

“John Samrath” - is a Single Unified Portal of the Union Government that gives details of loans/schemes and Application process for all types of Loans.



Note:

At Present, State Bank of India alone emphasize applications through this portal for Educational Loans.

“Jan Samrath” is a Single Unified Portal that gives Details -Application Process - for Education Loan in SBI.

1. How to register on the JanSamarth portal?

To register on the portal, individuals can enter their mobile number and email ID, followed by completing the OTP authentication process. Below are the steps to register on the portal.

Step 1 - Visit the [JanSamarth official website](#)

Step 2 - Click on the 'Register' tab

Step 3 - Fill in the registration form

Step 4 - Request and enter the OTP

After successful OTP verification, your registration on the Jan Samarth portal is complete.



2. How to apply for a loan on the JanSamarth portal?

The process below streamlines the application journey by presenting scheme details, allowing scheme selection, and seamlessly directing applicants to the relevant scheme or bank for online form completion.

Step 1 - Go to the official JanSamarth portal.

Step 2 - On the homepage, locate and click on the 'Schemes' button.

Step 3 - Choose the relevant loan category and select the specific government scheme.

Step 4 - Review scheme details and click on 'Check Eligibility.'

Step 5 - Enter your mobile number, complete the captcha, and enter the OTP received on your mobile and submit.

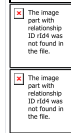
Step 6 - Complete the registration form, provide details, and upload the required documents. Click submit.

Step 7 - Choose from offers provided by over 200 lenders for digital approval.

Note - you can also track the status of your loan application.

Get the Funds you need to Study Abroad

[Check Your Loan Eligibility Now!](#)



3. Various Loan schemes available on the JanSamarth portal

The JanSamarth portal enables Indian citizens to explore and apply for credit under different Central Government schemes. The four loan categories available on the portal include:

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

a. Education loan

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These schemes aim to support economically weaker sections in pursuing education by providing [interest subsidies on education loan](#), with specific criteria related to institutions, levels of study, and income limits.

b. Central Scheme for Interest Subsidy on Education Loans (CSIS)

The [Central Sector Interest Subsidy \(CSIS\) Scheme](#), launched in 2009 by the Government of India, is designed to provide financial assistance to students from economically weaker sections to pursue higher education and professional courses in India.

Feature	Description
Availability	Provides education loans for education in India.
Eligible institutions	<ul style="list-style-type: none">  NAAC-accredited institutions offering professional/technical courses and programs accredited by the NBA  Centrally Funded Technical Institutions (CFTIs)
Terms and conditions	Can be claimed only once, either for UG, PG, or integrated courses

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d. Dr. Ambedkar Central Sector Scheme of Interest Subsidy

The Dr. Ambedkar Central Sector Scheme provides interest subsidies on education loans. This scheme is available for meritorious students who have secured admission in the approved courses at Masters, M.Phil, or Ph.D. courses abroad.

Feature	Description
Eligible courses	Applicable for Master's, M.Phil, and Doctorate courses abroad.
Eligibility criteria for OBC	Total income from all sources should not exceed the present creamy layer criteria.
Eligibility criteria for EBC	Total income from all sources should not exceed Rs 2.5 lakhs per annum.

***Creamy layer criteria** - If the family's income exceeds INR 8 Lakh, they fall within the creamy layer criteria. Also, those with an income below INR 8 Lakh are classified as belonging to the non-creamy layer.