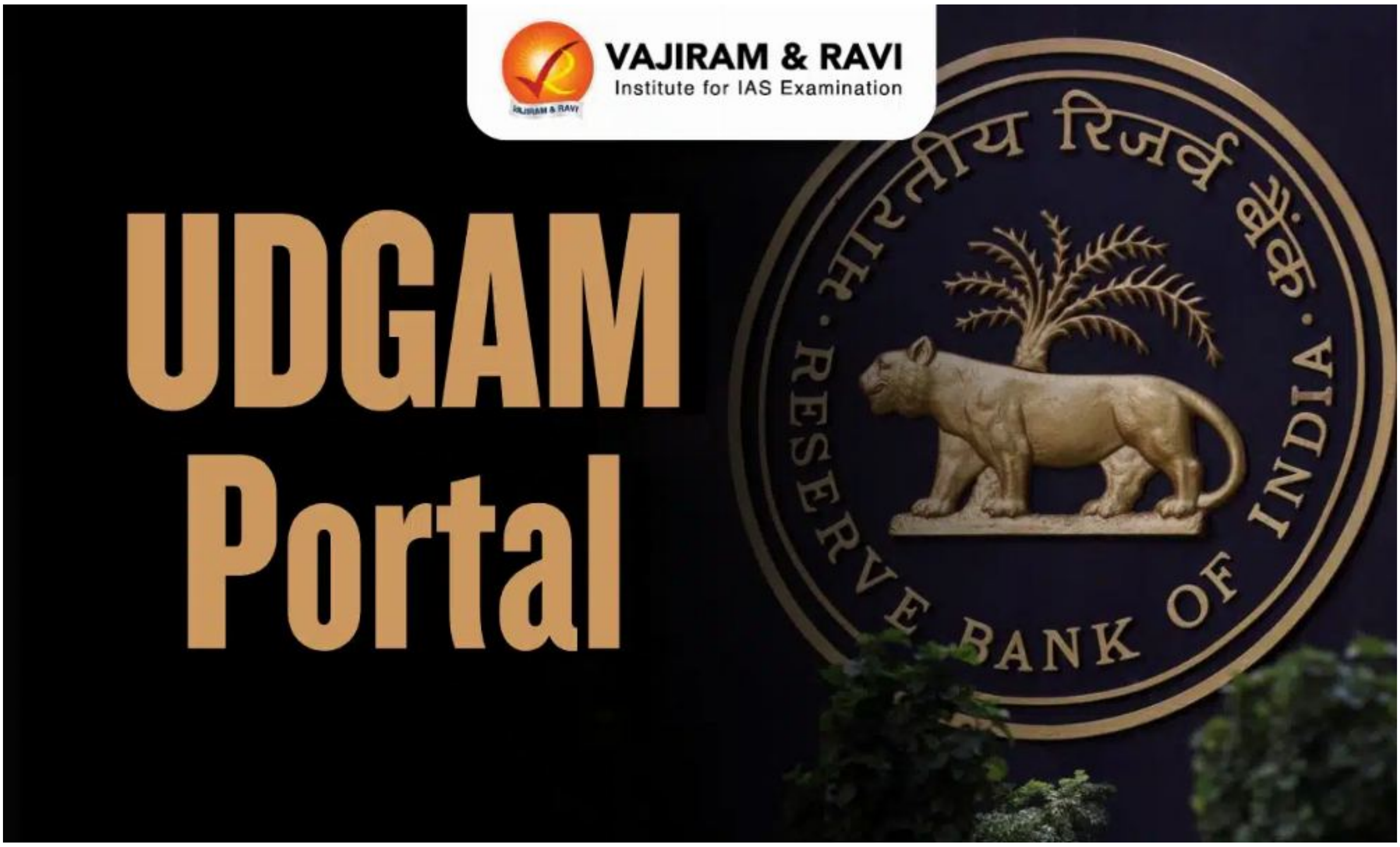
# UDGAM Portal

May 6, 2026 • vajiramandravi.com




## UDGAM Portal Latest News

The Reserve Bank of India (RBI) recently told the Supreme Court that 30 banks have been integrated into its centralised web portal, UDGAM, to enable legal heirs to trace funds belonging to deceased account holders.

## About UDGAM Portal

- UDGAM (**Unclaimed Deposits-Gateway to Access inforMation)** is an online portal **developed** by the **Reserve Bank of India** (**RBI**).
- The RBI collaborated with Reserve Bank Information Technology Pvt Ltd (ReBIT), Indian Financial Technology & Allied Services (IFTAS), and selected banks to develop this platform.
- It facilitates the registered users to **search unclaimed deposits/accounts across multiple banks at one place** in a centralized manner.
- There are **30 banks,** which are part of UDGAM portal, and they cover around **90% of unclaimed deposits (in value terms) in the Depositor Education and Awareness (DEA) Fund of RBI.**

- **All unclaimed deposits/accounts** that are **part of the DEA Fund of RBI can be searched** in the UDGAM portal.
- It provides information related to **both individual and non-individual category of unclaimed deposits.**
- **Whether a user can settle/claim his/her unclaimed deposits through UDGAM portal?**
    - No, the UDGAM portal **facilitates only**
        - the **search of unclaimed deposits**/accounts across multiple banks at one place and
        - **provides information on the claim/settlement process** of each bank (which will be available in the search result).
    - The unclaimed deposits can be **claimed only from the respective bank.**
- **What is the Unclaimed Deposit Reference Number (UDRN)?**
    - After registration on the UDGAM portal, a person will get UDRN, which is a **unique number generated through Core Banking Solution (CBS) by banks** and **assigned to each Unclaimed account/** deposit transferred to the DEA Fund of RBI.
    - This number is used so that the **account holder or the bank branch** where the account is maintained **cannot be identified by any third party.**
    - The UDRN enables the bank branches to **seamlessly settle claims received** from the customers/depositors, who have made successful searches in the UDGAM portal.

## What are Unclaimed Deposits?

- According to RBI, "Unclaimed Deposits" refers to **funds held in savings or current accounts** that have **remained inactive for a duration of 10 years,** or **in the case of fixed deposits (FDs),** have **not been withdrawn within 10 years from the maturity date.**
- Such amounts are **transferred by banks to the "Depositor Education and Awareness" (DEA) Fund,** which is **maintained by** the Reserve Bank of India (**RBI**).

**Source: TH**