GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

UNSTARRED QUESTION NO. 207

ANSWERED ON TUESDAY, 19th JULY, 2022/ **28 Ashadha, 1943 (Saka)**

Jan Samarth Portal

207 # Shri Brjlal:

Will the Minister of FINANCE be pleased to state:

(a) whether Government has launched a portal called 'Jan Samarth', if so, the salient features thereof;
(b) the manner in which youth, students, entrepreneurs farmers, etc. will be benefited through this portal; and
(c) the details of eligibility for applying on this portal?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a): Yes, Sir. Government has launched “Jan Samarth” Portal on 06.06.2022. The salient features of the “Jan Samarth” Portal are as under:

i. It connects all stakeholders like beneficiaries, financial institutions, Central/State Government Agencies, & Nodal Agencies on a common platform.
ii. Applicant can initially access 13 schemes through a single platform.
iii. Intuitive guidance to applicants for checking subsidy eligibility.
iv. Auto recommendation of the best suitable scheme for beneficiary.
v. Digital approval of loan application based on digital verifications.
vi. Beneficiary can track real time status of their loan application.

(b): Use of “Jan Samarth” Portal by applicants will ease 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 & effort as applicant can apply for a loan on the portal which is available on 24/7 basis.
The portal presently hosts loans under 13 credit linked Government Schemes catering to youth, students, entrepreneurs and farmers viz. Education Loans, Agriculture Loans, Business Activity Loans, and Livelihood Loans.

(c): Any applicant/beneficiary can register, check eligibility under various Government Schemes and apply for digital loan approval through Jan Samarth Portal.

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