

FAQs

1. What is CRCS Sahara Refund Portal?

The CRCS Sahara Refund Portal is an online platform designed for processing refunds of depositors of four Sahara Group Co-operative Societies as per the Hon'ble Supreme Court directive dated 29th March 2023.

2. Is the CRCS Sahara Refund Portal secured?

Yes, the CRCS Refund Portal is a secured online platform with SSL Certificate.

3. Who are eligible for refund through the CRCS Sahara Refund Portal?

The genuine and legitimate Depositors of following four Sahara Societies are eligible for refund through the CRCS **Sahara** Refund Portal:

- a. Humara India Credit Cooperative Society Limited, Kolkata.
- b. Sahara Credit Cooperative Society Limited, Lucknow.
- c. Saharayan Universal Multipurpose Society Limited, Bhopal.
- d. Stars Multipurpose Cooperative Society Limited, Hyderabad.

4. What is the eligibility criteria for filing a claim on the CRCS Sahara Refund Portal?

The Depositors must have made deposits & have outstanding dues receivable before the following dates, for filing a claim request:

22nd March 2022 for:

- a. Humara India Credit Cooperative Society Limited, Kolkata.
- b. Sahara Credit Cooperative Society Limited, Lucknow.
- c. Saharayan Universal Multipurpose Society Limited, Bhopal.

29th March 2023 for:

- a. Stars Multipurpose Cooperative Society Limited, Hyderabad.

5. Are there any applicable charges for filing the Claim form?

No, it's free of cost.

6. What are the steps to register on the CRCS Sahara Refund Portal?

• Step 1 Depositor Registration:

Visit the Home Page of CRCS Sahara Refund Portal and click on "Depositor Registration." Fill in the details like last 4 digits of your Aadhaar Card, and mobile number linked with Aadhaar, on the Registration Page accurately. Click on "Get OTP" and enter the OTP

received. Click "Verify OTP" to complete the mandatory registration process.

- **Step 2: Depositor Login:**

Visit the Home Page of CRCS Sahara Refund Portal and click on "Depositor Login" Fill in the details like last 4 digits of your Aadhaar Card, and mobile number linked with Aadhaar, on the Depositor Login Page accurately. Click on "Get OTP" and enter the OTP received. Click "Verify OTP" to login.

7. What details does a Depositor need to provide with the Claim Request form/ Application?

The Depositor should have:

- a. Membership no.
- b. Deposit Account no.
- c. Aadhaar linked Mobile no. (Mandatory)
- d. Deposit certificates/ Passbook
- e. PAN card (if claim amount is Rs. 50,000/- and above) (Mandatory).

8. Is PAN number mandatory if the total claim amount is Rs. 50,000 and above?

Yes, the Depositor has to provide details of PAN card mandatorily, if claim amount is Rs. 50,000/- and above, across all Sahara Societies.

9. What if I do not have a PAN card?

Depositor must have PAN card, if claim amount is Rs. 50,000/- and above.

10. Are Aadhaar linked Mobile No. and Bank Account mandatory?

Yes, the Depositor should have Aadhaar linked mobile No. and Aadhaar seeded Bank account mandatorily without which, the claim request cannot be filed on the Portal.

11. How to link Aadhaar with Mobile number?

Kindly visit the nearest Aadhaar Seva Kendra for linking Aadhaar with Mobile number.

12. Can a Depositor file a claim request, if he/she does not have an Aadhaar seeded bank account?

No, without Aadhaar seeded bank account Depositor cannot file a Claim. The Aadhaar seeding shall facilitate secure fund transfer to the genuine Depositor's Bank account.

13. What is Aadhaar seeded Bank account?

Aadhaar seeded Bank account refers to a Bank Account that is linked or connected to the Aadhaar no. of the account holder.

14. How to check Aadhaar seeding with Bank account?

Kindly visit UIDAI website link <https://resident.uidai.gov.in/bank-mapper> to check the status of Aadhaar seeding with Bank account.

15. How to seed Aadhaar with Bank account.

The Depositor basis the facility available with their respective Bank can undertake Aadhaar seeding with Bank account through below options:

1. Registration through Internet Banking
2. Registration through the Bank's Mobile App
3. Registration through visiting Bank and submitting physical form.
4. Registration through the Bank's ATM
5. Registration through the SMS
6. Registration through phone Banking

16. Will Depositor's Aadhaar information be stored on the Portal?

No, the Depositor's Aadhaar information is not stored on the Portal. It is encrypted as per UIDAI norms.

17. What documents have to be attached to submit Claim?

The Depositor should attach following documents:

- a. Deposit certificate/ Passbook
- b. Claim Request Form
- c. PAN Card (if claim amount is Rs. 50,000/- and above)

18. Can Depositor upload documents in any file format?

The Depositor can upload the documents in PDF/JPEG/PNG/JPEG2.

19. Does Depositor need to provide details of all deposits in a single claim form?

Yes, the Depositor has to provide details of all the deposits across all Sahara societies where Depositor has outstanding dues receivable by adding all the claim details, one by one, in a single claim form.

20. What should a Depositor do, if he/she has multiple deposit accounts?

If the Depositor has multiple deposit accounts, Depositor needs to fill out a single Claim Application Form for all of them. However, Depositors must

scan and upload the original certificate of deposit (CD) or passbook individually for each account.

21. Will the documents submitted by the Depositor, be verified?

Yes, the submitted documents, including the Deposit Certificate/Passbook, will be verified by the respective Sahara Societies and the verification process will be carried out as per the guidelines prescribed by CRCS.

22. Can Depositor add more claims after submitting the Claim Form?

No, Depositor cannot add further claims once the Claim Form is submitted. Therefore, ensure that all the details are accurately entered and verified before submission.

23. What should Depositor do after verifying the claimed data?

After verifying the claimed data, download and print the Claim Form. Affix your recent photograph and duly sign across the photo as well as the Form. Finally scan, upload and submit the Claim Form.

24. How will Depositor know if the claim submission was successful?

Upon successful submission of the claim, an acknowledgement number will be visible on the Portal and a SMS will be sent to the registered mobile number of the Depositor for confirmation.

25. How long will it take for the Sahara Societies to verify the claim?

The Sahara Societies will verify the claim and process in 30 days after successful submission of the claim.

26. Who will process Depositor claim after verification by the Sahara Societies?

After verification by the Sahara Societies, the Authorized verifier and CRCS will process your claim in the next 15 days.

27. How will Depositor know if the claim request is approved or not?

Depositor will receive a notification via SMS/Email in this regard.

28. How will Depositor receive the refund /claimed amount?

The refund of claimed amount will be directly credited to Depositor's Aadhaar seeded bank account only after 45 days from the date of successful claim submission.

29. Whom should Depositor contact for assistance during the claim filing process?

For any queries during the filing process, kindly contact to the respective Sahara Societies as mentioned below:

Sr. No.	Name of Sahara Co-operative Societies	Contact No.
1	Humara India Credit Cooperative Society Limited	Toll Free
2	Sahara Credit Cooperative Society Limited	Numbers:
3	Saharayan Universal Multipurpose Society Limited	1800-103-6891
4	Stars Multipurpose Cooperative Society Limited	1800-103-6893

30. When can Depositor contact the Sahara Office regarding claim related queries?

The Depositor can contact respective Sahara Societies branch for queries regarding the claim only after 45 days of submitting the claim on the CRCS Sahara Refund Portal.

31. Will Depositor receive any notification when the refund is approved?

Yes, the Depositor will receive a communication when the claim request is approved.

32. Can the Depositor change Aadhaar seeded bank account details after submission?

No, the Depositor cannot change the Aadhaar seeded bank account details after submission.

33. Is there an option to apply for CRCS Sahara refund by submitting physical claim application?

No, it's an end to end online process.

34. What can be done to update information in the Portal once acknowledgement number has already been generated?

An acknowledgement number is generated after the final submission of the claim application. Accordingly, no updations/changes can be made after the generation of the acknowledgement number.

35. Which web browser is to be used for this website?

This website works best with the latest version of Google Chrome browser and Microsoft Edge.

36. Can Depositor exit even though he/she has partially filled up the claim application form?

Yes, Depositor can exit the Portal by clicking on the logout button. Depositor can come later and login to continue the claim application.

37. What should be the specifications of the documents being uploaded?

The documents uploaded should be on grayscale or color scale, vertically aligned. The size of the document should be restricted to 200KB for Deposit Certificate/Passbook; 2 MB for Completed pre-filled and executed Claim Application Form and 50 KB for PAN Card.

38. What to do, if Depositor is unable to download the Claim Request Form?

The Depositor should refresh the page and try to download the Claim Request Form again.

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