DFS successfully concludes a nationwide three-month long campaign (October–December 2025), “आपकी पूँजी, आपका अधिकार — Your Money, Your Right”

Launched from Gandhinagar by Finance Minister, Smt Nirmala Sitharaman, the Campaign was organised in coordination with financial sector regulators for settlement of unclaimed assets in the financial sector

Camps organised in 748 districts across the country in ten phases

Built on 3A Framework—Awareness, Access, and Action; Around ₹4,200 Cr worth claims restituted to their rightful owners

The Prime Minister has emphasized the critical role of citizen centric initiatives in strengthening trust between the Government and the people

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The Department of Financial Services has successfully concluded the three month (October to December, 2025) long nationwide campaign “आपकी पूँजी, आपका अधिकार” (Your Money, Your Right) today, enabling citizens to trace and claim their unclaimed financial assets. This included bank deposits, insurance proceeds, mutual funds, dividends and shares. The campaign was inaugurated by the Hon’ble Finance Minister on 4th October 2025 at Gandhinagar, Gujarat.

Inspired by the Government’s commitment to the philosophy of *Antyodaya,* the Campaign focused on ensuring that the benefits of the financial system reach the last mile thereby empowering citizens to reclaim what is rightfully theirs. The campaign was built on 3A Framework—Awareness, Access, and Action.

The Hon’ble Prime Minister underscored the significance of campaign initiatives to deepen trust between the citizens and the Government.

During the campaign, camps were organised in 748 districts across the country in a structured and phased manner. Extensive outreach through print, electronic and digital media significantly enhanced public awareness and understanding of the claim-settlement process.

The key strength of the campaign has been the close coordination among all the major financial sector fund regulators—RBI, SEBI, IRDAI, PFRDA, and the Investor Education and Protection Fund Authority (IEPFA). Existing digital 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 fund investments) have been effectively leveraged to empower citizens to identify unclaimed assets.

State Level Bankers' Committees (SLBCs), State Level Insurance Committees (SLICs), Lead District Managers (LDMs) and other stakeholders played a pivotal role in the successful implementation of the campaign. The camps witnessed active participation by public representatives, senior government officials and field functionaries.

To maximise outreach and ensure uniformity, Standard Operating Procedures (SOPs), Frequently Asked Questions (FAQs), and awareness material in major regional languages, along with short audio-visual messages, were widely disseminated during the camps.

As a direct outcome of the intensive campaign and active collaboration among all stakeholders, unclaimed financial assets amounting to approximately ₹4,200 crore have been restituted to their rightful owners.

The Government stands committed towards sustaining awareness and outreach efforts, thereby strengthening institutional mechanisms to ensure timely restitution of unclaimed financial assets which shall further deepen the trust and confidence in the financial system.

Link for FAQs and SOPs — *https://financialservices.gov.in/beta/sites/default/files/2025-10/LIC-Booklet-Design-for-Finance-Ministry_SEPT-2025_ENG-07-10-25.pdf*

Link For Campaign Video— *https://youtu.be/3Rj6VnELUvU*

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NB/PK

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