Datasets on various elements of NMDS

सत्यमेव जयते
Government of India

Department of Financial services
Ministry of Finance
Government of India

(1) Dataset in respect of Pradhan Mantri Jan Dhan Yojana (PMJDY)

Item No.	Concept name	Details
1	Contact	
1.1	Contact Organization	Department of Financial Services (DFS) Ministry of Finance
1.2	Compiling agency	Department of Financial Services (DFS)
1.3	Custodian Agency	Department of Financial Services (DFS)
1.4	Contact Details	Sh. Vivek Gupta Director, DFS Room No. 11A, 3rd Floor, Department of Financial Services (DFS) Ministry of Finance email: pmjdyit-dfs@nic.in Tel: 011- 23362782
2	Data Description and Presentation	
2.1	Data description	Announced on 15th August, 2014, "Pradhan Mantri Jan- Dhan Yojana (PMJDY)" is ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. **weaker sections & low-income groups.** The dataset consists of the following: • PMJDY Accounts Opened (Exact Count) • Accounts Opened in Rural Area (Exact Count) • Accounts Opened in Urban Area (Exact Count) • Accounts Opened for Women (Exact Count) • Zero Balance Accounts (Exact Count) • Deposit in the PMJDY Accounts (Amount in Rupees) • Rupay Cards issued in PMJDY Accounts (Exact Count)
2.2	Classification system	Rural/Urban Male/Female
2.3	International/ National Standards Classification /Codes, if followed	NIL

2.4	Sector coverage	a) Phase I (15th August, 2014 - 14th August, 2015): Universal access to banking facilities in all areas, except those with infrastructural and connectivity constraints and providing basic banking accounts and RuPay Debit card with inbuilt accident insurance cover of Rs. 1 lakh and organizing Financial Literacy Programme. b) Phase II (15th August, 2015 - 14th August, 2018): Overdraft (OD) facility up to Rs. 5,000 after six months of satisfactory operation/history. c) Extension of PMJDY: PMJDY has been extended beyond 14.8.2018 with the focus on opening of accounts shifting from "every household" to "every unbanked adult" and making the scheme more attractive with upward revision in: - • OD limit from Rs.5,000 to Rs.10,000; • accident insurance cover on RuPay card holders from Rs.1 lakh to Rs.2 lakh; • age limit for availing OD facility revised from 18- 60 years to 18-65 years and • no conditions attached for OD up to Rs. 2000.
2.5	Concepts and definitions	PMJDY Accounts, Breakup by Gender, Breakup by Geography, Breakup by Banks etc. Details may be explored at the Public Domain in DFS Website under the following link: https://pmjdy.gov.in/account/
2.6	Unit of compilation	Financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension for Indian households.
2.7	Population Coverage	PMJDY Accounts.
2.8	Reference Period	Phase I (15th August, 2014 - 14th August, 2015) Phase II (15th August, 2015 - 14th August, 2018) Extension of PMJDY – Beyond 14.08.2018
2.9	Duration and Period of enumeration	NA
2.10	Sample Size/ Dataset size	NA
2.11	Data Confidentiality	For DFS data dissemination, due care is taken and is made available in public domain https://dfs.dashboard.nic.in/DashboardF.aspx https://pmjdy.gov.in/accounts/

3	Institutional Mandate	
3.1	Legal acts and other agreements	The scheme is flagship scheme of DFS
3.2	Data sharing/ Data dissemination	Data sharing through Public Domain in DFS Website: https://dfs.dashboard.nic.in/DashboardF.aspx https://pmjdy.gov.in/account
3.3	Release calendar	Weekly https://financialservices.gov.in/beta/en/annual-report
3.4	Frequency of dissemination	Weekly
3.5	Data access	https://pmjdy.gov.in/FIPlan/ https://dfs.dashboard.nic.in/DashboardF.aspx Major achievements data of PMJDY may be explored in the following link. https://pmjdy.gov.in/account **Title**: Pradhan Mantri Jan Dhan Yojana Websites of DFS **Dataset Edition**: Weekly data are available. **Dataset Reference data type**: All data Reports are available in excel format. **Presentation Format**: Unit level data as per specified data structure Document with graphs and tables. **Dataset Language**: English **Status/Version**: 04.12.2024.
4	Quality Management	
4.1	Documentation on methodology	Concepts, definitions and methodologies adopted for DFS data collection are available in the published Reports. Published reports may be seen at the following link: (https://financialservices.gov.in/beta/en) & https://pmjdy.gov.in/files/E-Documents/PMJDY_BROCHURE_ENG.pdf
4.2	Quality Documentation	To ensure quality, monitoring is ensured at each step of the enumerations including scrutiny, validation, checking for consistency of the tables, charts, various information, etc. in appropriate levels maintained by Source Agency.

4.3	Quality assurance	Regular training through workshops on concepts, definitions, feeding of various specialized data in the concerned updated portal etc. are made available to the data provider for collecting data on various fields and as well as officers involved in data processing work. All field queries on any relevant issue are replied on priority basis. Number of validation check points have been embedded in the portal at data capture/compile stage to ensure data quality. Apart from that, multi-layer scrutiny is carried out at different levels in the appropriate level in the data processing/ compiling organization viz. DFS to ensure data quality.
5	Accuracy and Reliability	
5.1	Sampling error	NIL
5.2	Measures of reliability	As regard of accuracy and reliability, data is based on the complete information/ documents from the banks/Institutions concerned as well as receipt of regulatory/ supervisory inputs/due diligence reports/approvals from other regulators and the concerned Government Agencies/Departments and also the Annual Report of DFS.
6	Timeliness	
6.1	Timeliness	1 Week [Time lag in dissemination from reference period]
7	Coherence and Comparability	
7.1	Comparability – over time	Data are broadly comparable over time. For any change in coverage, definition, tabulation, timeseries data etc., the same are highlighted in the tables/reports. Most of these changes do not warrant a break in series.
7.2	Coherence	The data and relevant information in respect of the scheme under the administrative control of DFS are logically connected and coherence of statistical information thus evolves, reflects the degree to which they can be meaningfully brought together with any kind of other statistical information in comparison & analyzing with the other international reports relevant to concerned sector in India.
8	Data Processing	
8.1	Source data type	Administrative data
8.2	Frequency of data collection	Weekly

8.3	Mode and method of data collection	Data is collected from all Public Sector banks (and their RRBs), major private sector banks a n d Rural Co-operative banks in the pre-defined KPIs. Data uploaded by the banks on the portal https://pmjdy.gov.in/FIPlan/ is being maintained by the Department of Fin. Services.
8.4	Data validation	Content checks, coverage checks, inter block and intra block consistency checks, howler checks, ratio checks, panel data check (data from previous occasion) etc. are done for each and every aspect and also at an aggregate level. Aggregate output data are compared with previous week's data. Weight adjustments are done to tackle non-response wherever required. Macro level consistency checks are done internally based on other related data sources through the defined algorithm.
8.5	Data compilation	Data uploaded by the banks is stored in RDBMS and is being approved by the competent authority before generation of reports and analysis for internal and external purposes. Data is also pushed to various dashboards, Ministries internal and external through API, for dissemination of information of PMJDY Accounts gender-wise spread over Rural/ / Urban
8.6	Data Identifier(s)	As the structured data is being submitted by the banks, there is no individual records, hence, there is no unique identifier available.
9	Metadata Update	

Item No.	Concept name	Details
9.1	Metadata last posted	
9.2	Metadata last update	