

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA

UNSTARRED QUESTION NO. 244

ANSWERED ON TUESDAY, DECEMBER 2, 2025/ 11 AGRAHAYANA, 1947 (SAKA)

UNCLAIMED DEPOSITS IN BANKS

244# SMT. PHULO DEVI NETAM:

Will the Minister of FINANCE be pleased to state:

- (a) the bank-wise details of the number of unclaimed deposit accounts in private and Public Sector Banks and deposited amount thereof;
- (b) the plan to ensure that the above mentioned amount reaches the account holder's family, the details thereof; and
- (c) the bank-wise details of the number of accounts and deposited amount that has been given to the families of account holders so far under the said scheme?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (c): The Depositor Education and Awareness Fund Scheme (Scheme), 2014, issued by the Reserve Bank of India (RBI), governs the norms related to unclaimed deposits. Balances in savings and current accounts that remain inoperative for ten years, or term deposits not claimed within ten years from the date of maturity, are classified as Unclaimed Deposits and are subsequently transferred by banks to the Depositor Education and Awareness (DEA) Fund maintained by RBI. The bank-wise details of unclaimed deposits of Public Sector Banks and Private Sector Banks, transferred to the DEA Fund as on 30.6.2025, are placed at Annexure-I.

RBI has taken various steps to identify and return such unclaimed deposits to the account holder or nominee or legal heirs and has advised banks to, inter-alia—

- (i) display the list of unclaimed deposits which are inactive/ inoperative for ten years or more on the bank's websites;
- (ii) find the whereabouts of the customers and their legal heirs to return unclaimed deposits to the rightful claimants;
- (iii) put in place a grievance redressal mechanism for quick resolution of complaints, record keeping, and periodic review of unclaimed deposits accounts.
- (iv) formulate a Board-approved policy on classification and monitoring of unclaimed deposits.

Further, RBI has undertaken various public awareness campaigns through print, radio, and digital media to educate the public about the scheme. In order to enhance accessibility and simplify the search process for unclaimed deposits, RBI has launched the centralised web portal UDGAM (Unclaimed

Deposits – Gateway to Access Information), which enables the public to search for unclaimed deposits across multiple banks through a single platform.

Further, the Government has launched the national campaign “Aapki Poonji, Aapka Adhikar — Your Money, Your Right” on 4th October 2025 at Gandhinagar. The three-month campaign (October–December 2025), covering all States, Union Territories and every district, focuses on unclaimed financial assets and assists citizens in tracing and claiming their dues. SOP and FAQ materials in major regional languages, along with awareness videos, are being disseminated through district-level camps, supported by digital demonstrations and helpdesks to guide citizens in the claim process.

The details on the number of accounts and deposited amount that has been settled by DEA Fund bank-wise (Public and Private Sector) in last 3 years from 1.4.2022 to 15.11.2025 are at Annexure II.

Annexure-I

Annexure to Raya Sabha unstarred Question no. 244, dated 2.12.2025 regarding “Unclaimed deposits in Banks”

Bank-wise details of unclaimed deposit transferred to DEA fund by Public Sector Banks as on 30.6.2025

S. No.	Name of the bank	Total amount in ₹ crores
1	Bank of Baroda	5,277
2	Bank of India	3,934
3	Bank of Maharashtra	1,135
4	Canara Bank	6,278
5	Central Bank of India	2,092
6	Indian Bank	3,740
7	Indian Overseas Bank	2,386
8	Punjab and Sind Bank	831
9	Punjab National Bank	6,911
10	State Bank of India	19,330
11	UCO Bank	1,312
12	Union Bank of India	5,105

**Source: Reserve Bank of India*

Bank-wise details of unclaimed deposit transferred to DEA fund by Private Sector Banks as on 30.6.2025

S. No.	Name of the bank	Total amount in ₹ crores
1	IDBI Bank Ltd	590
2	The Catholic Syrian Bank Ltd	88
3	City Union Bank Ltd	131
4	Dhanlaxmi Bank Ltd	101
5	Federal Bank Ltd	348
6	The Jammu & Kashmir Bank Ltd	363
7	Karnataka Bank Ltd	330
8	The Karur Vysya Bank Ltd	258
9	The Nainital Bank Ltd	43
10	Ratnakar Bank Ltd	54
11	South Indian Bank Ltd	283
12	Tamilnad Mercantile Bank Ltd	163
13	Axis Bank Ltd	1,360
14	DCB Bank Ltd	92
15	HDFC Bank Ltd	1,610
16	ICICI Bank Ltd	2,063
17	IndusInd Bank Ltd	185
18	Kotak Mahindra Bank Ltd	559
19	Yes Bank Ltd	52
20	IDFC Bank Ltd	0
21	Bandhan Bank Ltd	0

**Source: Reserve Bank of India*

Annexure-II

Annexure to Rajya Sabha unstarred Question no. 244, dated 2.12.2025 regarding “Unclaimed deposits in Banks”

Bank-wise details on the number of accounts and deposited amount that has been settled by Public Sector Banks and Private Sector Banks in last 3 years from 1.4.2022 to 15.11.2025

Public Sector Banks

S. No.	Name of the bank	No. of accounts	Total amount with interest (in ₹ crore)
1	Bank of Baroda	97,585	623
2	Bank of India	2,27,920	515
3	Bank of Maharashtra	20,307	86
4	Canara Bank	1,48,219	831
5	Central Bank of India	29,38,535	1,262
6	Indian Bank	77,224	459
7	Indian Overseas Bank	43,056	254
8	Punjab and Sind Bank	18,053	73
9	Punjab National Bank	1,71,736	626
10	State Bank of India	16,05,408	3,868
11	UCO Bank	25,786	137
12	Union Bank of India	1,78,963	722

**Source: Reserve Bank of India*

Private Sector Banks

S. No.	Name of the bank	No. of accounts	Total amount with interest (in ₹ crore)
1	Axis Bank Ltd	28,226	128
2	City Union Bank Ltd	2,235	7
3	The Catholic Syrian Bank Ltd	1,449	6
4	DCB Bank Ltd	1,806	8
5	Dhanlaxmi Bank Ltd	3,917	6
6	Federal Bank Ltd	26,483	41
7	HDFC Bank Ltd	18,896	84
8	ICICI Bank Ltd	8,60,139	229
9	IDBI Bank Ltd	19,340	99
10	INDUSIND Bank Ltd	2,411	8
11	The Jammu & Kashmir Bank Ltd	24,886	55
12	Karnataka Bank Ltd	24,283	40
13	The Karur Vysya Bank Ltd	12,607	43
14	Kotak Mahindra Bank Ltd	4,684	36
15	Nainital Bank Ltd	1,034	3
16	Ratnakar Bank Ltd	1,217	5
17	South Indian Bank Ltd	10,554	32
18	Tamilnad Mercantile Bank Ltd	8,987	8
19	Yes Bank Ltd	1,041	3

**Source: Reserve Bank of India*
