

ಕರ್ನಾಟಕ ವಿಧಾನ ಪರಿಷತ್ತು

ಚುಕ್ಕೆ ಗುರುತಿಲ್ಲದ ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ	553
ವಿಧಾನ ಪರಿಷತ್ತಿನ ಸದಸ್ಯರ ಹೆಸರು	ಶ್ರೀ ಮಧು ಜಿ ಮಾದೇಗೌಡ (ಪದವೀಧರರ ಕ್ಷೇತ್ರ)
ಉತ್ತರಿಸಬೇಕಾದ ಸಚಿವರು	ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳು
ಉತ್ತರಿಸುವ ದಿನಾಂಕ	12.12.2024

ಕ್ರ. ಸಂ	ಪ್ರಶ್ನೆಗಳು	ಉತ್ತರ						
ಅ	ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ವಾರಸುದಾರರು ಲೇವಣಿ ವರ್ಷದಿಂದ ಹೆಚ್ಚುತ್ತಲೇ ನಿಜವೇ:	ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ವಾರಸುದಾರರು ಇಲ್ಲದ ಲೇವಣಿ ವರ್ಷದಿಂದ ಹೆಚ್ಚುತ್ತಲೇ ಇರುವುದು ನಿಜವಾಗಿದೆ ಎಂದು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ತಿಳಿಸಿದೆ.						
ಆ	ಹಾಗಿದ್ದಲ್ಲಿ, ರಾಜ್ಯ ಸರ್ಕಾರದ ಇಲಾಖೆಗಳು ಖಾಸಗಿ ಮತ್ತು ಸರ್ಕಾರಿ ಸ್ವಾಮ್ಯದ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಕ್ಲೇಮ್ ಮಾಡದೇ ಇರುವ ಲೇವಣಿಗಳ ಒಟ್ಟು ಮೊತ್ತ ಎಷ್ಟು: (ಖಾತೆಗಳ ಒಟ್ಟು ಸಂಖ್ಯೆಯೊಂದಿಗೆ ಜಿಲ್ಲಾವಾರು ಮಾಹಿತಿ ನೀಡುವುದು)	<p>ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಕ್ಲೇಮ್ ಮಾಡದ ಲೇವಣಿಗಳ ಬಗ್ಗೆ ರಾಜ್ಯವಾರು/ಜಿಲ್ಲಾವಾರು ಮಾಹಿತಿಯನ್ನು ನಿರ್ವಹಣೆ ಮಾಡುವುದಿಲ್ಲವೆಂದು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ತಿಳಿಸಿರುತ್ತದೆ. ಆದಾಗ್ಯೂ, ಮಾರ್ಚ್ 31 2024 ರ ಅಂತ್ಯಕ್ಕೆ ರಾಷ್ಟ್ರದ ಸಾರ್ವಜನಿಕ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳು ಮತ್ತು ಖಾಸಗಿ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಕ್ಲೇಮ್ ಮಾಡದ ಲೇವಣಿಗಳ ಬಾಕಿ (ರಾಜ್ಯ ಸರ್ಕಾರದ ಖಾತೆಗಳನ್ನು ಒಳಗೊಂಡಂತೆ) ವಿವರಗಳು ಈ ಕೆಳಗಿನಂತಿದೆ:</p> <p align="right">(ಮೊತ್ತ ಕೋಟಿ ರೂಗಳಲ್ಲಿ)</p> <table border="1"> <tr> <td></td> <td>ಕ್ಲೇಮ್ ಮಾಡದ ಲೇವಣಿಗಳು ದಿನಾಂಕ: 31.03.2024ರ ಅಂತ್ಯಕ್ಕೆ</td> </tr> <tr> <td>ಸಾರ್ವಜನಿಕ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳು</td> <td align="right">45,140.78</td> </tr> <tr> <td>ಖಾಸಗಿ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳು</td> <td align="right">7,033.82</td> </tr> </table> <p>ಈ ಹಿಂದೆ ಭಾರತ ಸರ್ಕಾರದ ವಿತ್ತೀಯ ಸೇವಾ ವಿಭಾಗ, ಹಣಕಾಸು ಮಂತ್ರಾಲಯದ ಕಾರ್ಯದರ್ಶಿಗಳು ಇವರ D.O.No:7/5/2024-BOA-I, ದಿನಾಂಕ:20.02.2024 ರಲ್ಲಿ ನೀಡಿರುವ ಮಾಹಿತಿಯಂತೆ, ಕರ್ನಾಟಕ ರಾಜ್ಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಸಾರ್ವಜನಿಕ ಮತ್ತು ಖಾಸಗಿ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಕ್ಲೇಮ್ ಮಾಡದ ಇರುವ ರಾಜ್ಯ ಸರ್ಕಾರದ ಲೇವಣಿಗಳು 3305 ಖಾತೆಗಳಲ್ಲಿ ರೂ. 52.78 ಕೋಟಿಗಳಾಗಿದೆ. ಜಿಲ್ಲಾವಾರು ಮಾಹಿತಿಯನ್ನು ಅನುಬಂಧ-1 ರಲ್ಲಿ ಲಗತ್ತಿಸಿದೆ.</p>		ಕ್ಲೇಮ್ ಮಾಡದ ಲೇವಣಿಗಳು ದಿನಾಂಕ: 31.03.2024ರ ಅಂತ್ಯಕ್ಕೆ	ಸಾರ್ವಜನಿಕ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳು	45,140.78	ಖಾಸಗಿ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳು	7,033.82
	ಕ್ಲೇಮ್ ಮಾಡದ ಲೇವಣಿಗಳು ದಿನಾಂಕ: 31.03.2024ರ ಅಂತ್ಯಕ್ಕೆ							
ಸಾರ್ವಜನಿಕ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳು	45,140.78							
ಖಾಸಗಿ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳು	7,033.82							

ಇ	<p>ಕಳೆದ 03 ವರ್ಷಗಳಲ್ಲಿ ಕ್ಲೈಮ್ ಮಾಡದಿರುವುದರಿಂದ ಏರಿಕೆಯಾದ ಮೊತ್ತ ಎಷ್ಟು: (ವರ್ಷವಾರು, ಶೇಕಡಾವಾರು ಮಾಹಿತಿ ನೀಡುವುದು)</p>	<p>ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೀಡಿರುವ (ದೇಶಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ) ಮಾಹಿತಿ ಈ ಕೆಳಕಂಡಂತಿದೆ:</p> <p style="text-align: right;">(ಮೊತ್ತ ಕೋಟಿ ರೂಗಳಲ್ಲಿ)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">ಆರ್ಥಿಕ ವರ್ಷ</th> <th style="width: 40%;">ಕ್ಲೈಮ್ ಮಾಡದ ಲೇವಣಿಗಳು ಮಾರ್ಚ್ 31 ರ ಅಂತ್ಯಕ್ಕೆ</th> <th style="width: 40%;">ಶೇಕಡಾವಾರು ಏರಿಕೆ</th> </tr> </thead> <tbody> <tr> <td>2021-22</td> <td style="text-align: right;">37,804.51</td> <td style="text-align: center;">-</td> </tr> <tr> <td>2022-23</td> <td style="text-align: right;">48,461.44</td> <td style="text-align: center;">28.19%</td> </tr> <tr> <td>2023-24</td> <td style="text-align: right;">60,610.10</td> <td style="text-align: center;">25.07%</td> </tr> </tbody> </table>	ಆರ್ಥಿಕ ವರ್ಷ	ಕ್ಲೈಮ್ ಮಾಡದ ಲೇವಣಿಗಳು ಮಾರ್ಚ್ 31 ರ ಅಂತ್ಯಕ್ಕೆ	ಶೇಕಡಾವಾರು ಏರಿಕೆ	2021-22	37,804.51	-	2022-23	48,461.44	28.19%	2023-24	60,610.10	25.07%
ಆರ್ಥಿಕ ವರ್ಷ	ಕ್ಲೈಮ್ ಮಾಡದ ಲೇವಣಿಗಳು ಮಾರ್ಚ್ 31 ರ ಅಂತ್ಯಕ್ಕೆ	ಶೇಕಡಾವಾರು ಏರಿಕೆ												
2021-22	37,804.51	-												
2022-23	48,461.44	28.19%												
2023-24	60,610.10	25.07%												
ಈ	<p>ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಲೇವಣಿ ಇಟ್ಟಿರುವ ಹಕ್ಕುದಾರರನ್ನು ಗುರುತಿಸಲು ಸರ್ಕಾರ ತೆಗೆದುಕೊಂಡಿರುವ ಕ್ರಮಗಳೇನು;</p>	<p>ಹಲವಾರು ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಕ್ಲೈಮ್ ಮಾಡದ ಲೇವಣಿಗಳನ್ನು ಒಂದೇ ಸ್ಥಳದಲ್ಲಿ ಹುಡುಕಲು ಸುಲಭವಾಗುವಂತೆ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್, ಕೇಂದ್ರೀಕೃತ ವೆಬ್ ಪೋರ್ಟಲ್ UDGAM (Unclaimed Deposits - Gateway to Access Information) ಅನ್ನು ಸಾರ್ವಜನಿಕ ಬಳಕೆಗಾಗಿ ರೂಪಿಸಿದೆ (ಮಾಹಿತಿಯನ್ನು ಅನುಬಂಧ -2 ರಲ್ಲಿ ಲಗತ್ತಿಸಿದೆ).</p>												
ಉ	<p>ಹಾಗೂ ಕ್ಲೈಮ್ ಮಾಡದ ಲೇವಣಿಗಳನ್ನು ಹುಡುಕಲು ಸಾರ್ವಜನಿಕರಿಗೆ ಯಾವ ರೀತಿಯ ಮಾಡಿಕೊಡಲಾಗಿದೆ; (ಸಂಪೂರ್ಣ ಮಾಹಿತಿ ನೀಡುವುದು)</p>	<p>ಕ್ಲೈಮ್ ಮಾಡದ ಲೇವಣಿ/ಕಾರ್ಯನಿರ್ವಹಣೆಯಿಲ್ಲದ ಖಾತೆಗಳ ಪಟ್ಟಿಯನ್ನು ಹತ್ತು ವರ್ಷ ಅಥವಾ ಅದಕ್ಕಿಂತ ಹೆಚ್ಚಿನ ಅವಧಿಗೆ ನಿಷ್ಕ್ರಿಯ/ನಿಷ್ಕ್ರಿಯಗೊಳಿಸಿದ ಪಟ್ಟಿಯನ್ನು ತಮ್ಮ ವೆಬ್‌ಸೈಟ್‌ಗಳಲ್ಲಿ ಪ್ರದರ್ಶಿಸಲು ಮತ್ತು ನವೀಕರಿಸಲು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಎಲ್ಲಾ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಸಲಹೆ ನೀಡಿದೆ.</p> <p>DEAF ಯೋಜನೆ ಬಗ್ಗೆ ಮತ್ತು UDGAM ಪೋರ್ಟಲ್‌ನಲ್ಲಿ ಪದೇ ಪದೇ ಕೇಳಲಾಗುವ ಪ್ರಶ್ನೆಗಳು (FAQs) RBI ನ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ಲಭ್ಯವಿದೆ.</p> <p>ಖಾತೆಗಳನ್ನು ಮರುಸಕ್ರಿಯಗೊಳಿಸಲು, ಖಾತೆಗಳನ್ನು ಮುಕ್ತಾಯ ಗೊಳಿಸುವ ಕ್ಲೈಮ್‌ಗಳ ಇತ್ಯರ್ಥಕ್ಕಾಗಿ ಅವರ ನಾಮನಿರ್ದೇಶನ/ ಕಾನೂನು ಉತ್ತರಾಧಿಕಾರಿಗಳು ಸೇರಿದಂತೆ ನಿಷ್ಕ್ರಿಯ ಖಾತೆಗಳು/ಕ್ಲೈಮ್ ಮಾಡದ ಲೇವಣಿಗಳ ಗ್ರಾಹಕರನ್ನು ಪತ್ತೆ ಹಚ್ಚಲು ತೆಗೆದುಕೊಳ್ಳಬೇಕಾದ ಕ್ರಮಗಳ ಕುರಿತು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಜನವರಿ 01 2024 ರಂದು ಪರಿಷ್ಕೃತ ಸೂಚನೆಗಳನ್ನು ನೀಡಿದೆ. (ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ಅನುಬಂಧ - 3 ರಲ್ಲಿ ಲಗತ್ತಿಸಿದೆ).</p>												

ಲೂ	ವಾರಸುದಾರರನ್ನು ಗುರುತಿಸಲು ಸಾಧ್ಯವಾಗದಿದ್ದರೆ ಈ ಠೇವಣಿ ಮೊತ್ತವನ್ನು ಏನು ಮಾಡಲಾಗುತ್ತದೆ?	ವಾರಸುದಾರರನ್ನು ಗುರುತಿಸಲು ಸಾಧ್ಯವಾಗದಿದ್ದಲ್ಲಿ, ಠೇವಣಿದಾರರ ಶಿಕ್ಷಣ ಮತ್ತು ಜಾಗೃತಿ ನಿಧಿ ಯೋಜನೆ 2014 ರ ಕಲಂ 9 ಮತ್ತು ಕಲಂ 11 ರಲ್ಲಿ ಅವಕಾಶ ಕಲ್ಪಿಸಿದಂತೆ, ಈ ಹಣವನ್ನು ಠೇವಣಿದಾರರಿಗೆ ಜಾಗೃತಿಯನ್ನು ಮೂಡಿಸಲು ಬಳಸಲಾಗುತ್ತಿದೆ ಎಂದು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಮಾಹಿತಿ ನೀಡಿದೆ.
----	--	--

ಸಂಖ್ಯೆ: ಎಫ್‌ಡಿ-ಸಿಎಎಂ/59/2024 (ಭಾಗ-1)

ಶಿಕ್ಷಣ ಮತ್ತು
(ಸಿದ್ಧರಾಢುಯ್ಯ)
ಮುಖ್ಯಮಂತ್ರಿ

Details of Unclaimed Deposits under DEAF Accounts furnished by Government			
Sl.No.	District	DEAF A/cs	Amount in Lakhs
1	Bagalkote	34	104.06
2	Ballari	41	268.13
3	Bangalore Rural	117	75.14
4	Bangalore Urban	120	638.98
5	Belagavi	87	158.14
6	Bidar	92	139.95
7	Chamarajanagara	146	123.16
8	Chikkaballapura	115	67.01
9	Chikkamagaluru	142	137.23
10	Chitradurga	130	210.10
11	Dakshina Kannada	68	57.88
12	Davangere	125	128.63
13	Dharwad	92	96.54
14	Gadag	80	171.67
15	Hassan	157	193.10
16	Haveri	64	47.72
17	Kalaburagi	122	257.78
18	Kodagu	99	33.75
19	Kolar	135	219.86
20	Koppal	115	73.94
21	Mandya	132	131.75
22	Mysuru	190	517.70
23	Raichur	171	231.28
24	Ramanagara	140	125.74
25	Shivamogga	50	85.50
26	Tumakuru	142	519.45
27	Udupi	61	87.23
28	Uttara Kannada	115	120.70
29	Vijayanagara	35	59.26
30	Vijayapura	64	99.99
31	Yadgir	124	96.80
	Total	3305	5,278.20

Annexure-2

33



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001
Department of Communication, Central Office, Shahid Bhagal Singh Marg, Fort,
Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

7
Azadi Ka
Amrit Mahotsav

August 17, 2023

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.

Press Release: 2023-2024/765

(Yogesh Dayal)
Chief General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2023-24/105

DOR.SOG (LEG).REC/64/09.08.024/2023-24

January 1, 2024

Madam / Dear Sir

Inoperative Accounts /Unclaimed Deposits in Banks- Revised Instructions

As per extant instructions, the credit balance in any deposit account maintained with banks, which have not been operated upon for ten years or more, or any amount remaining unclaimed for ten years or more, as mentioned in paragraph 3(iii) of the "Depositor Education and Awareness" (DEA) Fund Scheme, 2014, are required to be transferred by banks to DEA Fund maintained by the Reserve Bank of India.

2. As a measure to assist the account holders and with a view to consolidating and rationalising the extant instructions on inoperative accounts, a review was carried out in consultation with all stakeholders. Based on the review, it has been decided to issue comprehensive guidelines on the measures to be put in place by the banks covering various aspects of classifying accounts and deposits as inoperative accounts and unclaimed deposits, as the case may be, periodic review of such accounts and deposits, measures to prevent fraud in such accounts/deposits, grievance redressal mechanism for expeditious resolution of complaints, steps to be taken for tracing the customers of inoperative accounts/ unclaimed deposits including their nominees/ legal heirs for re-activation of accounts, settlement of claims or closure and the process to be followed by them. These instructions (provided in the Annex) are expected to complement the ongoing efforts and initiatives taken by banks and the Reserve Bank, to reduce the quantum of unclaimed deposits in the banking system and return such deposits to their rightful owners/ claimants.

3. These instructions are issued in exercise of the powers conferred by Sections 35A of the Banking Regulation Act, 1949 read with Sections 26A, 51 and 56 of the Act *ibid* and all other provisions of this Act or any other laws enabling Reserve Bank to issue instructions in this regard.

4. This circular is applicable to all Commercial Banks (including RRBs) and all Co-operative Banks.

5. The revised instructions shall come into effect from **April 1, 2024**.

Yours faithfully

(Sunil T S Nair)
Chief General Manager
Encls: As above

Annex**Inoperative Accounts/ Unclaimed Deposits in banks- Revised Instructions**

(Circular No. DOR.SOG (LEG).REC/64/09.08.024/2023-24 dated January 1, 2024)

PART I- PRELIMINARY**1. Definitions**

(a) In this Circular, unless the context states otherwise, the terms herein shall bear the meanings assigned to them below:

- i. **Bank induced transaction-** Transactions in the account initiated by the bank as per its extant policy such as charges, fees, interest payments, penalties, taxes (an illustrative list is given in Annex I).
- ii. **Customer induced transaction-** The transactions in account which are in the nature of:
 - a) a financial transaction initiated by or done at the behest of the account holder by the bank/ third party (an illustrative list is given in Annex I) or;
 - b) a non-financial transaction, or;
 - c) KYC updation done in face-to-face physical mode or through digital channels such as internet banking or mobile banking application of the bank.
- iii. **Financial transaction-** A monetary transaction in the savings/ current account of the customer with the bank either by way of a credit or debit transaction.
- iv. **Inoperative Account-** A savings/ current account shall be treated as inoperative, if there are no 'customer induced transactions' in the account for a period of over two years.
- v. **Non-financial transaction-** An enquiry or request for any product/ service initiated by the account holder through any ATM or internet banking or mobile banking application of the bank or through Third Party Application Providers, which requires two-factor authentication (2FA) and leaves a trail for audit purposes or successful log-in to the internet banking/ mobile banking application. Illustratively, this includes transactions such as change in transaction limit, request for issue of

cheque book/ credit card/ debit card, nomination facility, balance enquiry, etc.

- vi. **Unclaimed Deposits-** The credit balance in any deposit account maintained with banks, which have not been operated upon for ten years or more, or any amount remaining unclaimed for ten years or more as mentioned in paragraph 3(iii) of the "Depositor Education and Awareness" (DEA) Fund Scheme, 2014.
- vii. **Unclaimed Deposit Reference Number (UDRN)-** It is a unique number generated through Core Banking Solution (CBS) and assigned to each unclaimed account/ deposit transferred to DEA Fund of RBI. The number shall be such that the account holder or the bank branch where account is maintained, cannot be identified by any third party.

(b) All other expressions unless defined herein shall have the same meaning as have been assigned to them under the Banking Regulation Act, 1949 or the Reserve Bank of India Act, 1934 or any statutory modification or re-enactment thereto or as used in commercial parlance, as the case may be.

2. Review of Accounts

2.1 Banks shall undertake atleast an annual review in respect of accounts, where there is no customer induced transactions for more than a year. In cases where there is no explicit mandate to renew the term deposit, the banks should review such accounts if the customers have not withdrawn the proceeds after maturity or transferred these to their savings/current account in order to prevent such deposits from becoming unclaimed. The banks shall inform the account/deposit holders in writing through letters or email or SMS (if the email and mobile number are registered with the bank) that there has been no operation in their accounts/deposits in the last one year, as the case may be. The alert messages shall invariably mention that the account would become 'inoperative' if no operations are carried out during the next one year and, the account holder would be required to submit KYC documents afresh for reactivating the account in such case.

2.2 If the letters are returned undelivered or no response is received through registered email, the bank shall immediately undertake an enquiry to find out the whereabouts of account holder or his/her nominee/legal heirs in case the account holder is deceased.

2.3. In case any response is received from the account holder giving the reasons for not operating the account, the banks shall continue to classify the account as operative for one more year and the account holder shall be advised to operate the account within a period of one year (herein after referred to as 'extended period'). In case the account holder still fails to operate the account within the extended period, the banks shall classify the said account as inoperative account after the expiry of the extended period.

2.4 For the purpose of classifying an account as 'inoperative', only customer induced transactions and not bank induced transactions shall be considered. There may be instances where the customer has given a mandate like Standing Instructions (SI)/ auto-renewal instructions and there are no other operations in the Savings /Current account or the Term Deposit. These transactions shall also be treated as customer induced transactions.

2.5 The classification of an account as inoperative shall be for a particular account of the customer and not with reference to the customer. In case a customer is maintaining multiple accounts/deposits with a bank, all such accounts/deposits shall be assessed individually for the purpose of classifying them as inoperative account/unclaimed deposit, as the case may be.

2.6 In case the account holder is not carrying out transaction and the account is - inoperative due to shifting of primary account to another bank, the account holder may be requested to provide the details of the new bank account with authorisation to enable the bank to transfer the balance from the existing bank account.

3. Treatment of accounts opened for credit of scholarship amount and credit of Direct Benefit Transfer under Government Schemes

The banks open zero balance accounts for beneficiaries of Central/State government schemes and for students who receive scholarship. Central and State governments have been expressing difficulty in crediting cheques/Direct Benefit Transfer/ Electronic Benefit Transfer/ scholarship amount in these accounts as they are also classified as inoperative due to non-operation for two years. The banks shall, based on the purpose of opening of the account, segregate the aforementioned accounts in their CBS, so that the stipulation of 'inoperative' account is not applicable to these accounts due to their non-operation for a period of more than two years. To avoid the

risk of fraud, etc., in such accounts, while allowing operations in these accounts, the bank should exercise due diligence as per the extant instructions.

4. Segregation and Audit of Inoperative Accounts/ Unclaimed Deposits

4.1 The segregation of inoperative accounts is required to be done to reduce the risk of frauds. The transactions in inoperative accounts, which have been reactivated, shall be monitored regularly, for at least six months, at higher levels (i.e. by controlling authorities of the concerned branch) without the knowledge and notice of the customers and the dealing staff.

4.2 The banks shall ensure that amounts lying in inoperative accounts/unclaimed deposits and reactivated inoperative accounts/ unclaimed deposits, are subjected to concurrent audit.

5. Tracing of Customers of Inoperative Accounts/ Unclaimed Deposits

5.1 The bank shall contact the holder(s) of the inoperative account/ unclaimed deposit through letters, email or SMS (if the email and mobile number are registered with the bank). The email/ SMS shall be sent on a quarterly basis.

5.2 In case the whereabouts of the holder(s) of the inoperative account/ unclaimed deposit are not traceable, the banks shall contact the introducer, if any, who had introduced the account holder to the bank at the time of opening of the account. The banks shall also contact the nominee, if registered, for tracing the customer.

5.3 The banks shall undertake special drives periodically to find out the whereabouts of the customers, their nominees or legal heirs in respect of inoperative accounts / unclaimed deposits.

PART II- OPERATIONAL GUIDELINES

6. Activation of Inoperative Accounts

6.1 The banks shall make available the facility of updation of KYC for activation of inoperative accounts/ unclaimed deposits at all branches (including non-home branches) and through Video-Customer Identification Process (V-CIP) if requested by the account holder, subject to the facility of V-CIP being provided by the bank. The V-CIP related instructions under Master Direction - Know Your Customer (KYC) Direction, 2016 dated February 25, 2016 (as updated from time to time) shall be adhered to by the bank.

6.2 The banks shall activate the inoperative accounts/ unclaimed deposits, including those which are under freeze by orders of various agencies like Courts, Tribunals, Law Enforcement Agencies, only after adhering to the KYC guidelines provided in the Master Direction - Know Your Customer (KYC) Direction, 2016 dated February 25, 2016 (as updated from time to time) such as Customer Due Diligence (CDD), customer identification, risk categorisation, etc.

6.3 The banks shall ensure that activation of inoperative account/ unclaimed deposits in CBS necessarily requires second level of authorisation by another officer at the same or higher level (i.e., through maker and checker). System logs shall invariably be maintained in case of any activity in or activation of inoperative accounts/unclaimed deposits for concurrent audit purpose. The preservation period of such system logs shall be as per the internal guidelines of the bank.

6.4 The bank shall automatically intimate the inoperative account/ unclaimed deposit holders through SMS and registered email stating that on the basis of the KYC documents submitted by them, the inoperative status of the account has been removed. The intimation shall also mention the remedial measures available to them to report unauthorised access, if any. This would alert the account/ unclaimed deposit holder against any possible fraudulent activity in his/her inoperative account. The banks shall have in place adequate operational safeguards to ensure that the claimants in case of inoperative accounts/ unclaimed deposits are genuine. The banks shall process requests for activation of inoperative account/ unclaimed deposits within three working days from the receipt of the complete application.

7. Payment of Interest

Interest on savings accounts shall be credited on a regular basis irrespective of the fact that the account is in operation or not.

8. Levy of Charges

8.1 The banks are not permitted to levy penal charges for non-maintenance of minimum balances in any account that is classified as an inoperative account.

8.2 No charges shall be levied for activation of inoperative accounts.

9. Display of Unclaimed Deposits and Search Facility

Banks shall host the details of unclaimed deposits {only name, address (without pin code) and Unclaimed Deposit Reference Number (UDRN)}, which have been transferred to DEA Fund of RBI on their respective websites, which shall be updated regularly, at least on a monthly basis. The banks, which do not have their own websites shall make available the above list of unclaimed deposits in their respective branches. The database hosted on the website shall provide a search option to enable the public to search for their unclaimed deposits using name in combination with the address of the account holder/ entity. Upon a successful search, details of unclaimed deposits shall be displayed in a format comprising account holder's name(s), his/her address (without pincode) and UDRN only. In case such accounts are not in the name of individuals, the search input and result should include names of individuals authorised to operate the accounts. However, the account number, its type, outstanding balance and the name of the branch shall not be disclosed on the bank's website.

10. Fraud Risk Management in Inoperative Accounts

10.1 The banks shall not allow any debit transaction in an inoperative account unless there is a customer induced activation as per the procedure mentioned in paragraph 6 of these guidelines. Further, banks may also consider imposing a cooling-off period on reactivation, with restrictions on the number and amount of transactions, as may be applicable for newly opened accounts with the bank.

10.2 The banks shall ensure that there is no unauthorised access to customer data pertaining to the inoperative accounts. The banks shall also ensure that adequate steps are taken to prevent data theft and related misuse for fraudulent purposes.

11. Customer Awareness

11.1 The banks shall provide on their website as well as at their branches, the information on the process for activation of the inoperative account/ unclaimed deposits and claiming the balances therein. Necessary claim forms and documents may be made available for the benefit of customers.

11.2 The banks shall conduct public awareness and financial literacy campaigns regularly to educate the members of public about the activation of inoperative accounts/unclaimed deposits and the prescribed procedure to claim amounts lying therein by a depositor or his/her nominee/ legal heir in case of deceased depositor.

PART III- REPEAL PROVISIONS

12. With the issue of these instructions, the instructions/guidelines contained in the circulars mentioned in **Annex II**, issued by the Reserve Bank stand repealed.

Annex I**1. Financial Transactions**

- a) ATM/ Cash withdrawal/deposit
- b) RTGS / NEFT/ IMPS /UPI/ AePS/ ABPS Transactions
- c) Internet Banking Transactions
- d) Debit Card Transactions
- e) Transfer of funds from / to the linked CBDC(e-Rupee) account
- f) Cheque Clearing
- g) Remittance of funds by way of demand drafts
- h) Cash withdrawal by third party through cheque
- i) Standing Instructions issued by the customer
- j) NACH Debit / Credits
- k) Term Deposit Interest / proceeds
- l) Dividend on shares/Interest on Debentures or any other investment proceeds
- m) Direct Benefit Transfer (DBT) credits
- n) Refunds like refunds related to e-commerce payments, Income Tax Returns, etc.
- o) National Electronic Toll Collection (NETC) debits

2. Bank Induced Transactions

- a) All types of charges levied by banks including taxes deducted
- b) Savings Bank account interests

Annex II**List of Circulars repealed**

Sr. No.	Circular No	Description	Date of Circular
1	<u>DCBR.BPD.(PCB/RCB), Cir.No.18/13.01.000/2014-15</u>	Unclaimed Deposits / Inoperative Accounts in Banks Display list of Inoperative Accounts- All Primary (Urban) Co-operative Banks/ State and Central Co-operative Banks	February 27, 2015
2	<u>UBD.BPD.Cir.No.14/12.05.001/2014-15</u>	Inoperative Accounts- All Primary (Urban) Co-operative Banks	September 11, 2014
3	<u>RPCD.CO.RRB.RCB.B C.No.30/03.05.33/2014-15</u>	Inoperative Accounts	September 9, 2014
4	<u>DBOD.No. Leg. BC. 36/09.07.005/2014-15</u>	Inoperative Accounts	September 1, 2014
5	<u>RPCD.RRB.BC.No.105/ 03.05.33/2013-14</u>	Levy of Penal Charges on Non-maintenance of Minimum Balances in Inoperative Accounts	May 27, 2014
6	<u>UBD.BPD.Cir.No.62/13. 03.000/2013-14</u>	Levy of Penal Charges on Non-Maintenance of Minimum Balances in Inoperative Account: All Primary (Urban) Co-operative Banks	May 15, 2014
7	<u>DBOD.Dir.BC.No.109 /13.03.00/2013-14</u>	Levy of penal charges on non-maintenance of minimum balances in inoperative Accounts	May 6, 2014
8	<u>RPCD.RCB.BC.No. 42/07.51.014/2013-14</u>	Unclaimed Deposits / Inoperative Accounts in Banks - Treatment of Certain Savings Bank Accounts Opened for Credit of Scholarship Amounts and Credit of Direct Benefit Transfer under Government Schemes	October 7, 2013
9	<u>RPCD.CO.RRB.BC.No. 41/03.05.33/2013-14</u>	Unclaimed Deposits / Inoperative Accounts in Regional Rural Banks-Treatment of Certain Savings Bank Accounts Opened for Credit of Scholarship Amounts and Credit of Direct	October 4, 2013

		Benefit Transfer under Government Schemes	
10	<u>UBD.BPD.(PCB)CIR No. 23/13.01.000/2013-14</u>	Unclaimed Deposits/Inoperative Accounts in UCBs - Treatment of certain savings bank accounts opened for credit of Scholarship amounts and credit of Direct Benefit Transfer under Government Schemes All Primary (Urban) Co-operative Banks	September 30, 2013
11	<u>DBOD.No.Leg.BC. 53/09.07.005/2013-14</u>	Unclaimed Deposits/Inoperative Accounts in banks – Treatment of certain savings bank accounts opened for credit of Scholarship amounts and credit of Direct Benefit Transfer under Government Schemes	September 17, 2013
12	<u>RPCD.No.RRB.RCB.BC. 83/03.07.033/2011-12</u>	RRBs/StCBs/DCCBs - Strengthening the Regulatory Framework for Unclaimed Deposits	June 12, 2012
13	<u>DBOD.No.Leg.BC. 81/09.07.005/2011-12</u>	Unclaimed Deposits/ Inoperative Accounts in Banks - Display list of Inoperative Accounts	February 7, 2012
14	<u>RPCD.No.RRB.RCB.BC. 58/03.05.033/2011-12</u>	Unclaimed Deposits / Inoperative Accounts in Banks - Display List of Inoperative Accounts	February 8, 2012
15	<u>RPCD.CO.RRB.BC.No. 108/03.05.33/2008-09</u>	Unclaimed deposits and inoperative / dormant accounts in banks-RRBs	May 22, 2009
16	<u>RPCD.CO.RF.BC.No.89 /07.38.01/2008-09</u>	StCBs/DCCBs - Unclaimed deposits and inoperative / dormant accounts in banks	February 18, 2009
17	<u>DBOD.Leg.No.BC.55 /09.07.005/2009-10</u>	Inoperative Accounts	October 30, 2009
18	<u>UBD.BPD (PCB) Cir No19/13.01.000/2009-10</u>	Unclaimed Deposits and Inoperative/ Dormant Accounts in UCB	November 9, 2009
19	<u>UBD.BPD (PCB) Cir No: 9/13.01.000/2008-09</u>	Unclaimed Deposits and Inoperative/ Dormant Accounts in UCBs	September 1, 2008
20	<u>DBOD.No.Leg.BC.34 /09.07.005/2008-09</u>	Unclaimed Deposits / Inoperative Accounts in banks	August 22, 2008

F. no. 6/32/2022-BOA-I
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building
Parliament Street, New Delhi - 110 001
Dated: 24th July, 2024

To

Secretary to Government
(Fiscal Reforms)
Finance Department
Government of Karnataka
Karnataka Government Secretariat
401, 4th Gate, MS Building
Bengaluru- 560 001

Subject: Legislative Council unstarred question no. 282(345) from Sri Madhu G Madegowda
MLC (Graduate Constituency)- regarding

Sir,

Please refer to letter no. FD-CAM/59/2024, dated 16.7.2024 from Government of Karnataka on the subject cited above.

2. In this regard, this Department sought comments from Reserve Bank of India (RBI). The comments as received from RBI are enclosed herewith.

Encl.: as above.

Yours faithfully,


(Jnanatosh Roy)

Under Secretary to the Government of India
Email: boa1-dfs@nic.in
Tel.: 011-23748755

Replies to Legislative Council - Un-starred Question No 282 (345) from Sri Madhu G Madegowda MLC (Graduate Constituency)

S. No.	Question	Our Comments												
1	Whether the deposits without claimants/ legal heirs is increasing in banks year on year.	Yes, the deposits without claimants are increasing in banks year on year.												
2	If so, what is the total amount of Unclaimed Deposits of the State Government departments, in Public Sector Banks & Private Sector Banks and the number of such accounts. (Furnish district-wise data and amount of such deposits), - (This information as on 06.10.2023 is available with us)	Reserve Bank of India does not maintain the state-wise/district-wise information on unclaimed deposits in the banks. However, the balance of unclaimed deposits (which may include State Government accounts) in Public Sector Banks and Private Sector Banks transferred to DEA Fund as on March 31, 2024 is as under: (Amount in ₹ crore) <table border="1"> <thead> <tr> <th></th> <th>Unclaimed deposits as on March 31, 2024</th> </tr> </thead> <tbody> <tr> <td>Public Sector Banks</td> <td>45,140.78</td> </tr> <tr> <td>Private Sector Banks</td> <td>7,033.82</td> </tr> </tbody> </table>		Unclaimed deposits as on March 31, 2024	Public Sector Banks	45,140.78	Private Sector Banks	7,033.82						
	Unclaimed deposits as on March 31, 2024													
Public Sector Banks	45,140.78													
Private Sector Banks	7,033.82													
3	What is the increase in Unclaimed Deposits in the last 2 years (Year-wise & percentage-wise data may be provided)	(Amount in ₹ crore) <table border="1"> <thead> <tr> <th>Financial Year</th> <th>Unclaimed deposits as on March 31</th> <th>Percentage increase</th> </tr> </thead> <tbody> <tr> <td>2021-22</td> <td>37,804.51</td> <td>-</td> </tr> <tr> <td>2022-23</td> <td>48,461.44</td> <td>28.19%</td> </tr> <tr> <td>2023-24</td> <td>60,610.10</td> <td>25.07%</td> </tr> </tbody> </table>	Financial Year	Unclaimed deposits as on March 31	Percentage increase	2021-22	37,804.51	-	2022-23	48,461.44	28.19%	2023-24	60,610.10	25.07%
Financial Year	Unclaimed deposits as on March 31	Percentage increase												
2021-22	37,804.51	-												
2022-23	48,461.44	28.19%												
2023-24	60,610.10	25.07%												
4	What are the steps taken to identify the legal heirs of such deposit holders by the Government? What are the facilities available to the public to search the Unclaimed Deposits? (Furnish complete information),	(i) RBI has launched the Centralised Web Portal UDGAM (Unclaimed Deposits – Gateway to Access InforMation) for public use to facilitate and make it easier to search unclaimed deposits across multiple banks at one place. (https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=56216). (ii) RBI has advised banks to display and update the list of unclaimed												

**GOVERNMENT OF KARNATAKA**

No. FD-CAM/59/2024

Karnataka Government Secretariat,

401, 4th Gate, M S Building,

Bengaluru, Date: 16.07.2024.

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

To,

The Secretary
Department of Financial Services,
Ministry of Finance
Government of India
3rd Floor, Jeevan Deep Building
Sansad Marg New Delhi-110001
(e-mail: secy-fs@nic.in)

Sir,

Sub: Legislative Council Un-starred Question No 282 (345)
from Sri Madhu G Madegowda MLC (Graduate
Constituency)

The Legislative Council Un-starred Question No 282 (345) from Sri Madhu G Madegowda MLC (Graduate Constituency) to be replied by the Hon'ble Chief Minister on 18.07.2024, pertains to Unclaimed Deposits in Banks and information on Unclaimed Deposits available to public.

Information in the matter was sought from Regional Office of Reserve bank of India Bengaluru and they have their vide e-mail dated 15.07.2024 have informed that, RBI being a statutory organization under the control of the Union Government and 'banking' being a central subject, the State Government may kindly refer banking related questions to the Department of Banking, Ministry of Finance, Government of India, New Delhi.

..2..

The Legislative Council Un-starred Question questions are as under :

Sl. No.	Questions
1	Whether the deposits without claimants/legal heirs is increasing in banks year on year?
2	If so, What is the total amount of Unclaimed Deposits of the State Government departments, in Public Sector Bank & Private Sector Banks and the number of such accounts. (Furnish district-wise data and amount of such deposits) - (This information as on 06.10.2023 is available with us)
3	What is the increase in Unclaimed Deposits in the last 2 years (Year-wise & percentage-wise data may be provided)
4	What are the steps taken to identify the legal heirs of such deposit holders by the Government ? What are the facilities available to the public to search the Unclaimed Deposits? (Furnish complete information)
5	In case it is not possible to identify the claimants how this deposit will be deployed / utilized ?

Since the replies have to be submitted to the Secretariat of Legislative Council, which is session now, it is requested to kindly submit the details urgently.

Yours faithfully

(Dr Vishal R),

Secretary to Government,
(Fiscal Reforms),
Finance Department.

(e-mail: secyfr-fd@karnataka.gov.in)
16/11/24