



Over 41 lakh applications amounting to ₹1,06,306 Crores processed through Jan Samarth portal, Digital approval accorded by Banks to 35.07 lakh beneficiaries amounting to ₹ 84,365.55 Crores

National Portal for Credit Linked Government Schemes

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JanSamarth portal was launched by the Prime Minister on 6th June 2022, conceptualized with the twin objectives of increasing the reach of the Government sponsored schemes and streamlining the credit delivery process for all the stakeholders, through a multitude of credit linked Government schemes.

As on date, 15 credit-linked Central Government Schemes catering to diverse sectors like agriculture, renewable energy, business activity, livelihood, housing etc. are available on a single common platform. The portal facilitates ease of access to all beneficiaries, financial institutions, Central/State Government Agencies, and Nodal Agencies. It connects various stakeholders of the financial ecosystem on a single platform and promotes inclusive development and ease of doing business.

Onboarding Status of Banks:

As on 20th March 2026, about 254 lenders (12 Public Sector Banks, 20 Private Sector Banks, 28 Regional Rural Banks, 173 DCCBs, 15 NBFCs and 6 SFBs) have already been onboarded for different schemes.

Overall progress as on 20th March'2026:

Since its launch, about 41.14 lakh applications amounting to ₹ 1,06,306 Crores have been processed through Jan Samarth portal and Digital approval is accorded by Banks to 35.07 lakh beneficiaries amounting to ₹ 84,365.55 Crores.

Salient Features of the Portal :

JanSamarth portal is a digital marketplace with front-end user interface for beneficiaries, integrated with wide range of centralized data sources. Use of the “JanSamarth” Portal by applicants eases the loan application and disbursement process as the applicant can upload his application and the rule engine for approval of the applications is inbuilt. This will save time and effort as applicant can apply for a loan on the portal which is available on 24/7 basis.

- i. “JanSamarth” provides a single-window facility for 15 Credit-linked Central Government Schemes application submissions (with loan journey of 12 schemes on the portal and redirection journey for the remaining 3 schemes) and 254 Member Lending Institutions (including all Public Sector Banks) to choose from.

- ii. The portal will check eligibility, give in-principle sanction and send the application to the selected Bank branch.
- iii. It will also keep the beneficiaries updated at each stage of the journey, without necessitating multiple physical visits to bank branches.
- iv. 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, AgriStack, Kisan Rin Portal, Startup Portal of DPIIT, LOKoS, e-Pehchan etc. will ensure faster loan processing.
- v. Several more State and Central Government schemes are in the process of being onboarded onto the JanSamarth Portal.

Objectives :

- i. The core objective of JanSamarth 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.
- ii. The portal ensures end-to-end coverage of all the processes and activities of all the linked schemes.

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.

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 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 onboarded lenders and get digital approval from selected bank.

Step 4 : Finally, the beneficiary can track the status of his/her application on real-time basis.

Accessibility of Portal :

Portal is available in 8 different languages catering to the credit needs of diverse range of beneficiaries. Portal also facilitates assisted mode for submission of loan applications by Bank' business correspondents / assisted partners. Portal can be accessed through website (www.jansamarth.in) and mobile application (available in both android and iOS) and a separate mobile application is available for accessing real-time reports.

Grievance Redressal :

Jan Samarth portal has a dedicated grievance redressal channels for both beneficiaries and Banks. Complaints in the portal are recorded, tracked, and resolved within specified time frames, with responsibilities assigned to ensure quality and process improvements.

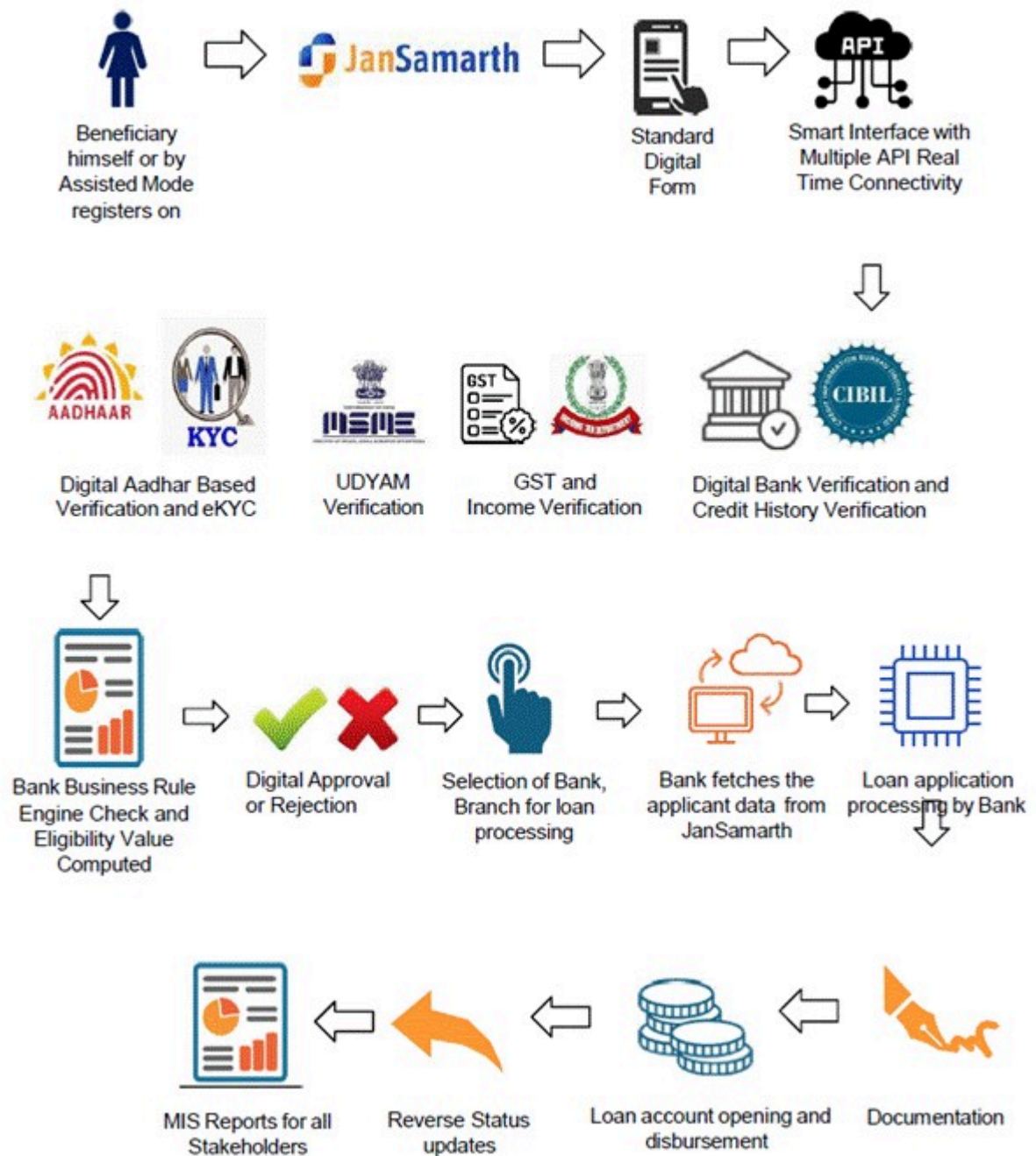
List of schemes available on the portal

Sl. No	Ministry	Scheme
1	Ministry of Agriculture and Farmers' Welfare, Govt. of India	Agri Clinics and Agri Business Centres Scheme (ACABC)
2	Ministry of Agriculture & Farmers Welfare, Govt. of India	Agriculture Infrastructure Fund (AIF)
3	Ministry of Finance, Govt. of India	Credit Guarantee Scheme for Exporters(CGSE)
4	Ministry of Rural Development (MoRD), Govt. of India	Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission. i. SHGs ii. Individual member of SHG (IELP)
5	Department of Food and Public Distribution, Warehousing Development and Regulatory Authority (WDRA), Department of Financial Services and NABARD	e-Kisan Upaj Nidhi (eKUN)
6	Ministry of Housing and Urban Affairs, Govt. of India	Home loan scheme for EWS, LIG and MIG : Urban Areas
7	Ministry of Agriculture & Farmers Welfare, Govt. of India	Kisan Credit Card
8	Department of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairying, Govt. of India	Kisan Credit Card - Fisheries
9	Ministry of Finance, Govt. of India and Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry	Loan for Startups

10	National Safai Karamcharis Finance & Development Corporation, Ministry of Social Justice & Empowerment, Govt. of India	National Action for Mechanized Sanitation Ecosystem (NAMASTE)
11	Ministry of Finance, Govt. of India	Pradhan Mantri Mudra Yojana (PMMY)
12	Ministry of Housing and Urban Affairs, Govt. of India	Pradhan Mantri Street Vendor Aatmanirbhar Nidhi Scheme (PM SVANidhi)
13	Ministry of Micro, Small & Medium Enterprises, Govt. of India	Prime Minister's Employment Generation Programme (PMEGP)
14	Ministry of New and Renewable Energy, Govt. of India	Roof Top Solar Installation Financing(SOLAR)
15	Ministry of Textiles, Govt. of India	Weaver Mudra Scheme (WMS)

Loan application process flow in JanSamarth Portal

Loan application process flow in JanSamarth Portal



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