some consequences. The ramifications might lead to some consequences.
account does not have a sufficient amount for deduction even then your account will be marked as a Lien account. So if at times you fail to pay your credit card bills even then the consequence might be that your account will be marked as a Lien
account. Now if you secure a loan against your fixed deposits then the amount will be freezed or locked until further notice. You will have zero access to this amount. This is done for security purposes as this unusable or inaccessible amount by
the bank authorities for a specific period of time and you will be restricted to using this money. There are a lot of people who do not take paying off taxes seriously. You must understand that paying taxes is super important and you might face severe consequences if you do not do so. Not paying taxes can also result in the bank freezing the specific
amount and marking it as a lien account. Now some times the reason might be for security purposes. If the system notices any strange activity or any suspicious activity then actions are taken immediately. So the bank authorities will immediately freeze or lock your account if any suspicious activity is detected. This is done only for a specific period of
time. Your account will be marked as a Lien account for that specific period of time. You will then have to visit the nearest branch and speak to the manager to resolve the issue. Until then you will not be allowed to do any sort of transactions be it transfers or withdrawals. Sometimes if you provide any cheque and if it bounces or if the bank notices
any issue with the draft then the bank might mark your account in this situation. One of the major reasons why and the most common reason why your account is if you have taken a loan and you fail to repay the monthly EMI till the given date. If this happens then the bank has full authority to mark
your account as a lien account. But you have to note that in this case, the lien amount will be equal to the EMI amount will remain unusable. You can still access the remaining amount. Let us understand this with an example. So if you have take a loan of a certain amount and the monthly EMI for that loan
is Rs. 20,000. Assume that the total bank balance is Rs. 80,000. So if you forget to pay the EMI this month your account will be marked as a lien account. So this monthly EMI amount of Rs. 60,000 because that amount will not be restricted. Now I am
assuming that you must have understood this clearly with the help of this real-life example. Now what after your account. In some cases, you will have to visit the bank and you will also have to speak to the branch manager to understand the entire
process and resolve the situation. So get in touch with your dedicated bank relationship manager, ask and understand the reason why it happened in the first place, raise a concern and remove the lien amount from your account. Now to make the process simpler for you, we will walk you through how you can remove the lien amount from a few banks
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How to remove the lien mark from your State Bank of India's account? The lien mark from your account for various reasons and understand what you can remove the lien mark from your State Bank of India's bank account. There might be many reasons why the bank might mark your

account as a lien account. If your account, If your account gets marked by the State Bank of India as a lien account, But if the lien is associated with your credit card then you will have to visit the bank and talk to the bank manager personally and

