

Priority Credit Wing, Head Office Bengaluru

“NATIONAL PORTAL” - A SINGLE PLATFORM FOR ALL CREDIT LINKED GOVERNMENT SCHEMES

Jan Samarth National Portal, a unique portal has been conceptualized by the Department of Financial Services (DFS), Ministry of Finance, Government of India with the twin objectives:

- i) Increasing the reach of Public in accessing Credit Linked Govt Schemes by connecting stakeholders like beneficiaries, financial institutions, Central/State Government Agencies, & Nodal Agencies on a common platform.
- ii) Streamlining the delivery process by creating a unique platform having integrated architecture vis a vis agencies like UIDAI, CBDT, Credit Bureau etc. on the one hand and financial institutions on the other.

The brief overview of the National Portal is described below:

A. Segments included on National Portal:

Phase I:

- **Education:** CSIS, Padho Pardesh, Dr. Ambedkar CSISOBCEBC
- **Housing:** PMAY
- **Agriculture:** ACABC, AMI, AIF
- **Livelihood:** NRLM, NULM
- **Business:** PM SvaNidhi, Stand-up India, Mudra, PMEGP, Mudra Weaver, SRMS

Phase II:

- State Government Schemes

B. Unique features on the National Portal:

- Intuitive guidance to customer for checking eligibility.
- Auto recommendation of the best suitable scheme for customer.
- Digital approval of loan application based on digital verifications.
- Consolidated view of customer application & digital verifications for banks on National Portal interface.
- Integrations with bank's systems for further processing of applications

C. Integrations for digital verifications on the National Portal:

- UIDAI - Aadhaar validation and fetching of customer details
- NSDL - PAN verification
- CBDT - Income verification
- Credit Bureau - Credit history verification
- Udyam Portal - Udyam verification
- NeSL - End to end process for disbursement
- Subsidy Claim - Multiple Nodal Agencies
- Subsidy Processing - Through PFMS & NPCI

D. Subsidy processing in National Portal:

Phase I:

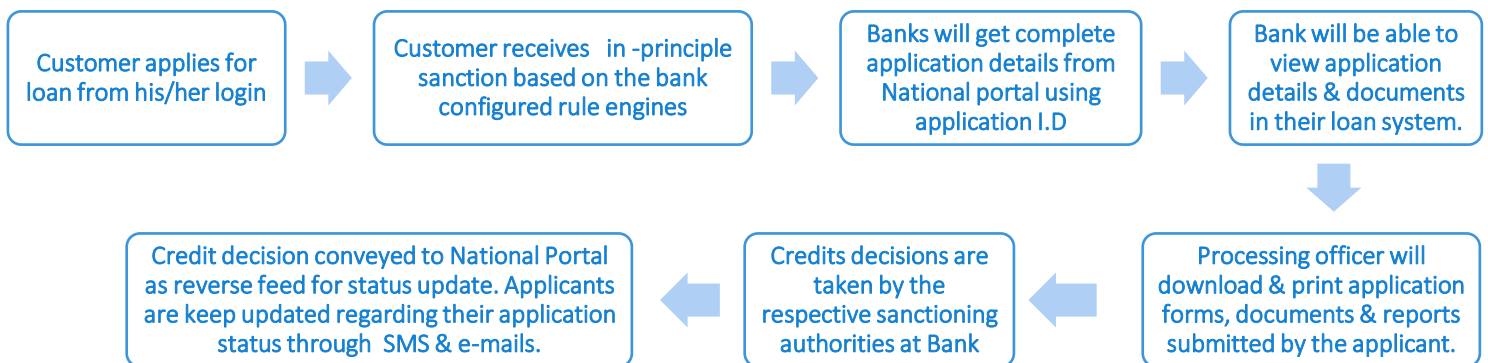
- i) Banks will be able to initiate subsidy claim on the National Portal which will be integrated with existing portals of Nodal Agencies for further process.
- ii) Customer will be able to track status for release of subsidy.

Phase II:

- i) National Portal will have integrations with PFMS, NPCI, etc. facilitating credit of subsidy to customer account directly through an automated process.

E. URL for National Portal is: www.jansamarth.in/apply/canarabank

F. The process flow for applications generated on National Portal is explained as under:



Check your eligibility here www.jansamarth.in/apply/canarabank