



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI launches उद्गम - UDGAM - Centralised Web Portal for searching Unclaimed Deposits

The Governor, Reserve Bank of India today launched a Centralised Web Portal उद्गम [UDGAM \(Unclaimed Deposits – Gateway to Access inforMation\)](#). This portal has been developed by RBI for use by members of public to facilitate and make it easier for them to search their unclaimed deposits across multiple banks at one place.

The Reserve Bank of India had announced the development of a [centralised web portal](#) for searching unclaimed deposits as part of the [Statement on Developmental and Regulatory Policies dated April 06, 2023](#). Given the increasing trend in the amount of unclaimed deposits, RBI has been undertaking public awareness campaigns from time to time to sensitise the public on this matter. Further, through these initiatives, the RBI has been encouraging members of public to identify and approach their respective banks for claiming unclaimed deposits.

The launch of the web portal will aid users to identify their unclaimed deposits/accounts and enable them to either claim the deposit amount or make their deposit accounts operative at their respective banks. Reserve Bank Information Technology Pvt Ltd (ReBIT), Indian Financial Technology & Allied Services (IFTAS) and participating banks have collaborated on developing the portal.

To begin with, users would be able to access the details of their unclaimed deposits in respect of [seven banks](#) presently available on the portal. The search facility for remaining banks on the portal would be made available in a phased manner by October 15, 2023.

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(Yogesh Dayal)
Chief General Manager