Jan Samarth Portal

Prelims: *Current events of national and international importance | Governance*

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

SHANKAR IAS PARLIAMENT
Information is Empowering