



4 years of Jan Samarth Portal

Expanding Access and Bringing Credit Schemes Closer to Citizens

June 05, 2026

Launched on 6 June 2022, the Jan Samarth Portal marks 4 years of digital financial inclusion and seamless credit delivery. Regarded as a single-window platform, it simplifies access to institutional credit through technology-driven and user-friendly processes. The portal covers sectors including agriculture, business, housing, renewable energy, and livelihoods. It supports diverse beneficiary groups across the country. Available in multiple languages, Jan Samarth has emerged as an integrated digital ecosystem. The platform promotes accessibility, transparency, and efficient credit facilitation for entrepreneurs, farmers, and livelihood seekers.

The Journey of Jan Samarth Portal

Across India, enterprise ambitions often begin with a simple need: the right support at the right time. From aspiring entrepreneurs and women-led enterprises to young professionals entering the agri-business sector, many require accessible and timely financial support to realise their ambitions. While opportunities existed through government schemes, navigating multiple portals and procedures often remained challenging.

 **JanSamarth[®] PORTAL**
National Portal for Credit-Linked Government Schemes



One stop digital portal linking Government Schemes

16

SCHEMES

8

LOAN
CATEGORIES

269

LENDERS ON
PLATFORM

Source: Jan Samarth Portal

Recognising this need, the Government **launched the Jan Samarth Portal as a unique digital platform for credit-linked schemes.** It is a first of its kind platform which **directly connects lenders with beneficiaries.** Since its launch on 6 June 2022, the portal has strengthened ease of access to financial assistance through a simplified and technology-driven framework. It was conceptualised with the twin objectives of **expanding the reach of government-sponsored schemes and streamlining the credit delivery process.**

As Jan Samarth completes 4 years of its journey, the portal continues to strengthen financial inclusion through seamless credit delivery.

End-to-End Digital Lending

Jan Samarth streamlines the credit application journey through an integrated and user-friendly digital process. It is available in 8 different languages for ease of access to rural and underprivileged population in the country. The portal provides a unified digital gateway for 16 Credit-linked Central Government Schemes application submissions. From agriculture and renewable energy to entrepreneurship and housing, the Portal enables **inclusive credit access across diverse sectors and communities.**

One Platform, Multiple Languages
English, Hindi, Gujarati, Telugu, Tamil, Marathi, Bengali and Kannada

S.no	Loan Categories	Schemes
1	Credit Guarantee Coverage	i. Emergency Credit Line Guarantee Scheme 5.0 (ECLGS)
2	e-NWR (Electronic Negotiable Warehouse Receipts) Financing	ii. e-Kisan Upaj Nidhi (EKUN)
3	Home Loan	iii. Home Loan for Economically Weaker Section (EWS), Lower Income Group (LIG) and Middle-Income Group (MIG): Urban Areas (HL-U)
4	Agri Loan -Kisan Credit Card	iv. Kisan Credit Card
		v. Kisan Credit Card - Fisheries (KCCFIM)
5	Renewable Energy	vi. Roof Top Solar Installation Financing (SOLAR)
6	Agri Infrastructure Loan	vii. Agri Clinics and Agri Business Centers Scheme (ACABC)
		viii. Agriculture Infrastructure Fund (AIF)
7	Business Activity Loan	ix. Prime Minister's Employment Generation Programme (PMEGP)
		x. Weaver Mudra Scheme (WMS)
		xi. Pradhan Mantri Mudra Yojna (PMMY)
		xii. Pradhan Mantri Street Vendor Aatmanirbhar Nidhi Scheme (PM SVANidhi)

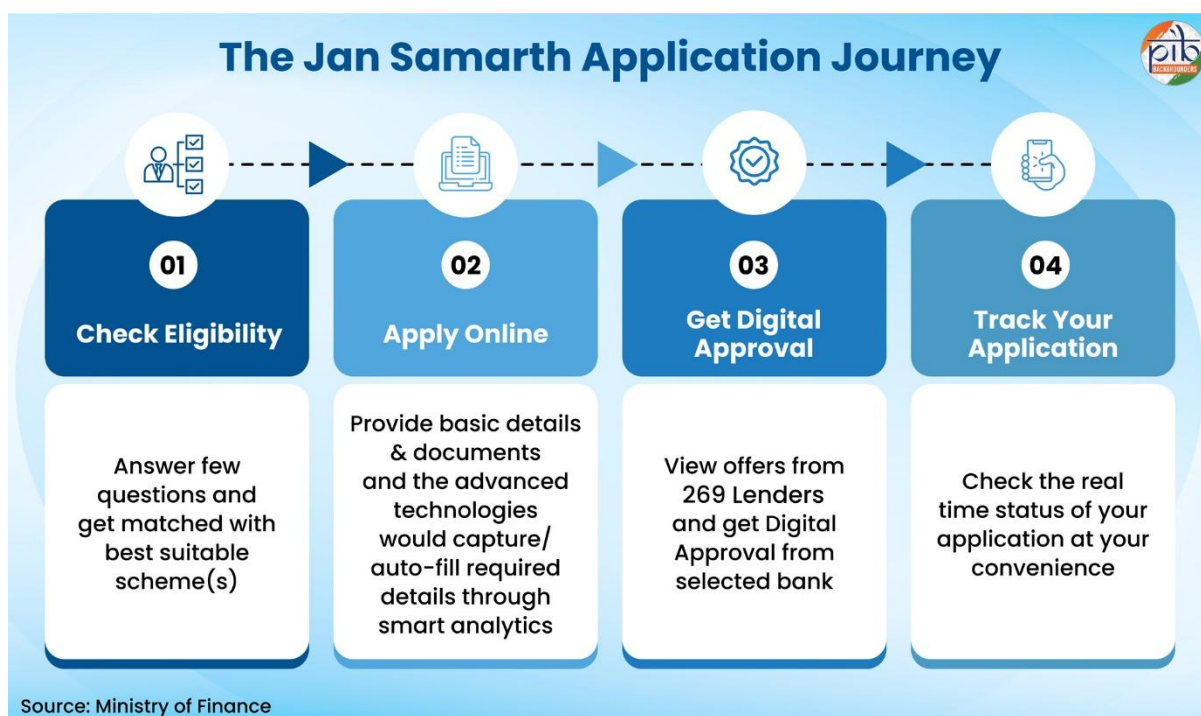
		xiii. National Action for Mechanized Sanitation Ecosystem (NAMASTE)
		xiv. Loan for Startups (START)
		xv. Credit Card for Micro Enterprises (CCME)
8	Livelihood Loan	xvi. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)

The portal has also onboarded 269 Member Lending Institutions to choose from, which include:

- 12 Public Sector Banks
- 20 Private Sector Banks
- 19 Non-Banking Financial Company (NBFCs)
- 28 Regional Rural Banks
- 7 Small Finance Banks
- 180 District Central Cooperative Banks (DCCBs)
- 2 Scheduled State Co-operative Banks
- 1 All-India Financial Institution

Simplified Digital Application Process

Available on a 24x7 basis, the portal offers applicants a **convenient and time-efficient** digital application experience.



- **With answering few questions**, the portal matches the applicant with best suited scheme.

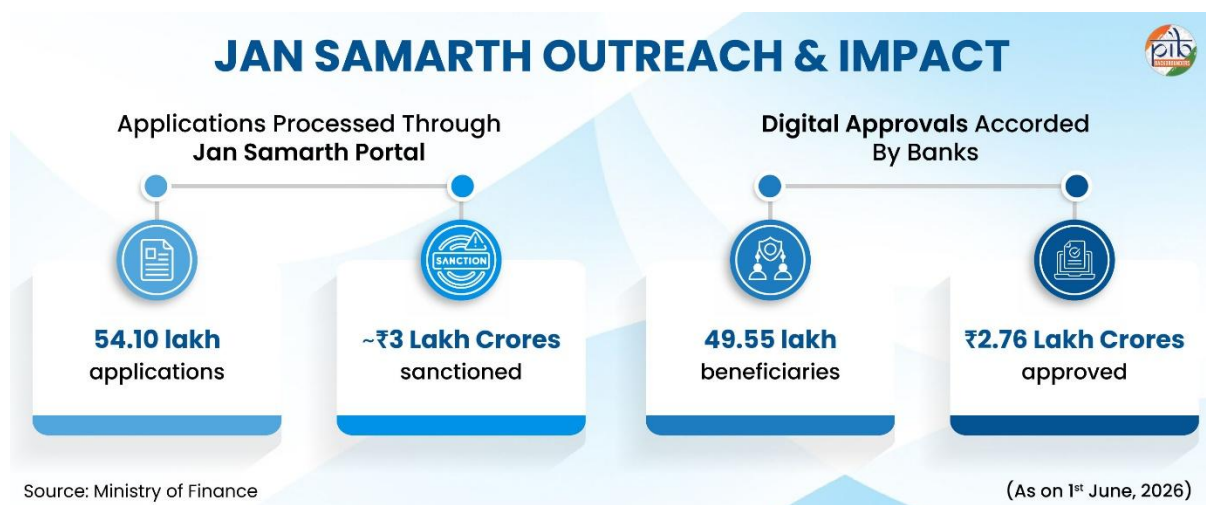
- The portal **checks eligibility and with advanced technologies** also auto-fills required details.
- It **gives in-principle sanction** and sends the application with documents to the selected Bank branch via **inbuilt automated Business rule engine**.
- It also keeps the **beneficiaries updated at each stage of the journey**, without necessitating multiple physical visits to bank branches.
- Real-time checks across various government databases ensure faster loan processing. Key integration includes **Local Government Directory (LGD), UDYAM, Unique Identification Authority of India (UIDAI), AgriStack, Startup Portal of DPIIT, LOKoS**, etc. For tax related records **Central Board of Direct Taxes (CBDT), Goods and Services Tax (GST)** are also linked. Various regulatory and non-governmental sources are also incorporated in the portal. This includes **National Securities Depository Limited (NSDL), National E-Governance Services Ltd. (NeSL), CIBIL, National Credit Guarantee Trustee Company (NCGTC)** and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) etc.

Portal also **facilitates assisted mode for submission of loan** applications by Bank' business correspondents / assisted partners. It can be accessed through **website (www.jansamarth.in) and mobile application (available in both android and iOS)**. A separate mobile application is available for accessing real-time reports.

Jan Samarth: Scale and Impact

The impact of the Jan Samarth Portal can be seen both in its large-scale credit facilitation and in the entrepreneurial journeys it has enabled across the country.

Since its launch, the Portal has emerged as a key digital platform for expanding access to institutional credit across the country. As on 01 June 2026, around **54.10 lakh applications amounting to ₹ 3,00,951 crore have been processed through the portal**. Further, **banks have accorded digital approvals to 49.55 lakh beneficiaries involving an amount of ₹ 2,76,493.78 crore**. This reflects the growing reliance on efficient digital credit mechanisms.



Transforming Lives and Livelihoods

[Nikhil, the owner of Vinayak Packaging in Udaipur, Rajasthan, aspired to scale up his business.](#)

However, he also **required timely financial support to do so**. Through the **Pradhan Mantri Mudra Yojana (PMMY) on the Jan Samarth Portal**, he was able to access a **hassle-free and simplified digital loan application process**. Supported by Punjab & Sind Bank, Nikhil secured the assistance needed to expand his operations successfully, strengthening his business journey.

Similarly, [living in Mahim Kelve, a coastal village in Maharashtra's Palghar district, Soniya aspired to become a self-reliant entrepreneur through a fisheries business.](#)

She availed financial assistance through the Jan Samarth Portal under the Pradhan Mantri Mudra Yojana (PMMY) from Bank of Baroda. **This helped her in starting her fish supply venture, transforming her aspiration into a sustainable livelihood.** Today, her business supports her family's income and highlights digital credit role in empowering rural women entrepreneurs.

In another example, [hailing from Talera in Rajasthan's Bundi district, Nitesh Baigari dreamed of becoming an agri-entrepreneur and creating opportunities within his community.](#)

Through the Jan Samarth Portal, he applied for financial assistance under the Agri Clinics and Agri Business Centers Scheme (ACABC). With support from State Bank of India, the loan sanction process was **smooth and well-integrated**, enabling him to establish a dairy unit successfully. His journey highlights how easy access to institutional credit is **empowering rural entrepreneurs to build sustainable livelihoods.**

Together, these stories demonstrate how Jan Samarth is expanding financial inclusion and enabling entrepreneurship across sectors and regions.

Building an Inclusive Credit Ecosystem

Designed as a single-window digital platform, the Jan Samarth Portal is addressing diverse credit requirements. The platform is also expanding opportunities across sectors through efficient and technology-driven ecosystem. Jan Samarth supports entrepreneurs, farmers, small businesses, and livelihood seekers across sectors. By reducing procedural complexities and improving accessibility, it is strengthening ease of access to institutional credit for citizens nationwide. The initiative also ensures end-to-end integration of all activities and processes related to linked government schemes. This reflects the Government's commitment towards digital financial inclusion, efficient credit delivery, and inclusive economic empowerment.

References

Ministry of Finance

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Jan Samarth Portal - YouTube

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