



Ministry of Cooperation Restores CRCS-Sahara Refund Portal to Expedite Genuine Depositors' Claims

Rs 9,267 crore refunded to 41.56 lakh depositors through Aadhaar-seeded bank accounts

Sahara depositors refund process remains secure, transparent, digital, paperless and verification-based

The Ministry of Cooperation restarts processing of claims of depositors of Sahara

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Guided by the Prime Minister Shri Narendra Modi's vision of 'Sahakar se Samridhhi' under the leadership of the Union Home Minister and Minister of Cooperation, Shri Amit Shah the Ministry of Cooperation and its institutions are dedicated to protecting the interests of cooperative members and strengthening public confidence in the cooperative sector. As part of this commitment, the Central Registrar of Cooperative Societies (CRCS), continues to facilitate payment of eligible and genuine dues to legitimate depositors of Sahara through a secure, transparent and online mechanism, in accordance with the Hon'ble Supreme Court's order dated 29 March 2023 in W.P. No. 191/2022.

Till date, a total amount of Rs 9,267 crore has been refunded to 41,56,711 depositors directly into their Aadhaar-seeded bank accounts. Approximately 20 lakh applications are still remaining for processing through the CRCS-Sahara Refund Portal. With the portal now restored, verification and refund processing of these pending applications has resumed.

The functioning of the Sahara cooperative societies was affected in November 2025 after their premises were sealed due to certain matters disconnected to the Sahara societies. The Societies also faced operational and administrative constraints, including outstanding dues related to hardware and Annual Maintenance Contracts (AMCs), renewal of essential IT infrastructure and licenses, and human-resource and other administrative issues. Collectively, these factors disrupted the systems required for verification and processing of refund claims.

The Ministry of Cooperation played a pivotal role in addressing the administrative, financial, operational and technology-related impediments of the Sahara Societies affecting the refund mechanism. Through sustained institutional intervention and coordination with stake holders including the officials and Authorities of Govt of Uttar Pradesh, the CRCS facilitated resolution of the hurdles relating to essential systems, infrastructure and administrative functioning, enabling restoration of the portal and its associated verification systems. This has restarted the processing of legitimate dues of genuine depositors of the

Sahara Group cooperative societies, namely, Sahara Credit Cooperative Society Ltd., Lucknow; Saharayn Universal Multipurpose Society Ltd., Bhopal; Humara India Credit Cooperative Society Ltd., Kolkata; and Stars Multipurpose Cooperative Society Ltd., Hyderabad.

The refund process is being administered by the CRCS through the CRCS-Sahara Refund Portal, ensuring that the entire mechanism remains transparent, digital, paperless and verification-based. The dedicated online portal, launched by the Government on 18 July 2023, enables depositors to submit refund applications without physical paperwork, making the process accessible and convenient while maintaining a clear digital trail.

Claims are processed through Aadhaar e-KYC and by matching depositor, membership and account details with data provided by the respective societies. Deposit certificates or receipts and other prescribed documents are scrutinised in accordance with the Standard Operating Procedure (SOP) approved under the Supreme Court-directed monitoring mechanism. Upon successful verification, eligible refund amounts are credited directly to the depositor's Aadhaar-seeded bank account.

The Ministry of Cooperation and the CRCS have taken concerted steps to strengthen the required IT infrastructure, renew essential systems and licenses, clear the operational impediments and address the human-resource and administrative issues that had affected claim processing. The restoration of the portal reflects the Ministry's people-centric approach and the CRCS's continuing institutional responsibility to facilitate smooth verification and processing of pending applications while safeguarding the interests of genuine depositors.

Depositors are advised to use only the official CRCS-Sahara Refund Portal (<https://mocrefund.crcs.gov.in>) for submission of fresh claim and to Resubmission portal (<https://mocresubmit.crcs.gov.in>) for rectification of errors in submitted claims, whenever communicated and to follow the prescribed process and document requirements while submitting or re-submitting their claims. This will help ensure timely verification and protect applicants from unauthorised channels or misleading claims.

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