

Got it! Here's a professionally written, **knowledgebase-style** informational text about **Axis Bank**, tailored specifically for a **Voice Agent's customer care support system**. This can be directly used in your PDF or backend documentation for AI/voice training purposes.



Axis Bank – Voice Agent Knowledgebase Entry

General Overview

Axis Bank is one of India's top private sector banks, offering a wide range of financial products and services to individuals, small businesses, and large corporations. Established in 1993 and headquartered in Mumbai, Axis Bank operates through thousands of branches and ATMs across the country, along with strong digital banking infrastructure.

For voice agent context: **All information must be factual, helpful, and customer-friendly. Always guide the user to the appropriate service or direct them to a live agent for escalated issues.**



Services Offered by Axis Bank (Key for Query Routing)

1. Account Services

- Opening a new savings/current account
- Balance enquiry
- Mini statement or last 5 transactions
- Fund transfers (IMPS/NEFT/RTGS/UPI)
- Fixed deposit creation or closure
- Account linking and nominee services
- Cheque book requests & stop payments

2. Credit/Debit Card Support

- Card activation and PIN generation

- Reporting lost/stolen cards
- Block/unblock card
- Credit card due dates and payments
- Rewards and cashback information

3. Loan Services

- Home loans, personal loans, car loans
- Loan application status
- EMI payment and due date details
- Foreclosure or part-payment procedure

4. Internet/Mobile Banking Help


- App download and login issues
- Forgot password or user ID
- Transaction failure queries
- Secure login guidance
- Video KYC and online onboarding

5. Customer Support Services

- Updating contact details (mobile/email)
 - Branch/ATM locator assistance
 - Grievance redressal support
 - NRI customer support
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Important Customer Helpline Numbers (Useful for Voice Agent)

Service	Number
General Customer Care	1860-419-5555 / 1860-500-5555 (India only)
NRI Customer Support	+91-22-67987700
Credit Card Support	1800-209-5577
Lost Card Helpline	1800-233-5577 (toll-free)

 *For IVR or Live Agent Transfer: Always ask if the customer wants to speak to a human agent or continue with voice support.*

Security Guidelines to Follow (Voice Agent Protocol)

- **Never ask for full card numbers, OTPs, or CVVs.**
- Only confirm last 4 digits of account/card for identity verification.
- Always ask 2-step verification (e.g., DOB + registered mobile number) before disclosing sensitive info.
- Escalate immediately if the customer reports fraud or unauthorized transaction.

Smart Suggestions (AI Voice Agent Behavior)

- If user says: **“Transfer money”** → Ask: “Which method would you like to use: UPI, IMPS, NEFT, or RTGS?”
 - If user says: **“Loan status”** → Ask: “May I know your loan reference number or registered phone number to check?”
 - If user says: **“Card is not working”** → Provide steps to troubleshoot or offer to block/unblock.
 - If user says: **“App is not opening”** → Suggest updating the app or clearing cache, then offer tech support line.
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Useful Links for Agent Reference or Redirects

- Axis Bank Website: <https://www.axisbank.com>
- Internet Banking Login: <https://retail.axisbank.co.in>
- Branch Locator: <https://branch.axisbank.com>
- Customer Grievance: <https://www.axisbank.com/grievance-redressal>

Here is a detailed and **accurate knowledgebase-style section** about **Axis Bank Loans**, written specifically to help your **Voice Agent handle customer queries and effectively convince users** by providing real, helpful information:

Axis Bank Loans – Detailed Voice Agent Reference

Axis Bank offers a wide variety of loan products designed to meet the diverse financial needs of its customers. These include personal loans, home loans, car loans, education loans, business loans, and more. Voice Agents can use the following information to **explain benefits, eligibility, interest rates, and how users can apply or track their loan**.

1. Personal Loan

Ideal For: Marriage expenses, medical emergencies, travel, home renovation, debt consolidation.

- **Loan Amount:** ₹50,000 to ₹40 lakhs
- **Interest Rate:** Starts from **10.49% p.a.** (may vary based on credit score)
- **Tenure:** 12 to 60 months
- **Processing Fee:** Up to 2% of loan amount
- **Eligibility:**
 - Salaried individuals aged 21–60 years

- Minimum monthly income of ₹15,000 (varies by location)
- Minimum work experience of 6 months

Voice Agent Prompt:

"Axis Bank offers quick personal loans with minimal paperwork and fast disbursal – often within 24-48 hours. Would you like me to guide you to the application link or help you connect with a loan expert?"

2. Home Loan

Ideal For: Buying a new home, constructing a house, home renovation.

- **Loan Amount:** Up to ₹5 crores or more (based on income and property value)
- **Interest Rate:** Starts from **8.75% p.a.** (floating rate)
- **Tenure:** Up to 30 years
- **Processing Fee:** Up to 1% of loan amount
- **Special Features:**
 - Balance transfer facility
 - EMI waivers in long tenure options
 - Pre-approved digital home loans for eligible users

Voice Agent Prompt:

"With competitive rates and long tenure options, Axis Bank's home loans are designed to be affordable and flexible. Would you like to calculate your EMI or speak to a home loan advisor?"

3. Car Loan

Ideal For: Purchasing a new or used car (four-wheeler).

- **Loan Amount:** Up to 100% of the on-road price

- **Interest Rate:** Starts from **8.70% p.a.**
- **Tenure:** 1 to 7 years
- **Special Benefits:**
 - Instant in-principle approvals
 - No prepayment charges for floating rate loans

Voice Agent Prompt:

"I can help you with Axis Bank's car loan details – including EMI options, approval time, and how to apply online. Would you like a quick link or a call from a loan officer?"

4. Education Loan

Ideal For: Financing studies in India or abroad.




- **Loan Amount:** ₹50,000 up to ₹75 lakhs (based on course and country)
- **Interest Rate:** Starts from **9.5% p.a.** (may vary with institution)
- **Moratorium Period:** Course duration + 6 months to 1 year
- **Eligible Courses:** Undergraduate, Postgraduate, Professional & Technical courses



Voice Agent Prompt:

"Axis Bank supports your educational dreams with flexible education loans for top Indian and international universities. Would you like to know about eligible institutions or EMI repayment options?"



General Benefits of Taking Loans from Axis Bank

-  Fast and transparent online application
-  Paperless approval for pre-qualified users
-  Attractive interest rates for salaried and self-employed professionals

-  EMI calculators and prepayment options available
 -  Special pre-approved offers for existing customers
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Voice Agent Tips for Convincing Users

If a user says:

- *“Interest rates are too high”* → “Axis Bank offers flexible rates based on your credit score. If you’re eligible, you may get a special offer. Shall I check that for you?”
 - *“I don’t have time for paperwork”* → “You can apply online in just a few minutes, and get instant approval if you’re eligible. No branch visit needed.”
 - *“How much EMI will I pay?”* → “Would you like me to estimate your EMI based on your loan amount and preferred tenure?”
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Useful Links (for Agent or Customer Direction)

- Axis Bank Loan Page: <https://www.axisbank.com/retail/loans>
 - Personal Loan EMI Calculator:
<https://www.axisbank.com/retail/tools/personal-loan-emi-calculator>
 - Apply Now Portal: <https://application.axisbank.co.in/webforms/axisloanapplication>
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