



KAMARAJ IAS ACADEMY
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‘Your Money, Your Right’ Movement

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The Prime Minister recently called upon citizens to take part in the ‘Your Money, Your Right’ movement.

About ‘Your Money, Your Right’ Movement

It was launched by the central government in October 2025.

It is an initiative aimed at enabling people to reclaim their unclaimed deposits, insurance proceeds, dividends, and other financial assets.

The effort brings together government agencies, regulators, banks, and financial institutions to identify and return long-forgotten funds.

Indian banks are holding Rs 78,000 crore of unclaimed money belonging to our own citizens

Insurance companies have nearly Rs 14,000 crore lying unclaimed

Mutual fund companies have around Rs 3,000 crore, and dividends worth Rs 9,000 crore are also unclaimed.

The deposits in accounts which are not operated for a period of 10 years are classified as unclaimed deposits.

Under the initiative, individuals need to verify if their close family members or relatives have unclaimed deposits, insurance proceeds, mutual-fund payouts, or dividends

To facilitate this, the government has created dedicated portals as follows:

Reserve Bank of India (RBI): UDGAM Portal for unclaimed bank deposits & balances.

Insurance Regulatory and Development Authority of India (IRDAI): Bima Bharosa Portal for unclaimed insurance policy proceeds.

Securities and Exchange Board of India (SEBI): MITRA Portal for unclaimed amounts in mutual funds.

Ministry of Corporate Affairs: IEPFA Portal for unpaid dividends and unclaimed shares.

Facilitation camps are being organised in districts across both rural and urban regions of the country.

During the camps, the citizens will be provided on-the-spot guidance on how to search for their unclaimed assets, update records, and complete claim procedures

Digital tools and step-by-step demonstrations will also be showcased.

On the national level, the campaign is coordinated by the Department of Financial Services (DFS), Ministry of Finance

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