



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
[www.rbi.org.in](http://www.rbi.org.in)

RBI/2014-15/437

DBR.No. DEA Fund Cell.BC.66/30.01.002/2014-15

February 2, 2015

All Local Area Banks

Dear Sir,

**Unclaimed Deposits/ Inoperative Accounts in Banks -  
Display list of Inoperative Accounts**

Please refer to our circular DBOD.No.DEAF Cell.BC.114/30.01.002/2013-14 dated May 27, 2014 on the Depositor Education and Awareness Fund Scheme, 2014(Scheme) and the Scheme notified by Government of India.

2. Keeping in view public interest, it has been decided that banks should play a more pro-active role in finding the whereabouts of the accountholders of unclaimed deposits/ inoperative accounts. Banks are, therefore, advised that they should display the list of unclaimed deposits/inoperative accounts which are inactive / inoperative for ten years or more on their respective websites. The list so displayed on the websites must contain only the names of the account holder(s) and his/her address in respect of unclaimed deposits/inoperative accounts. In case such accounts are not in the name of individuals, the names of individuals authorized to operate the accounts should also be indicated. However, the account number, its type and the name of the branch shall not be disclosed on the bank's website. The list so published by the banks should also provide a "Find" option to enable the public to search the list of accounts by name of the account holder.

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हिंदी आसान है, इस्तेमाल प्रयोग बढ़ाएँ