

● DBT

Transfers in 9 months at ₹86,000 crore

WITH SEVERAL MORE schemes including those of textile and farm sectors coming under its ambit, direct benefit transfers (DBT) by the government touched ₹85,809 crore in the first nine months of the current financial year, up 15% from the transfers in the whole of FY17, reports **Prasanta Sahu in New Delhi.**

DBT disbursements might cross ₹1 lakh crore in FY18 as 90% of the 460 DBT-applicable schemes are already on board. In FY17, only 142 were covered and the Centre disbursed ₹74,707 crore to beneficiaries' bank accounts.

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DBT transfers in 9 months up 15%

PRASANTA SAHU
New Delhi, January 2

WITH SEVERAL MORE schemes including those of textile and farm sectors coming under its ambit, direct benefit transfers (DBT) by the government touched ₹85,809 crore in the first nine months of the current financial year, up 15% from the transfers in the whole of FY17.

DBT disbursements might cross ₹1 lakh crore in FY18 as 409 or 90% of the 460 DBT-applicable schemes are already on board. In FY17, only 142 schemes were covered and the Centre disbursed ₹74,707 crore to beneficiaries' bank accounts.

Following the widening of the schemes under DBT and aggressive Aadhaar seeding with bank accounts to plug leakages, the number of DBT beneficiaries has almost doubled to 60 crore in April-December of FY18 against the the whole of FY17.

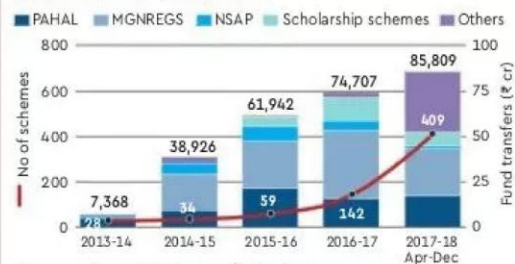
The substantial improvement in DBT in FY18 is due to disbursements under the "others" category — which includes schemes related to textiles, credit-linked subsidy, agri and allied sectors. Release of funds under the category jumped to ₹33,804 crore in first nine months of FY18 as against ₹3,249 crore in FY17.

The DBT enabler, JAM (Jan Dhan, Aadhaar and Mobile), has resulted in cumulative savings of ₹57,029 crore from FY15 to FY17 for the Centre in subsidies on cooking gas, food, wages under the employment guarantee Act etc.

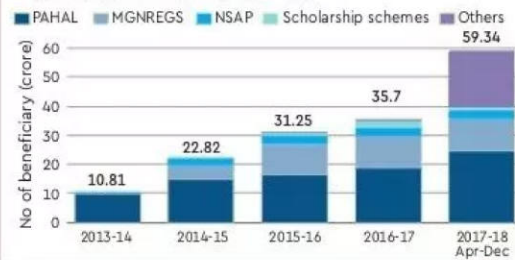
However, the government's annual target of ₹3 lakh crore, across a host of welfare payouts, via DBT platform is still some a big distance away.

There has been only tardy progress in DBT of food and fertiliser subsidies. These two subsidies amount to about ₹2 lakh

Year-wise fund transfer



Year-wise DBT beneficiaries



crore annually or roughly two-thirds of the government's an-

nual bill for social security and entitlements.