

National Portal for Credit-Linked Government Schemes

One-stop digital portal linking Government Schemes. Check your eligibility, apply online and get digital approval.

12
Schemes

6
Loan Categories

200+
Lenders on Platform



Announcements

• Avail loans under 12 central government schemes, spread across



You are looking for

Select loan category and check your eligibility for multiple schemes at once

Emergency Credit Line Guarantee Scheme (ECLGS) 5.0

1 Scheme(s) Available

- ECLGS 5.0 is open to MSMEs, Non-MSMEs, and scheduled passenger airline enterprises that had live credit facilities with eligible lending institutions as on 31 March 2025.
- The borrower's account must be classified as Standard, excluding SMA-2, on the cut-off date. Borrowers who have already availed credit under the (CGSE) are not eligible under ECLGS 5.0 to the extent of the amount already covered under CGSE.

Apply Now

Agri Loan - Kisan Credit Card

2 Scheme(s) Available

- KCC Crop Loan and KCC Fisheries
- Aims to provide farmers with timely and adequate credit to meet their credit needs.
- To meet the short term credit requirements
- Post harvest expenses.

Check Eligibility

Renewable Energy

1 Scheme(s) Available

- Install your own Solar power system.
- Reduce your high electricity tariffs by installing Roof Top Solar Systems in your house.
- Registration at National Portal for PM - Surya Ghar (surya@ghar.gov.in) is mandatory to avail the loan facility.

Apply Now

Agri Infrastructure Loan

2 Scheme(s) Available

- Mobilizations of finance for post harvest management and agricultural consulting
- Loans for development of agricultural infrastructure, clinics and business centers.

Check Eligibility

Business Activity Loan

5 Scheme(s) Available

- Loans for setting up new business or expanding an existing business
- Scheme wise benefits based on gender, social category and type of business

Check Eligibility

Livelihood Loan

1 Scheme(s) Available

- Loan for Individuals and Self Help Groups (SHGs)
- Promotes livelihood opportunities for the rural poor

Check Eligibility

Start Up Loan

1 Scheme(s) Available

- Launched in 2015, the Start Up Loan Scheme offers affordable loans to promote skill-based education
- The Start Up Loan Scheme aims to provide affordable financial assistance

Check Eligibility

e-Kisan Upaj Nidhi

1 Scheme(s) Available

- Use your electronic- Negotiable Warehouse Receipts (e-NWR) to apply for secured credit from banks.
- e-NWRs can be issued only by WDRA registered warehouses.

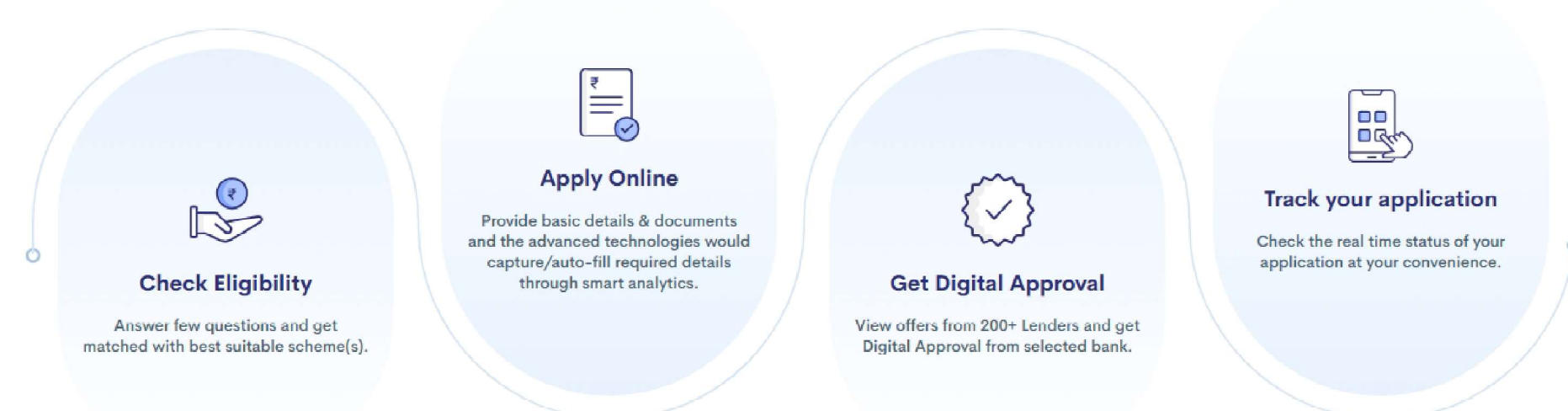
Apply Now

Want to know more about the schemes?

Total 12 Central Government Subsidy Schemes are available on JanSamarth Portal

View all schemes

The Process



About the initiative

JanSamarth Portal, an initiative by Government of India, is a unique digital portal linking fourteen Credit Linked Government schemes on a single platform, for ease of access to all the beneficiaries and related stakeholders.

The core objective of JanSamarth Portal is to promote inclusive growth and development of various sectors by guiding and providing them to the right type of Government benefits through simple and easy digital processes. The portal ensures end-to-end coverage of all the processes and activities of all the linked schemes.

The Portal uses cutting-edge technologies and smart analytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility and auto recommendation system offers best suitable schemes as per Beneficiary's requirements and credentials. Advanced technologies automate entire lending processes based on digital verifications making the entire process simple, speedy and hassle-free.

Connects various stakeholders of the financial ecosystem on a single platform to promote inclusive development and ease of doing business.

Applicants (Beneficiaries)

Lenders and Financial Institutions

Central / State Government Ministries

Nodal Agencies

Facilitators

Digital Integrations

JanSamarth Portal, a one of its kind, is having multiple integrations within the platform with UIDAI, CBOT, NSDL, LGD, NeSL etc. These integrations provide a backbone of digital access to authenticate data, reducing hassles of Member Lending Institutes (MLIs) as well as beneficiaries. The automated rule engine of JanSamarth Portal enables beneficiaries to choose from multiple options offered by various MLIs onboarded on the Portal.



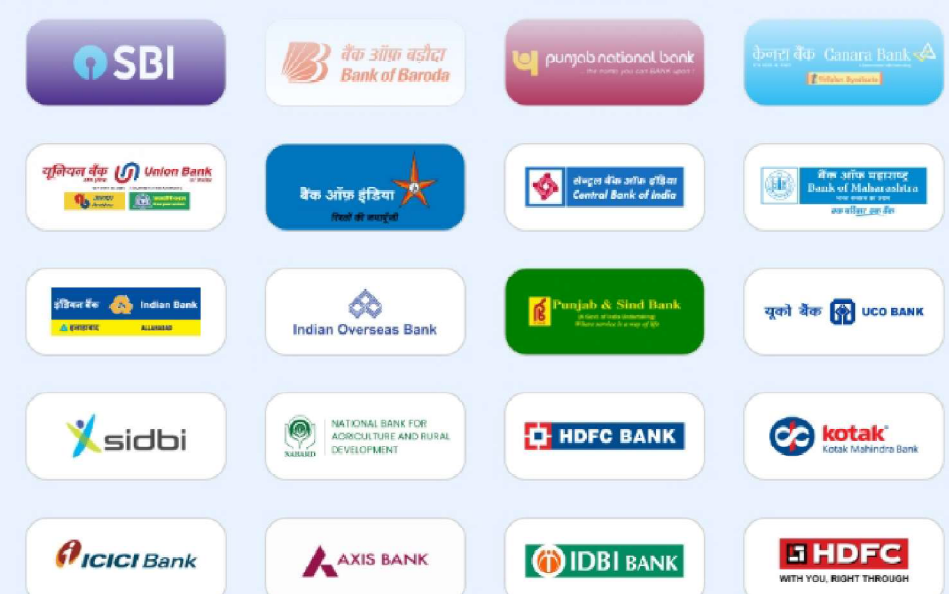
Partner Banks and Key Stakeholders

Various Ministries, Nodal Agencies and Lenders came together on a single Platform to ensure fast, smooth and secure subsidy availing process for beneficiaries.

8+
Ministries

10+
Nodal Agencies

200+
Lenders on Platform



Frequently Asked Questions

What is JanSamarth Portal?

How can I apply for the Scheme?

What are the documents requirement?

Can anyone apply for the loan?

How can I see my application?

For more and scheme specific FAQs, [Click here](#)



Links
Schemes
Our Partners
FAQs
Grievances
RBI OMBUDSMAN

Contact Us

For Borrower

CustomerSupport@jansamarth.gov.in

+91 79690-76111

For Bank & Others

Select Type



MSME

Proceed →



Non-MSME

Proceed →



Airlines

Proceed →

Need Help?



- 1
- 2
- 3
- 4
- 5
- 6

Please keep below Documents Ready

For Applicant



PAN

Applicant details will be verified through PAN



Aadhar

only for proprietor



Udyam

Mandatory for MSME entities



Need Help?

Proceed →

Consent

Play as a audio

English



Aadhaar (UIDAI)

Udyam

PAN

Other Consents

Consent for Sharing and Receiving data with/form UIDAI/ASA

The Portal ("Portal") is committed to protecting any personal information that we may receive while you access our portal. We believe it is important for you to know how we treat information about you that we may receive when you engage with us. This Consent form is devised to help you feel more confident about the privacy and security of your personal details. 'you' shall mean you, the User of the Portal, authorized personnel on your behalf and 'Yourself' interpreted accordingly. 'We' / 'Us' means the National Portal and 'Our' interpreted accordingly. 'Users' means the Users of the portal collectively and/or individually as the context allows. Your Privacy is of utmost importance to us and protection of your personal information is a key commitment for us.

By signing this consent form, you hereby grant your express, voluntary, unconditional, and explicit consent to Online PSB Loans Limited / Portal / any other stakeholder of the Portal to fetch / read / identify, use, process and store your AADHAR data.

a. AADHAAR Data

Your Aadhaar details which may include, but not limited to, Name, Gender, Date of Birth, Photo, Address, in line with the Applicable Statutes and the Regulations laid down by the Statutory Authorities. Your AADHAAR details are provided voluntarily by you and/or any other facilitator appointed by you on your behalf (additionally validated by you via an OTP) to authenticate your identify Unique Identification Authority of India ("UIDAI")/ Authentication Service Agency("ASA") for Aadhar based authentication and eKYC purposes for the end purpose of verification, determining your eligibility and subsequent availment of benefits under the Concerned credit-linked Subsidies of the Government of India/State Government through this Portal.

Disagree

Next

Consent

English



✔ Aadhaar (UIDAI)

✔ Udyam

✔ PAN

Other Consents

The Portal ("Portal") is committed to protecting any personal information that we may receive while you access our portal. We believe it is important for you to know how we treat information about you that we may receive when you engage with us. This Consent form is devised to help you feel more confident about the privacy and security of your personal details. 'you' shall mean you, the User of the Portal, authorized personnel on your behalf and 'Yourself' interpreted accordingly. 'We' / 'Us' means the National Portal and 'Our' interpreted accordingly. 'Users' means the Users of the portal collectively and/or individually as the context allows. Your Privacy is of utmost importance to us and protection of your personal information is a key commitment for us.

By signing this consent form, you hereby grant your voluntary, unconditional, and explicitly consent to Online PSB Loans Limited / Portal for accessing and sharing necessary data provided by you to the Portal with/from Ministry of Panchayati Raj for identification of geographical area as may be mentioned in LGD database and for identifying / availing services from the lenders/facilitators having proximity to your geographical location.

You understand that the security, confidentiality, use and retention of your personal information provided for the end purpose of verification, subsequent availment of benefits under the Concerned credit linked Subsidies of the Government of India through this Portal shall at all time be maintained as required under the various applicable law(s) and in accordance with the privacy policy & terms and conditions of the Portal

Consent for Communication

You hereby grant your express, voluntary, unconditional, and explicit consent to Online PSB Loans Limited / Portal for accessing and sharing necessary data provided by you to the Portal, with the third-party service provider and / or service receiver to send your the required communication through email and/or SMS and/or any other medium of communication, including but not limited to OTP, Status of Application etc. in line with privacy and terms and condition of the platform

Disagree

Agree & Proceed

Identity Verification -



PAN

Complete Details ▾



Udyam Registration Verification

Complete Details ▾

Proceed →

Identity Verification



PAN

Complete Details ^

PAN *

Date Of Birth / Date Of Incorporation *

📅

Name on Card *

In case of Proprietorship or Individual, please enter the Date of Birth. In case of others, please enter the Date of Incorporation. The details are required in order of verification of PAN

Submit



Don't have PAN ?

Request and get your PAN number instantly

Register now



Udyam Registration Verification

Complete Details v

Proceed →



Application : ECLGS-35131-1001-UAT

My Applications / Personal Details

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- 2
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- 8
- 9

Identity Verification

 PAN

✔ Verified

▼



 Udyam Registration Verification

Complete Details ^

Udyam Registration Verification *

Mobile No. *

Make sure you enter registered mobile number with Udyam

Submit

?

Not registered with Udyam ?
Request and get your Udyam number instantly

Register now

Select document through which you want to verify your identity

☒ Aadhaar Card

 Aadhaar Card

Complete Details ^

How would you like to submit your Aadhaar Details

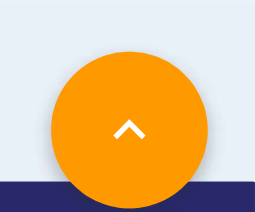
☒ Aadhaar number ⓘ ☐ Aadhaar Virtual ID ⓘ

Aadhaar number *

A six digit OTP will be sent to your Aadhaar registered mobile number for verification. if you don't receive OTP kindly re-enter your Aadhaar number.

☐ I provide my consent to share my details with the issuer for the purpose of fetching my details.

Proceed →



Identity Verification -



PAN

✓ Verified



Udyam Registration Verification

✓ Verified



Aadhaar Card

✓ Verified



How would you like to submit your Aadhaar Details



Aadhaar number ⓘ



Aadhaar Virtual ID ⓘ

Aadhaar number *

• • • •

• • • •

8 0 4 6

Details as per Aadhaar



Name

M

28-09-1992

Communicational Details



Nasir Baugh Khwaja Nasiruddin Chishty Road
Ahmedabad Gujarat

Proceed →



Identity Verification



PAN

✓ Verified



Udyam Registration Verification

✓ Verified



Aadhaar Card

✓ Verified



Proceed →



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Entity & Business Details

Business Details

Name of Entity *

Sujata PVT.LTD

Date of Incorporation *

02/01/2026



Constitution *

Proprietorship

Industry Type

Chemical & Chemical Products



Industry Sector *

Petro Chemical

Premise No. Name *

Flat no: 1234, Aswamegh complex

Street name *

Off CG Road Navrangpura

Landmark *

Off CG Road Navrangpura

country *

India



State *

Gujarat



City *

Ahmedabad



pin code *

400002

Village *

Ambawadi



Sub-District *

Ahmedabad



District *

Ahmedabad



Authorized Person Details

Relationship Type *

Shareholder



Salutation *

Mr.



Gender *

Male



First Name *

Parth

Last Name *

Gajera

Mobile Number *

802-909-6237

Alternate Mobile Number *

802-909-6237

Email address *

jagdish@gmail.com

Date of Birth *

31-03-1991



Proceed →





Banking Arrangements

Banking Arrangements

☒ Sole Banking ☐ Multiple Banking Arrangements ☐ Consortium

Whether the availed credit facilities are categorized as ‘standard’ (excluding SMA-2) as on 31.03.2026 ☒ Yes ☐ No

Proceed →





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Existing Limit and Bank Details

Please submit credit facilities availed from all banks to ensure exact loan eligibility amount calculation.

Banking Details

Select Bank *

SBI

Sanction Fund based Working Capital Limit

₹ 5,00,00,000

Sanction Non-Fund Working Capital Limit

₹ 1,00,00,000

Total Sanctioned Amount *

₹ 6,00,00,000

Peak fund-based W.C. O/S in Q4 FY 25-26
(i.e. b/w 01.01.2026 & 31.03.2026 both days
comprehensive) *

₹ 3,00,00,000

Summery of Banking Details

Total Sanction Fund Working Capital Limit

₹ 5,00,00,000

Total Sanction Non-Fund W/C Limit

₹ 1,00,00,000

Total Sanctioned Amount *

₹ 6,00,00,000

Total Peak fund W.C. O/S in Q4 FY 25-26 *

₹ 3,00,00,000

Total Existing CGSE-sanctioned amount

₹ 5,00,00,000

Total Existing CGSE-sanctioned amount

₹ 5,00,00,000

Requested Loan Amount *

₹ 5,00,00,000

Eligible Amount *

₹ 60,00,000

Proceed →





Banking Arrangements

Banking Arrangements

☒ Sole Banking ☐ Multiple Banking Arrangements ☐ Consortium

Whether the availed credit facilities are categorized as ‘standard’ (excluding SMA-2) as on 31.03.2026 ☐ Yes ☒ No

Proceed →





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Banking Arrangements

Banking Arrangements

☒ Sole Banking ☐ Multiple Banking Arrangements ☐ Consortium

Whether the availed credit facilities are categorized as 'standard' (excluding SMA-2) as on 31.03.2026 ☐ Yes ☒ No

Proceed →

! Not eligible to apply for the scheme. ✕





Banking Arrangements

Banking Arrangements

☐ Sole Banking ☒ Multiple Banking Arrangements ☐ Consortium

Whether the availed credit facilities are categorized as ‘standard’ (excluding SMA-2) as on 31.03.2026 ☒ Yes ☐ No

Whether limits to be availed from any one lender? ☒ Yes ☐ No

Proceed →





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Existing Limit and Bank Details

Please submit credit facilities availed from all banks to ensure exact loan eligibility amount calculation.

Banking Details

Select Bank *

SBI

Sanction Fund based Working Capital Limit

₹ 5,00,00,000

Sanction Non-Fund Working Capital Limit

₹ 1,00,00,000

Total Sanctioned Amount *

₹ 6,00,00,000

Peak fund-based W.C. O/S in Q4 FY 25-26
(i.e. b/w 01.01.2026 & 31.03.2026 both days
comprehensive) *

₹ 3,00,00,000

Summery of Banking Details

Total Sanction Fund Working Capital Limit

₹ 5,00,00,000

Total Sanction Non-Fund W/C Limit

₹ 1,00,00,000

Total Sanctioned Amount *

₹ 6,00,00,000

Total Peak fund W.C. O/S in Q4 FY 25-26 *

₹ 3,00,00,000

Total Existing CGSE-sanctioned amount

₹ 5,00,00,000

Total Existing CGSE-sanctioned amount

₹ 5,00,00,000

Requested Loan Amount *

₹ 5,00,00,000

Eligible Amount *

₹ 60,00,000

Proceed →





Banking Arrangements

Banking Arrangements

☐ Sole Banking ☒ Multiple Banking Arrangements ☐ Consortium

Whether the availed credit facilities are categorized as ‘standard’ (excluding SMA-2) as on 31.03.2026 ☒ Yes ☐ No

Whether limits to be availed from any one lender? ☐ Yes ☒ No

Proceed →





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Existing Limit and Bank Details

Please submit credit facilities availed from all banks to ensure exact loan eligibility amount calculation.

Banking Details

Select Bank *

SBI

Sanction Fund based Working Capital Limit

₹ 5,00,00,000

Sanction Non-Fund Working Capital Limit

₹ 1,00,00,000

Total Sanctioned Amount *

₹ 6,00,00,000

Peak fund-based W.C. O/S in Q4 FY 25-26
(i.e. b/w 01.01.2026 & 31.03.2026 both days
comprehensive) *

₹ 3,00,00,000

Banking Details

Select Bank *

HDFC

Sanction Fund based Working Capital Limit

₹ 6,00,00,000

Sanction Non-Fund Working Capital Limit

₹ 2,00,00,000

Total Sanctioned Amount *

₹ 8,00,00,000

Peak fund-based W.C. O/S in Q4 FY 25-26
(i.e. b/w 01.01.2026 & 31.03.2026 both days
comprehensive) *

₹ 5,00,00,000

+ Add Bank

Summery of Banking Details

Lead Bank Name

SBI

Total Sanction Fund Working Capital Limit

₹ 11,00,00,000

Total Sanction Non-Fund W/C Limit

₹ 3,00,00,000

Total Sanctioned Amount *

₹ 14,00,00,000

Total Peak fund W.C. O/S in Q4 FY 25-26 *

₹ 8,00,00,000

Total Existing CGSE-sanctioned amount

₹ 5,00,00,000

Requested Loan Amount *

₹ 5,00,00,000

Eligible Amount

₹ 1,60,00,000

Proceed →





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Existing Limit and Bank Details

Declaration-cum-Undertaking



- a) I/We hereby solemnly declare as under
- b) The fund sanctioned to me/us will be utilized for the approved activities under credit Guarantee Scheme for Exporters (CGSE) and not for any speculative purposes like investment in Stock Market, acquisition/development of land, etc or for any activity not permitted by law of the land.
- c) I/ we declare that I/we meet the eligibility criteria issued vide Credit Guarantee Scheme for Exporters (CGSE).
- d) I/ we declare that the credit facilities sanctioned availed are not classified under SMA-2 / NPA as on 30th September'2025.
- e) I/we declare that the financial assistance provided by Bank under this scheme shall not be utilised by me/us as

i. Margin money for any other Term Loan availed/to be availed by me/us.

ii. Investment in subsidiaries / associates / etc.

iii. Loans to Directors / Group concerns / Subsidiaries / associates etc.
- f) I/We have not been declared as defaulter/wilful defaulter by any Bank/FS and no Legal action has been taken/initiated against me/us by any Bank/Fis
- g) I/We further agree that my/ our loan shall be governed by the rules of Bank which may be in force from time to time.

☒ I have read and agree to the Declaration.

Proceed



✓ Completed

ABC

Main Applicant

28 April, 2026, 12:11 PM

[View](#)

Submit Application →

Need Help?

Branch Details

Please Select Your Branch

Gujarat



SBI



Ahmedabad



Search Branch



C G Road Ahmedabad

Next to hotel, Ahmedabad 36215

SBIN0002628

IFSC Code

Submit



Need Help?



- 1
- 2
- 3
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- 5
- 6

Application : ECLGS-35131-1001-UAT

My Applications / Application Review



Status	Submitted
Name	ABC
Lender	State Bank Of India
Existing Limit	₹ 2,00,00,000
Additional Loan	₹ 50,00,000

Note: The details of your application have been shared with the lender you selected for further processing. The bank will now review your application, and you will be notified on the portal as soon as the bank updates the status. You can also check your application status from the dashboard for updates.

Do you want to apply to other banks for the same scheme for the remaining eligible amount ☐ Yes ☐ No

My Applications

My Application (1)



Apply For New Scheme

ABC (ANS-ECLGS-35131-1001)

Emergency Credit Line Guarantee Scheme (ECLGS) 5.0

Last Updated On : 02 Sep 2025, 02:11 PM

Submitted

Your application has been submitted to bank.

₹ 50,00,000

View Details →

Need Help?