

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2314

ANSWERED ON MONDAY, DECEMBER 15, 2025/AGRAHAYANA 24, 1947 (SAKA)

Unclaimed Bank Deposits

2314. SHRI SUBBARAYAN K:
COM. SELVARAJ V:

Will the Minister of FINANCE be pleased to state:

- (a) the total unclaimed bank deposits in the country according to the Reserve Bank of India, State-wise;
- (b) the steps being taken by the Government to direct banks to locate depositors and return their money; and
- (c) the response of the banks in this regard so far?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (c): As per input received from Reserve Bank of India (RBI), the total unclaimed deposits under Depositor Education and Awareness (DEA) Fund as on 31.3.2025 is ₹ 74,580.45 crore. Further, RBI has informed that, it does not maintain state-wise information on unclaimed deposits.

Government of India has launched a nationwide three months campaign (October–December 2025) titled “आपकी पूँजी, आपका अधिकार – Your Money, Your Right” to facilitate the settlement of unclaimed financial assets, including bank deposits to their rightful owners. The campaign is built on the 3A Framework — Awareness, Accessibility and Action. This three-month drive (October–December 2025) is implemented across every State and Union Territory. From October till 5th December 2025, camps have been held in 477 districts with participation of public representatives, district administration and officials from financial institutions.

To maximize outreach during the campaign, Standard Operating Procedures (SOPs), Frequently Asked Questions (FAQs), and awareness material in major regional languages—along with short video messages—have been widely disseminated. District-level camps are organized with on-ground digital demonstrations, helpdesks, and guided support to simplify the claims process. RBI's UDGAM (for unclaimed bank deposits), has empowered citizens to trace their unclaimed assets more efficiently. During the campaign so far, unclaimed funds amounting to approx. ₹ 2,300 crore have been successfully restored to their rightful owners.
