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Jan Samarth at 4 and the Infrastructure Backbone

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Jan Samarth at 4 and the Infrastructure Backbone


PIB Special Features
Chapter 3 · 2 min read ·

Source: PIB Backgrounders of June 5 (“4 Years of Jan Samarth”) and June 9, 2026 (“Infrastructure at the Core of India’s Development”)

Two June backgrounders read together show the same architecture at two scales: **Jan Samarth** digitises credit access for the individual borrower, while **PM GatiShakti and the National Logistics Policy** do the equivalent for the economy’s freight and project pipeline.

JAN SAMARTH AT FOUR (AS OF JUNE 1, 2026)

Launched **June 6, 2022** under the Department of Financial Services, Jan Samarth is the single-window portal where borrowers check eligibility and get in-principle digital approvals across credit-linked government schemes:

METRIC	VALUE
Applications processed	54.10 lakh
Credit value processed	Rs 3.01 lakh crore
Digital approvals	49.55 lakh (~91.6 percent rate); Rs 2.76 lakh crore sanctioned
Schemes covered	16 credit-linked central schemes
Lenders onboarded	269 (PSBs, private banks, NBFCs, RRBs, SFBs, cooperatives)
Languages	8

API integrations with UDYAM, UIDAI, AgriStack, the DPIIT startup portal, CBDT, GST and CGTMSE let eligibility be verified by rule rather than paperwork.

THE INFRASTRUCTURE BACKBONE (JUNE 9 BACKGROUNDER)

- **PM GatiShakti** (October 2021): 58 ministries/departments integrated on one GIS master plan with **3,202+ data layers**
- **National Logistics Policy** (September 2022): World Bank LPI rank improved from 54 (2014) to **38 (2023)**; target: top 25 by 2030

- **Jal Jeevan Mission: 15.86 crore rural households with tap water (81.94 percent);** extended to 2028
- **PMAY-Gramin:** 3.91 crore houses sanctioned, 3.06 crore completed against a 4.95 crore target by March 2029
- **Energy diplomacy:** Global Biofuels Alliance at 33 countries + 14 international organisations (ISA membership counts differ across the two backgrounders, 112 vs 125, reflecting signatory-versus-member counting)

MAINS ANGLE

The common thread: both stories are DPI logic applied beyond payments: shared registries plus rule-based decisions compress time and discretion, whether for a mudra loan or a freight corridor. **The caution:** digital approval is not disbursal; last-mile lender behaviour still decides outcomes, just as GatiShakti's data layers cannot fix land acquisition. **Way forward:** publish scheme-wise rejection reasons on Jan Samarth, and bind LPI ambitions to corridor-level cost and dwell-time dashboards.

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JAN SAMARTH (JUNE 1, 2026):

Launched June 6, 2022 (DFS); 54.10 lakh applications; Rs 3.01 lakh crore processed; ~91.6 percent approvals

16 schemes; 269 lenders; 8 languages; APIs: UDYAM, UIDAI, AgriStack, GST, CGTMSE

INFRASTRUCTURE:

PM GatiShakti: 58 ministries, 3,202+ data layers (Oct 2021); NLP Sept 2022

LPI: 54 (2014) to 38 (2023); target top 25 by 2030

JJM: 15.86 crore households, 81.94 percent, extended to 2028; PMAY-G: 3.06 crore completed

Sources: [PIB](#), [DPIIT](#)



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