Jan Samarth Portal

Recently, at the 'Iconic Week Celebrations' celebrated as part of the 'Azadi ka Amrit Mahotsav', Jan Samarth Portal for credit-linked government programmes was launched. Jan Samarth Portal is a common portal for the delivery of various schemes run by different ministries and departments. The launch of the portal is a fundamental aspect of Good Governance, which is a topic under the GS Paper 2 of the IAS Exam.

In this article, we will discuss the important aspects related to the Jan Samarth Portal, which are relevant from the exam's point of view. Such topics are frequently asked in the UPSC Prelims, so aspirants must go through the UPSC Syllabus to understand the relevance of the topic for the exam.

What is Jan Samarth Portal?

Jan Samarth Portal is a first-of-its-kind platform that will directly connect the beneficiaries to the lenders. The portal is an initiative of the Ministry of Finance, which serves as a **one-stop gateway** that links over a dozen government credit schemes. Before applying for a loan, beneficiaries can digitally check eligibility, apply online and receive digital approval, using the portal.

Special Feature of Jan Samarth Portal

- The portal is unique in the sense it is the first of its kind. It connects beneficiaries directly to the lenders for loan application and processing under Credit-Linked Government Schemes.

- There are a total of **thirteen schemes under four loan categories** which are linked to this portal.

- The four loan categories are- **education, agricultural infrastructure, business activity and livelihood**.

- The portal will have open architecture enabling state governments and other institutions to also onboard their schemes on this platform in the future.

- The launch of the portal indicates that India is moving ahead with the approach of **Citizen-Centric Governance**, which is the fundamental aspect of Good Governance, leaving behind the government-centric approach.

Idea Behind Jan Samarth Portal

- The goal of developing this portal is to encourage inclusive growth and development of several sectors.

- This will be achieved by guiding them toward the appropriate government schemes and benefits through simple and easy digital processes.

- It is important to highlight that this portal ensures end-to-end coverage of all the linked schemes.

- The portal will benefit students, farmers, business owners, Micro, Small, and Medium Enterprise entrepreneurs, as well as the start-up ecosystem.

Other Similar Portal- PSBLoansin59min

- The government in 2018 had launched a portal **"PSBLoansin59min"** for various kinds of credit products, including MSME, home, auto and personal loans.

- The portal facilitates **in-principle approval of loans for MSMEs and other borrowers in 59 minutes** by various state-owned banks compared to the earlier turnaround time of 20-25 days.

- It is one of its kind platform in the MSME segment which **integrates advanced fintech to ensure seamless loan approval and management**. The loans are undertaken without human intervention till the sanction and or disbursement stage.

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