



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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September 30, 2025

Reserve Bank launches 'Scheme for Facilitating Accelerated Payout – Inoperative Accounts and Unclaimed Deposits'

The Reserve Bank through its public awareness initiatives, has been encouraging members of public to activate their inoperative accounts and claim their unclaimed deposits from the banks. In this endeavour, to encourage the banks to actively pursue customers/ depositors for re-activation of their inoperative accounts and return of their unclaimed amounts lying with Depositor Education and Awareness (DEA) Fund, the Reserve Bank of India today announced a '[Scheme for Facilitating Accelerated Payout - Inoperative Accounts and Unclaimed Deposits](#)'. The Scheme aims to reduce both the stock of existing unclaimed deposits and fresh accretion of flows to the DEA Fund. It will run for a period of one year, viz., October 01, 2025 to September 30, 2026.

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(Puneet Pancholy)
Chief General Manager