



‘Your Money, Your Right’ Campaign Accelerates Settlement of Unclaimed Assets

Guided by the 3A framework of Awareness, Accessibility and Action, camps have been held across 477 districts nationwide from 4th October to 5th December 2025

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The Government of India has launched a nationwide campaign titled “आपकी पूँजी, आपका अधिकार — Your Money, Your Right” to facilitate the settlement of unclaimed financial assets, including bank deposits, insurance, dividends, shares, mutual fund and pension, to their legitimate claimants.

The Campaign, launched on 4th October 2025 is built on the 3A Framework — Awareness, Accessibility and Action. This three-month drive (October–December 2025) is implemented across every State and Union Territory. From October till 5th December 2025, camps have been held in 477 districts with participation of public representatives, district administration and officials from financial institutions.

To maximize outreach during the campaign, Standard Operating Procedures (SOPs), Frequently Asked Questions (FAQs), and awareness material in major regional languages—along with short video messages—have been widely disseminated. District-level camps are organized with on-ground digital demonstrations, helpdesks, and guided support to simplify the claims process.

The campaign entails collaborative participation of all major financial sector fund regulators—Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), Pension Fund Regulatory and Development Authority (PFRDA) and Investor Education and Protection Fund Authority (IEPFA). Existing platforms such as RBI’s UDGAM (for unclaimed bank deposits), IRDAI’s Bima Bharosa (for unclaimed insurance proceeds) and SEBI’s MITRA (for unclaimed mutual funds) have empowered citizens to trace their unclaimed assets more efficiently. During the first two months of the campaign, unclaimed funds amounting to approx. ₹ 2,000 crore have been claimed by their rightful owners.

This information was given by the Minister of State in the Ministry of Finance Shri Pankaj Chaudhary in a written reply to a question in Rajya Sabha today.

NB/PK

(रिलीज़ आईडी: 2200982) आगंतुक पटल : 6667

इस विज्ञापित को इन भाषाओं में पढ़ें: Punjabi , Kannada , Urdu , हिन्दी

