“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:
1) 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.
2) Customer will be able to track status for release of subsidy.

Phase II:
1) 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