

Jan Samarth Portal

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Why in News?

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

- **Jan Samarth Portal** - It is a unique digital portal linking credit-linked government schemes on a single platform for ease of access to all beneficiaries and related stakeholders.
- It is also known as the National Portal for Credit-Linked Government Schemes.
- **Objective** - To promote inclusive growth and development of various sectors by
 - Expanding the reach of government-sponsored schemes
 - streamlining the credit delivery process for all the stakeholders.

Key Features

- **Unified Digital Gateway** - The portal provides a unified digital gateway for 16 Credit-linked Central Government Scheme application submissions.
- **Coverage** - It covers diverse sectors like agriculture, renewable energy, housing, entrepreneurship, livelihood and business activity.
- It connects various stakeholders of the financial ecosystem on a single platform and promotes inclusive development and ease of doing business.
- **Ease of Access** - It is available in 8 different languages for ease of access to the rural and underprivileged population in the country.
- The portal facilitates ease of access to all beneficiaries, financial institutions, Central/State Government Agencies, and Nodal Agencies.
- It ensures end-to-end coverage of all the processes and activities of all the linked schemes.
- **Technology & Innovation**
 - It uses cutting-edge technologies & smart analytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility.
 - Auto recommendation system offers the 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.
- **Overall Performance** - As on 01 June 2026,
 - Applications processed - Approximately 54.10 lakh.
 - Value of applications - Rs. 3,00,951 crore.

- Digital approvals accorded - 49.55 lakh beneficiaries.
- Approved amount - Rs. 2,76,493.78 crore.

References

1. [PIB | 4 years of Jan Samarth Portal](#)
2. [Jan Samarth | Jan Samarth Portal](#)
3. [PIB | National Portal for Credit Linked Government Schemes](#)

