



Report of the Comptroller and Auditor General of India on

Implementation of Agricultural Debt Waiver and Debt Relief Scheme, 2008



**Union Government
Ministry of Finance**

**Report No. 3 of 2013
(Performance Audit)**

Contents

	<i>Preface</i>	<i>iii</i>
	<i>Executive Summary</i>	<i>v</i>
Part I	Introduction	1
1.1	Background	1
1.2	Salient features of the scheme	1
1.3	Implementation structure	4
1.4	Financial and physical coverage	7
1.5	Audit approach	9
1.6	Re-verification of audit observations	12
1.7	Acknowledgement	13
Part II	Audit Findings	15
2.1	Scheme design	15
2.2	Release of funds	16
2.3	Non-extension of benefits to eligible beneficiaries	17
2.4	Inclusion of ineligible beneficiaries	19
2.5	Other lapses in implementation of scheme	20
2.6	Accuracy of claims	24
2.7	Reimbursement to lending institutions	25
2.8	Extension of fresh credit	28
2.9	Monitoring	30
Part III	Conclusion and Recommendations	37
3.1	Conclusion	37
3.2	Recommendations	38
	Annexes	A-1 to A-16
	Glossary	A-17 to A-18