

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

**UNSTARRED QUESTION NO. 397**

ANSWERED ON TUESDAY, 6<sup>th</sup> FEBRUARY, 2024/ **Magha 17, 1945 (Saka)**

**Usability of Jan Samarth Portal**

**397 Dr. Santanu Sen:**

Will the Minister of FINANCE be pleased to state:

- (a)** the number of beneficiaries who have availed loans under various schemes linked to the Jan Samarth Portal since its launch in January 2022, the details thereof, scheme-wise, sector-wise, State-wise, gender-wise, social category-wise and amount-wise;
- (b)** whether any defaults or delays have been reported or observed in the repayment of loans by these beneficiaries; and;
- (c)** if so, the details thereof and the recovery measures taken?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

**(DR. BHAGWAT KARAD)**

**(a) to (c):** JanSamarth Portal was launched to provide a common platform for availing loan under credit-linked Government schemes.

Total 1,83,903 beneficiaries have availed loans under the above-mentioned schemes linked to the JanSamarth portal since its launch till December, 2023.

The scheme-wise, sector-wise, state-wise, gender-wise, and amount-wise beneficiaries details are at **Annex-I**.

As such Jan Samarth is a portal for sourcing loan applications online and banks exercise due diligence in disbursal and monitoring of loans sourced through 'Jan Samarth portal'.

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**Scheme Wise**

<b>S.No</b>	<b>Scheme</b>	<b>Number of Beneficiaries</b>	<b>Amount (In ₹ Crore)</b>
1	Agri clinics And Agribusiness Centers Scheme	736	63.80
2	Agricultural Marketing Infrastructure	145	117.06
3	Agriculture Infrastructure Fund	72	31.94
4	Pradhan Mantri Mudra Yojna	1,31,315	4,248.42
5	Self-Employment Scheme for Rehabilitation of Manual Scavengers	45	0.64
6	Stand Up India Scheme	2,890	633.30
7	Weaver Mudra Scheme	579	4.29
8	Central Sector Interest Subsidy	40,984	1,737.15
9	Dr. Ambedkar Central Sector Scheme	4,194	963.46
10	Padho Pardesh	738	167.83
11	Pradhan Mantri Awas Yojana	1,815	369.33
12	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission	390	8.84
	<b>Grand Total</b>	<b>1,83,903</b>	<b>8,346.06</b>

**Sector Wise**

<b>S.No</b>	<b>Sector</b>	<b>Number of Beneficiaries</b>	<b>Amount (In ₹ Crore)</b>
1	Agriculture	953	212.8
2	Business Activity	1,34,829	4,886.65
3	Education	45,916	2,868.44
4	Housing	1,815	369.33
5	Livelihood	390	8.84
	<b>Total</b>	<b>1,83,903</b>	<b>8,346.06</b>

**Gender wise**

<b>Particular</b>	<b>Number of Beneficiaries</b>	<b>Amount (In ₹ Crore)</b>
Male	1,25,260	5,518.99
Female	58,643	2,827.06
<b>Grand Total</b>	<b>1,83,903</b>	<b>8,346.06</b>

**Amount wise number of beneficiaries**

<b>Scheme</b>	<b>₹0 to ₹50,000</b>	<b>₹50,001 to ₹1,00,000</b>	<b>₹1,00,001 to ₹5,00,000</b>	<b>Above ₹5,00,000</b>	<b>Grand Total</b>
Agriclinics And Agribusiness Centers Scheme	10	18	230	478	736
Agricultural Marketing Infrastructure	3	6	43	93	145
Agriculture Infrastructure Fund	2	2	13	55	72
Central Sector Interest Subsidy	248	954	30,591	9,191	40,984
Deendayal Antyodaya Yojana - National Rural Livelihoods Mission	13	218	103	56	390
Dr. Ambedkar Central Sector Scheme	2	4	64	4,124	4,194
Padho Pardesh	1	-	11	726	738
Pradhan Mantri Awas Yojana	3	8	9	1,795	1,815
Pradhan Mantri Mudra Yojna	25,437	19,546	61,147	25,185	1,31,315
Self-Employment Scheme for Rehabilitation of Manual Scavengers	12	7	26	-	45
Stand Up India Scheme	12	5	39	2,834	2,890
Weaver Mudra Scheme	367	166	46	-	579
<b>Grand Total</b>	<b>26,110</b>	<b>20,934</b>	<b>92,322</b>	<b>44,537</b>	<b>1,83,903</b>

**State/UT wise number of beneficiaries**

<b>Sr. No.</b>	<b>Particular</b>	<b>Number of Beneficiaries</b>	<b>Amount (In ₹ Crore)</b>
1	Andaman and Nicobar Islands	67	4.76
2	Andhra Pradesh	7,821	392.39
3	Arunachal Pradesh	141	6.94
4	Assam	4,579	152.21
5	Bihar	10,780	521.06
6	Chandigarh	752	29.83
7	Chhattisgarh	1,800	79.77
8	Dadra and Nagar Haveli	56	2.81
9	Daman and Diu	11	0.60
10	Delhi	1,563	82.83
11	Goa	295	14.28
12	Gujarat	6,935	349.70
13	Haryana	2,543	114.35
14	Himachal Pradesh	1,226	53.74
15	Jammu and Kashmir	231	9.37
16	Jharkhand	6,219	242.47
17	Karnataka	17,023	531.34
18	Kerala	23,635	1817.10
19	Ladakh	9	0.60
20	Madhya Pradesh	5,324	244.41
21	Maharashtra	17,255	949.76
22	Manipur	709	20.69
23	Meghalaya	521	20.38
24	Mizoram	479	27.60
25	Nagaland	669	35.60
26	Odisha	11,489	386.75
27	Puducherry	406	10.42
28	Punjab	5,024	163.61
29	Rajasthan	3,777	150.14
30	Sikkim	99	4.96
31	Tamil Nadu	20,416	596.54
32	Telangana	3,201	165.66
33	Tripura	1,169	35.22
34	Uttar Pradesh	18,581	726.37
35	Uttarakhand	1,066	38.59
36	West Bengal	8,132	363.18
<b>Grand Total</b>		<b>1,83,903</b>	<b>8,346.06</b>

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