

Unclaimed Bank Deposits Locator Guide

Finance & Accounting

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Guides tracing and claiming dormant/unclaimed bank deposits in India via the RBI UDGM portal and the bank claim process, with the depositor vs legal-heir paths. Use it to recover an inactive deposit. For unclaimed insurance, see the Unclaimed Life Insurance Guide in the Insurance vertical.

Purpose of this tool & output

Trace and claim dormant bank deposits (RBI UDGM)

How the output is used

Use it to trace and claim dormant bank deposits through the RBI UDGM portal and the bank claim process.

Important cautions

Follow current bank and RBI procedures.

Companion documents

- Unclaimed Property Compliance
- IEPF Transfer Eligibility Checker
- Dormant Liability Scanner
- IEPF-5 Refund Claim Guide
- Vendor / Customer Credit Recovery
- Due-Diligence Owner-Outreach Letter

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.