




# UDGAM Portal

## [Background](#)

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The Reserve Bank of India has launched a Centralised Web Portal [UDGAM](#)  (Unclaimed Deposits - Gateway to Access inforMation) on August 17, 2023. This portal has been developed by RBI for use by members of the public to facilitate and make it easier for them to search their unclaimed deposits across multiple banks in one place.

## Background

The Reserve Bank of India 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 the 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.

## Portal features

To begin with, the details of unclaimed deposits was made accessible in respect of [seven banks](#) . The search facility for [30 banks](#)  has been made available on the portal on September 28, 2023, which covers around 90% of such unclaimed deposits (in value terms) in Depositor Education and Awareness (DEA) Fund. The search facility for remaining banks on the portal will be made available in a phased manner by October 15, 2023.

Citizens need to register with their mobile number, Name and creating a password. Upon creation of an account, the registered member will be able to access the data related to their unclaimed deposits/ accounts.

**Source:** [Reserve Bank of India](#) 



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