#### F. No. 1(4)/2019-EM Government of India Ministry of Agriculture & Farmers Welfare Department of Agriculture & Farmers Welfare **Extension** Division

Room No.479-B, Krishi Bhawan, New Delhi, Dated 3<sup>rd</sup> June 2022

To.

Dr. P. Chandra Shekara Director General, MANAGE, Rajendra Nagar, Hyderabad, Telangana-500030

Shri Vivek K Sinha Chief General Manager (DOR) NABARD Head Office, 3rd Floor, A-Wing, C-24, G- Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051, Maharashtra.

#### Subject: Launch of National Portal for Credit Linked Government Schemes, 'Jan Samarth' by DFS- on boarding of AC&ABC programme-reg

Sir,

Department of Financial Services, Ministry of Finance, Government of India has developed a National Portal for Credit Linked Government Schemes, Jan Samarth with the URL, http://www.jansamarth.in, to provide an interface between the beneficiaries of Government schemes and the bankers, which is going to be launched on 06.06.2022 by the Hon'ble Prime Minister. Establishment of Agri-Clinics and Agri-Business Centres programme of the Ministry is on boarded on this portal by which availing credit by the agripreneurs can be eased out and real time status of loan applications can be assessed by the applicants. A DO letter, No. 28/01/2020-BO II dated 30<sup>th</sup> May 2022 from Secretary (DFS) and detailed process flow of the portal are enclosed with this.

2. I am directed to request to kindly do the needful to sensitize the Nodal Training Institutions, bankers and the training candidates about the portal and it's utility. It is also requested to provide necessary capacity building to those dealing with AC&ABC programme in your institution, in case if required, with the help of DFS.

Encl: as above.

Yours faithfully

(Anil Jain Deputy Secretary to the Government of India Tel: 011-23389357 Email: anil.j@nic.in

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संजय मल्होत्रा, भा.प्र.से. सचिव

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भारत सरकार वित्तीय सेवाएँ विभाग वित्त मंत्रालय जीवन दीप भवन, तीसरी मंजिल १०, पार्लियामेन्ट स्ट्रीट, नई दिल्ली—१९०००१ GOVERNMENT OF INDIA DEPARTMENT OF FINANCIAL SERVICES MINISTRY OF FINANCE 3rd FLOOR, JEEVAN DEEP BUILDING SANSAD MARG, NEW DELHI-110 001

E-mail : secy-fs@nic.in

30<sup>th</sup> May, 2022

D.O. No. 28/01/2020-BO II

Dear

This is regarding the 'National Portal for Credit Linked Government Schemes' - 'Jan Samarth' (<u>www.jansamarth.in</u>). The portal will be launched by **Hon'ble Prime Minister on 6<sup>th</sup> June, 2022**.

2. The portal will provide an interface between beneficiaries of Credit linked Government schemes and Banks. An applicant will have the facility of applying for credit under various Government schemes through the portal. The portal also provides MIS to the implementing departments.

3. In the initial phase 13 schemes of Government, including (i) Agriclinics and Agribusiness Centres (ACABC) scheme; (ii) Agriculture Infrastructure Fund (AIF) scheme; and (iii) Agriculture Marketing Infrastructure (AMI) scheme of your Department have been on boarded on 'Jan Samarth'. Going forward, we plan to facilitate loans under all Credit linked Government schemes through this portal. At present, 18 Banks, including all Public Sector Banks and 6 Private Sector Banks have already integrated their software systems with the portal. More are in the process. We plan to onboard all lending institutions on to the portal.

4. As we draw close to the launch of the portal, may I request that officials of your department stay in close contact with the implementing team at the Department of Financial Services. This was discussed in a meeting held in this regard on 27th May,2022 when the necessary contact details were shared.

5. It is further requested that, applicants may be suitably sensitized about the portal. Capacity building measures may also be taken up. Suggested activities include: -

- For disseminating information to applicants, features (including process videos) and URL of Jan Samarth Portal may be provided on Ministry website. Necessary mention of portal may be included in the scheme guidelines so that applicant is fully aware of this channel of accessing credit;
- Training programs for concerned officials may be arranged. Department of Financial Services will facilitate such programmes;
- Videos / creatives of Jan Samarth may be hosted on social media platforms of the Ministry;
- In a time-bound manner, you may strive to make 'Jan Samarth' the single source for receiving all loan applications under your Government scheme(s).

We will be happy to receive your suggestions in this regard.

Yours sincerely,

(Sanjay Malhotra)

Shri Manoj Ahuja Secretary Ministry of Agriculture and Farmers' Welfare Krishi Bhavan, Dr. Rajendra Prasad Road New Delhi -110 001

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# **JanSamarth**

## NATIONAL PORTAL – JANSAMARTH (Phase I)

The National Portal for Credit Linked Government Schemes, under the name of Jansamarth Portal (www.jansamarth.in), connects all stakeholders like beneficiaries, financial institutions, Central/State Government Agencies, & Nodal Agencies on a common platform. It has Integration with Unique Identification Authority of India (UIDAI), National Securities Depository Limited (NSDL), Central Board of Direct Taxes (CBDT), Credit Bureau, Udyam Portal and National E-Governance Services Limited (NeSL) for digital verification. All the mandatory checks are carried out online thus reducing the risk of any fraudulent activity to a large extent.

#### Key Objectives:

1. Single Portal for all Government Schemes: Creation and design

2. Ease of access (Fully Digital & Integrated): For beneficiaries and convenience to all stake-holders

3. End-to-end Coverage: Of all process and activities

#### Key Integrations:

- 1. Unique Identification Authority of India (UIDAI) Aadhaar validation and fetching of customer details.
- 2. National Securities Depository Limited (NSDL) PAN verification
- 3. Central Board of Direct Taxes (CBDT) Income verification through ITR
- 4. Credit Bureau Credit history verification
- 5. Udyam Portal Verification of Udyam Registration Certificate
- 6. National E-Governance Services Limited (NeSL)

15 Central Govt. Schemes (Phase 1) :



### Journey (Customer & Branch) :

#### I. <u>Customer Journey:</u>

- Customer has to open National Portal website on the browser for submission of the loan application (URL - <u>https://www.jansamarth.in/</u>)
- The Portal will display information of all the schemes which are divided into 4 categories: Education, Livelihood, Business & Agriculture.
- Beneficiary will select respective loan scheme in the portal and based on his/her requirements, he/she will be prompted to answer simple 5-6 questions.
- Based on the responses from the beneficiary, Portal will show the suitable schemes for which customer qualifies along with tentative subsidy eligibility.
- Customer to register / login using the mobile number and OTP.
- Customer will select the scheme and start filling the details.
- Based on data entered and details fetched through various integrations, loan eligibility will be calculated. Customer will be shown loan offers from various MLIs

(Member Lending Institutes) based on rule engine configured for each scheme through National Portal admin user interface.

- Customer will have to select bank and branch of his/her choice for availing loan and finally, paperless in-principle approval will be generated based on digital verifications.
- Customer has to complete the journey on National Portal website and submit the loan application successfully.
- A reference number is generated on National Portal at the time of in principle approval. The banks which have completed the integration of loan processing system with National Portal, the details of the application will be passed on to the respective branch loan processing system for further processing of the loan.
- Customer can track loan application status (sanctioned / rejection etc.) on the portal.

#### II. Branch Journey

### a. Processing of national portal applications for the integrated banks:

- Applications submitted on National Portal, automatically flows in to banks loan processing systems.
- Customer has to open National Portal website on the browser for submission of the loan application (URL - <u>https://www.jansamarth.in/home</u>)
- Branch staff can view the applications submitted by customers in Banks loan processing systems.
- Bank staff has to process these applications as per their Bank's existing guidelines / procedures.
- Application status will be shared with the National Portal from banks loan processing systems using reverse feed.

#### Processing of National portal applications for the integrated banks



#### b. Processing of national portal applications for non - integrated banks:

- Branch gets email notification whenever customer submits the application for specific branch.
- Branch staff has to view the applications submitted by customers by logging on to National Portal using bank credentials.
- Processing / Sanctioning officer to manually submit application details in banks loan processing system for credit decisioning
- Bank staff has to process these applications as per their Bank's existing guidelines / procedures.
- Processing officer to update status of loan application on National Portal using banks login. (<u>https://www.jansamarth.in/home</u> >> Login >> Other users Login >> Banker login)

#### Processing of National portal applications for non - integrated banks



#### III. Subsidy Processing:

 Phase I does not cover subsidy process and it will continue for <u>all the schemes</u> as per existing process.

#### IV. <u>MIS –</u>

- MLIs can view / download the application details by logging on to National Portal as "bank user".
- After successful login, bankers can click on the respective scheme tile to check the application details.
- On click of the scheme tile, new dashboard will be opening which will contain the summary of all the proposals for respective scheme.
- Bankers can click on "Report Summary >> Approved / Hold / Referred / Rejected" button to further drill down in the information.
- The applications submitted by customers can be in 2 stages on dashboard:
  - (a) Referred applications: Applications which have not received in-principle approval from the portal but submitted to the bank.

(b) In-Principle: Applications which have received in-principle approval from the portal.

### V. MLI USER MANAGEMENT

 User management consists of creating different categories of users, along with their roles and responsibilities. HO/admin user shall have rights to add all the respective users for their bank. Online PSB Loans (OPL), for the first time shall help in creating the user and the credentials and the same would be handed over, post which Member Lending Institute (MLI) shall be responsible for their own Login id creations and obligations there further.

1. The banker first has to login using their credentials onto the portal.

2. On the left-hand side menu MLI will find "Bank User" tab. Clicking on that MLI will find three options:

- All Users
- All Offices
- Tier Mapping

3. The banker can choose any option based on their requirement and create / update the offices / users.