

Preface

This Report of the Comptroller & Auditor General of India has been prepared for submission to the President of India under Article 151 of the Constitution. It contains the results of the Performance Audit on 'Implementation of the Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS), 2008'.

In 2008-09, the Government of India announced a debt waiver and debt relief scheme for farmers, for implementation by all Scheduled Commercial Banks, besides Regional Rural Banks and Co-operative Credit Institutions.

The pan-India nature of the scheme, enormous financial outlay and large number of beneficiaries made this an ambitious scheme. Audit was undertaken to get an assurance that the objectives of the scheme were achieved.