



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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May 12, 2023

**Reserve Bank launches '100 Days 100 Pays' Campaign for Return of Unclaimed Deposits**

Balances in savings / current accounts which are not operated for 10 years, or term deposits not claimed within 10 years from date of maturity are classified as "Unclaimed Deposits". These amounts are transferred by banks to "Depositor Education and Awareness" (DEA) Fund maintained by the Reserve Bank of India. The Reserve Bank, from time to time, through its public awareness initiatives, has been encouraging members of public to identify and approach the bank concerned for claiming such deposits. Recently, the Reserve Bank has also [announced](#) the setting up of a Centralised Web portal for public to search unclaimed deposits across multiple banks.

The Reserve Bank of India today announced a '100 Days 100 Pays' campaign for banks to trace and settle the top 100 unclaimed deposits of every bank in every district of the country within 100 days. This measure will complement the ongoing efforts and initiatives by the Reserve Bank to reduce the quantum of unclaimed deposits in the banking system and return such deposits to their rightful owners/ claimants.

The banks will commence the campaign from June 01, 2023.

Press Release: 2023-2024/226

(Yogesh Dayal)  
Chief General Manager