Jan Samarth Portal

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Jan Samarth Portal Latest News

Jan Samarth completes 4 years of its journey and it continues to strengthen financial inclusion through seamless credit delivery.

About Jan Samarth Portal

- It is a unique digital platform for **credit-linked government schemes launched in 2022.**
- **Objectives:** It was conceptualised with the twin objectives of **expanding the reach of government-sponsored schemes** and **streamlining the credit delivery process.**
- It **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.

Features of Jan Samarth Portal

- It is available in **8 different languages** for ease of access to rural and underprivileged populations in the country.
- It is a digital **marketplace with front-end user interface for beneficiaries**, integrated with a wide range of centralized data sources.
- It 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.
- Applicants can apply for a loan on the portal which is **available on a 24/7 basis.**
- It provides a single-window facility for **15 Credit-linked Central Government Schemes application** submissions and **254 Member Lending Institutions** (including all Public Sector Banks) to choose from.
- The portal will check eligibility, give in-principle sanction and send the application to the selected Bank branch.
- It will also keep the beneficiaries updated at each stage of the journey, without necessitating multiple physical visits to bank branches.
- It has a dedicated grievance redressal channel for both beneficiaries and Banks.

Source: PIB
