**"NATIONAL PORTAL" – A SINGLE PLATFORM FOR ALL CREDIT LINKED GOVENRMENT 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 in National Portal (for Beneficiaries):**
    **Phase I:**
    ➢ **Education:** CSIS, Padho Pardesh, Dr. Ambedkar CSISOBCEBC
    ➢ **Housing:** PMAY
    ➢ **Agriculture:** ACABC, AMI, AIF
    ➢ **Livelihood:** NRLM, NULM
    ➢ **Business:** PM SVANidhi, Stand-up India, PMMY, PMEGP, Weaver Mudra, SRMS

    **Phase II:**
    ➢ **State Government Schemes**

B.  **Unique features on the National Portal:**

    ➢ Intuitive guidance to the customer for checking eligibility.
    ➢ Auto recommendations 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**              - Aadhar 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 exisiting 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. The process flow for applications generated on National Portal is explained as under:**

```
┌──────────────────┐     ┌──────────────────┐     ┌──────────────────┐
│ Customer applies │     │ Customer receives│     │ Banks will get   │
│ for loan from    │ ──► │ in-principle     │ ──► │ complete         │
│ his/her login    │     │ sanction based   │     │ application      │
│                  │     │ on the bank      │     │ details from     │
│                  │     │ configured rule  │     │ National portal  │
│                  │     │ engines          │     │ using            │
│                  │     │                  │     │ application I.D  │
└──────────────────┘     └──────────────────┘     └──────────────────┘
                                                            │
                                                            ▼
┌──────────────────┐     ┌──────────────────┐     ┌──────────────────┐
│ Credit decisions │     │ Processing       │     │ Banks will be    │
│ are taken by the │ ◄── │ Officer will     │ ◄── │ able to view     │
│ respective       │     │ down & print     │     │ application      │
│ sanctioning      │     │ application      │     │ details &        │
│ authorities at   │     │ forms, documents │     │ documents in     │
│ Bank             │     │ & reports        │     │ their respective │
│                  │     │ submitted by the │     │ logins           │
│                  │     │ applicant        │     │                  │
└──────────────────┘     └──────────────────┘     └──────────────────┘
        │
        ▼
┌──────────────────┐
│ Credit decision  │
│ conveyed to      │
│ National Portal  │
│ as reverse feed  │
│ for status       │
│ update.          │
│ Applicants are   │
│ kept updated     │
│ regarding their  │
│ application      │
│ status through   │
│ SMS & e-mails    │
└──────────────────┘
```