

Department of Financial Services (DFS) launches Start-up Common Application Journey on Jan Samarth Portal

**The portal provides a digital platform for startups to
access credit across all PSBs**

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The Department of Financial Services (DFS), Ministry of Finance, has launched the Startup Common Application Journey on the Jan Samarth Portal during the Public Sector Banks Review Meeting in New Delhi today. The application form was launched by Shri M. Nagaraju, Secretary, DFS, in the presence of senior officials of DFS, Chairman, Indian Banks' Association (IBA), MDs and CEOs of Public Sector Banks, MD & CEO of PSB Alliance and senior officials of IBA. The Startup Common Application journey was developed by the IBA in collaboration with PSB Alliance.



The portal provides a single digital platform for startups to access credit across all PSBs. It enables start-ups to apply for loans, compare offers and track their applications seamlessly through a unified digital journey.

Backed by a Model Loan Scheme, the initiative provides loans up to ₹20 crores under the Credit Guarantee Scheme for Startups (CGSS by NCGTC) which is under the aegis of the Department for Promotion of Industry and Internal Trade. The platform integrates data sources such as PAN, GST,

Udyam, ITRs, and Credit Bureaus, ensuring faster processing and greater transparency. Special interest concessions are also extended to women entrepreneurs which further promotes inclusivity.

This launch marks a major step towards building a collaborative, technology-driven ecosystem for India's growing startup sector, reinforcing the government's commitment to empowering entrepreneurs in alignment with the vision of *Viksit Bharat 2047*.

The Start-up loan Application form can be accessed at the following link: <https://www.jansamarth.in/business-loan-startup-scheme>

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