



PRESS INFORMATION BUREAU
(Research Unit)
Ministry of Information and Broadcasting
Government of India



Jan Samarth Portal

National Portal for Credit Linked Government Schemes

(Ministry of Finance)

June 09, 2022

“Today the world is looking at us not just as a big consumer market but looking at us with hope and confidence as a capable, game changing, creative, innovative ecosystem.”

- Prime Minister Narendra Modi

Introduction

Prime Minister Narendra Modi launched the **National Portal for Credit Linked Government schemes - Jan Samarth Portal** on June 06, 2022, while inaugurating iconic week celebrations of the Ministry of Finance and Ministry of Corporate Affairs.

Jan Samarth Portal, an initiative by Government of India, is a **unique digital portal linking thirteen Credit Linked Government schemes** on a single platform, for ease of access to all beneficiaries and related stakeholders. It connects various stakeholders of the financial ecosystem on a single platform to promote inclusive development and ease of doing business.



Salient Features of the Portal

- **“Jan Samarth”¹** provides a single-window facility for **13 Government Schemes application submissions and 125+ Member Lending Institutions** (including all Public Sector Banks) to choose from.

¹ <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1831520>

- The portal will facilitate credit under Government Schemes in the domains of **Agriculture, Livelihood, Education and Business**.
- 13 Government schemes are already on the Jan Samarth portal and more will be on boarded.
- The portal will check eligibility, give in-principle sanction and send the application to the selected Bank.
- It will also keep the beneficiaries updated at each stage of the journey, without necessitating multiple visits to bank branches.
- Real-time checks with Central Board of Direct Taxes (CBDT), Goods and Services Tax (GST), UDYAM, National E-Governance Services Ltd. (NeSL), Unique Identification Authority of India (UIDAI), CIBIL, etc. will ensure faster loan processing.

Objectives

- The core [objective](#) of Jan Samarth Portal is to **promote inclusive growth and development of various sectors** by guiding and providing them to the right type of Government benefits through simple and easy digital processes.
- The portal ensures end-to-end coverage of all the processes and activities of all the linked schemes.



75 Azadi Ka Amrit Mahotsav

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Beneficiaries can avail loans under 13 Central Government Subsidy Schemes, spread across 4 loan categories:

- EDUCATION LOAN:** For pursuing studies in/outside India
- AGRI INFRASTRUCTURE LOAN:** For development of agricultural infrastructure, clinics & business centers
- BUSINESS ACTIVITY LOAN:** For setting up new business or expanding existing business
- LIVELIHOOD LOAN:** For individuals and Self Help Groups

Eligibility

The Portal uses cutting-edge technologies and smart analytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility. The auto recommendation system offers most suitable schemes as per the beneficiary's requirements and credentials. Advanced technologies automate entire lending processes based on digital verifications making the entire process simple, speedy and hassle-free.

Education Loans are provided in the following cases:

- For pursuing studies in and outside India
 - Eligible courses ranging from graduation to PhD
 - Focus on students from economically weaker sections
- Three Schemes Available for Education Loan:
- Central Sector Interest Subsidy (CSIS)
 - [Padho Pardesh](#)
 - [Dr. Ambedkar Central Sector Scheme](#)



The infographic features the JanSamarth logo at the top left, with the text 'Three Schemes Available For Education Loan:' below it. On the right side, there are two diamond-shaped images: the top one shows two students looking at a laptop, and the bottom one shows a student writing in a notebook. At the bottom, three circular icons with graduation caps represent the schemes: Central Sector Interest Subsidy (CSIS), Padho Pardesh, and Dr. Ambedkar Central Sector Scheme. The top left corner includes the PIB logo and '75 Azadi Ka Amrit Mahotsav'.



The infographic features the JanSamarth logo at the top left, with the text 'Three Schemes Available For Agri Infrastructure Loan:' below it. On the right side, there are two diamond-shaped images: the top one shows a person in a white shirt operating a red tractor, and the bottom one shows a man in a yellow shirt holding a wooden staff. At the bottom, three circular icons with agricultural symbols represent the schemes: Agri Clinics And Agri Business Centers Scheme (ACABC), Agricultural Marketing Infrastructure (AMI), and Agriculture Infrastructure Fund (AIF). The top left corner includes the PIB logo and '75 Azadi Ka Amrit Mahotsav'.

Agriculture Infrastructure loans are provided in the following cases:

- Mobilizations of finance for post-harvest management and agricultural consulting
 - Loans for the development of agricultural infrastructure, clinics, and business centres.
- Three Schemes Available for Agri Infrastructure Loan:
- [Agri Clinics and Agri Business Centers Scheme](#) (ACABC)
 - [Agricultural Marketing Infrastructure](#) (AMI)
 - [Agriculture Infrastructure Fund](#) (AIF)

Business Activity Loans are provided in the following cases:

- Loans for setting and expanding up businesses
- Scheme wise benefits based on gender, social category, and type of business

➤ Six Schemes Available for Business Activity Loan:

- [Prime Minister's Employment Generation Programme \(PMEGP\)](#)
- Weaver Mudra Scheme (WMS)
- [Pradhan Mantri MUDRA Yojana \(PMMY\)](#)
- [Pradhan Mantri Street Vendor Aatmanirbhar Nidhi Scheme \(PM SVANidhi\)](#)
- [Self-Employment Scheme for Rehabilitation of Manual Scavengers \(SRMS\)](#)
- [Stand Up India Scheme](#)

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- Stand Up India Scheme

One scheme is available for Livelihood Loan:

- [Deendayal Antyodaya Yojana - National Rural Livelihoods Mission \(DAY-NRLM\)](#)

Ease of Application Process

Beneficiaries can digitally check eligibility in few simple steps, apply online under eligible schemes and receive digital approval. The steps are as follows:

- ✓ **Step 1:** The beneficiary can check his/her eligibility by answering a few questions and get matched with best suitable schemes.
- ✓ **Step 2:** The beneficiary can then apply online by providing basic details and documents.
- ✓ **Step 3:** In this step, the beneficiary can view offers from 125+ lenders and get digital approval from selected bank.
- ✓ **Step 4:** Finally, the beneficiary can check his/her real time application status.

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Beneficiaries can digitally check eligibility in few simple steps, apply online under eligible schemes and receive digital approval.

- APPLY ONLINE**
Provide basic details & documents
- TRACK YOUR APPLICATION**
Check real time status of your application
- CHECK ELIGIBILITY**
Answer few questions and get matched with best suitable schemes
- GET DIGITAL APPROVAL**
View offers from 125+ Lenders, get digital approval from selected bank.

References

- <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1831484>
- <https://pib.gov.in/PressReleseDetailm.aspx?PRID=1831520>
- <https://pib.gov.in/PressReleasePage.aspx?PRID=1831458>
- <https://www.jansamarth.in/home>

Video link

- <https://youtu.be/xBd3HwrqTu8>
- https://twitter.com/narendramodi/status/1533683659210862592?s=20&t=t_cD8TXCkgBCGd7Le31ntQ

Twitter links:

- https://twitter.com/mygovindia/status/1533667413895458816?t=2_jPMAaHIyDDuEwT0KUMTA&s=08
- https://twitter.com/PIB_India/status/1533822668293963776
- https://twitter.com/hashtag/JanSamarthPortal?src=hashtag_click
- https://twitter.com/narendramodi/status/1533662310728073216?s=20&t=t_cD8TXCkgBCGd7Le31ntQ

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