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YOJANA MAGAZINE ANALYSIS

(March 2025)

(Part 2/4)

TOPICS TO BE COVERED

PART 1/4

- **FISCAL FEDERALISM IN INDIA**
- **ROADMAP FOR VIKSIT BHARAT @ 2047**

PART 2/4

- **INVESTMENT AS AN ENGINE OF GROWTH**
- **AGRICULTURE: ENGINE FOR INDIA'S DEVELOPMENT**

PART 3/4

- **GENDER BUDGETING: A ROADMAP TOWARDS INCLUSIVITY**
- **GREEN BUDGETING IN INDIA: A STEP TOWARDS**
- **SUSTAINABLE DEVELOPMENT**

PART 4/4

- **BUDGET 2025-26: TOWARDS TAX REFORMS**
- **BUDGET 2025-26: CHARTING INDIA'S NEXT INFRASTRUCTURE FRONTIER**

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INVESTMENT AS AN ENGINE OF GROWTH

Introduction:

- **Investment** is a key driver of economic growth, playing a crucial role in enhancing **productivity**, generating **employment**, and fostering **innovation**.
- The **Union Budget 2025-26** emphasizes investment as the 'third engine' of development, alongside **agriculture**, **MSMEs**, and **exports**.
- This investment-driven approach is structured around three primary pillars: investing in **people**, the **economy**, and **innovation**—aimed at propelling India toward the vision of a **Viksit Bharat 2047**.

INVESTING IN HUMANS

Investing in human capital is essential for socio-economic transformation and inclusive development. The government has introduced a range of measures focused on **education**, **healthcare**, and **skill development**:

- **Education and Skill Development:**
 - **Atal Tinkering Labs:** 50,000 labs to be established in government schools over the next five years to promote scientific curiosity.

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- **IIT Expansion:** Infrastructure of five IITs to be strengthened, increasing student capacity by 6,500.
- **Bharatiya Bhasha Pustak Scheme:** Digital books in Indian languages to support learning in regional languages.
- **AI Centres:** Rs 500 crore allocated for Centres of Excellence in Artificial Intelligence for educational enhancement.
- **National Centres for Skilling:** Five centres to be established to create global partnerships in manufacturing-related skill training.

HEALTHCARE & NUTRITION

- **Medical Education Expansion:** 10,000 additional medical seats in colleges, with a plan for 75,000 more in the next five years.
- **Cancer Treatment:** Establishment of 200 district-level day-care cancer centres by 2025-26.
- **Nutrition Support:** Under **Saksham Anganwadi** and **Poshan 2.0**, nutrition will be provided to:
 - 8 crore children

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- 1 crore pregnant and lactating women
- 20 lakh adolescent girls
- **Gig Worker Welfare:** A revamped **PM SVANidhi Scheme** with a UPI-linked credit card (Rs 30,000 limit) and healthcare benefits for gig workers.

INVESTING IN THE ECONOMY

Economic investment, particularly in **infrastructure** and **urbanisation**, serves as a catalyst for sustainable growth. The budget includes substantial provisions for **public-private partnerships**, state-level **capital expenditure**, and urban development.

- **Infrastructure Development:**
 - **50-Year Interest-Free Loans:** Rs 1.5 lakh crore allocated for capital expenditure incentives to states.
 - **PPP Model Expansion:** Ministries to develop three-year project pipelines under public-private partnerships.
 - **Asset Monetisation Plan:** A Rs 10 lakh crore investment plan (2025-30) for new infrastructure projects.

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- **Urban Development & Housing:**

- **Urban Challenge Fund:** Rs 1 lakh crore allocated for urban renewal projects.
- **SWAMIH Fund 2:** Rs 15,000 crore for the completion of 1 lakh dwelling units.
- **Jal Jeevan Mission:** Extended till 2028 with an allocation of Rs 67,000 crore for water supply projects.

- **Tourism and Transport:**

- **Tourism Development:** Development of top 50 tourist destinations in collaboration with states.
- **UDAN 2.0:** Expansion of air connectivity to 120 new destinations.
- **Shipbuilding Industry:** Financial assistance policy and creation of 'Shipbuilding Clusters.'
- **Maritime Development Fund:** Rs 25,000 crore to support long-term financing for the maritime sector.
- **Nuclear Energy Mission:** Rs 20,000 crore for R&D on small modular reactors (SMRs).

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INVESTING IN INNOVATION

Innovation is the cornerstone of a knowledge-driven economy. The government is prioritizing **R&D, technology advancements, and digital initiatives** to enhance India's global competitiveness.

- **Research and Development:**

- Rs 20,000 crore allocated for private-sector-driven R&D and innovation.
- **Deep-Tech Fund of Funds** to support next-generation startups.
- 10,000 **PM Research Fellowships** for IIT and IISc students.
- **National Geospatial Mission** for better urban planning and land record management.

- **Agricultural Innovation:**

- **2nd Generation Bank:** 10 lakh germplasm lines to enhance food security and conservation of genetic resources.
- **National Digital Repository of Indian Knowledge Systems (IKS):**
Documentation and conservation of over 1 crore manuscripts.

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WAY FORWARD: VISION FOR VIKSIT BHARAT

The **Union Budget 2025-26** aligns investments with the long-term goal of making India a developed nation by 2047. Key areas of focus include:

- **Strengthening human capital** through education and skill development.
- **Enhancing infrastructure and urbanisation** for economic transformation.
- **Boosting technological innovation** to create a competitive global economy.
- **Ensuring social equity and inclusivity** through welfare schemes and employment generation.

This strategic roadmap will guide India toward sustainable and inclusive growth, reinforcing the '**Sabka Saath, Sabka Vikas**' philosophy. By leveraging investments in **human resources, infrastructure, and innovation**, India can position itself as a global economic powerhouse, setting a benchmark for **Vishwamanava Model** development in the 21st century.

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AGRICULTURE: ENGINE FOR INDIA'S DEVELOPMENT

Introduction:

- **Agriculture** has been a fundamental pillar of India's economy, contributing significantly to **GDP, employment, and food security**.
- Recognizing its critical role, the **Union Budget 2025-26** has emphasized agriculture as one of the four powerful engines of development, alongside **MSMEs, investment, and exports**.
- Several strategic initiatives have been introduced to enhance **productivity, sustainability, and resilience** in the agricultural sector.

PM DHAN DHANYA KRISHI YOJANA

Inspired by the **Aspirational Districts Programme**, this scheme focuses on boosting productivity in **100 districts** with low agricultural output and weak financial credit parameters.

The key objectives include:

1. Enhancing Agricultural Productivity:

- Adoption of modern techniques and better farming practices.

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2. **Crop Diversification & Sustainability:**

- Promotion of climate-resilient and high-value crops.

3. **Post-Harvest Storage & Irrigation:**

- Development of storage infrastructure at **panchayat** and **block** levels.

4. **Facilitating Agricultural Credit:**

- Improving access to both long-term and short-term loans.

This initiative is expected to benefit **1.7 crore farmers**, leading to enhanced **food security** and **rural prosperity**.

RURAL PROSPERITY & RESILIENCE PROGRAM

This is a comprehensive multi-sectoral initiative aimed at addressing **underemployment** and enhancing **rural livelihoods** through:

1. **Skill Development & Employment Generation:**

- Training programs to enable entrepreneurship and agribusinesses.

2. **Empowering Rural Women:**

- Financial inclusion and enterprise development initiatives for women.

3. **Youth Engagement in Agriculture:**

- Encouraging modern agricultural practices among young farmers.

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4. Infrastructure Development:

- Strengthening warehousing, irrigation, and post-harvest management.

The program aims to make **migration** an option rather than a necessity, ensuring **sustainable rural development**.

ATMA NIRBHARTA IN PULSES

Given India's success in achieving near self-sufficiency in **pulses**, the government has launched a **6-year Mission for Atma Nirbharta in Pulses**, focusing on:

1. Climate-Resilient Seeds:

- Development and commercial availability of high-yielding varieties.

2. Productivity Enhancement:

- Support for better agronomic practices and mechanization.

3. Procurement & Price Assurance:

- Central agencies like **NAFED** and **NCCF** to procure **Tur, Urad, and Masoor** at remunerative prices.

4. Post-Harvest Management:

- Investment in storage and processing infrastructure.

This initiative will ensure **price stability, food security, and enhanced farmer incomes**.

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COMPREHENSIVE PROGRAM FOR VEGETABLES & FRUITS

With increasing awareness of **nutritional needs** and rising demand for fruits, vegetables, and

Shree-Anna (millets), the government has launched a programme to:

1. **Boost Production & Supply Chain Efficiency:**

- Encouraging modern horticultural practices.

2. **Enhance Processing Capabilities:**

- Promoting value addition and food processing.

3. **Ensure Remunerative Prices for Farmers:**

- Strengthening market linkages through **Farmer Producer Organizations (FPOs)** and **cooperatives**.

This initiative will improve **nutritional security**, **farmer incomes**, and **market accessibility**.

FINANCIAL INCLUSION IN RURAL INDIA

To improve **financial accessibility** for rural communities, **Public Sector Banks** will develop a **Grameen Credit Score** framework, which aims to:

1. **Facilitate Credit for Self-Help Groups (SHGs) and rural entrepreneurs.**

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2. **Enhance Financial Inclusion** through digital credit assessment tools.
3. **Empower Small & Marginal Farmers** by improving loan eligibility and reducing dependence on informal lending.

This initiative will bridge the financial gap and enable **rural enterprises** to thrive.

WAY FORWARD

The **Union Budget 2025-26** has laid a transformational roadmap for agriculture by integrating **financial, technological, and infrastructural** support. The key takeaways include:

- **Enhancing Productivity:** Through targeted interventions in low-yield districts.
- **Promoting Sustainable Agriculture:** Via crop diversification and climate-resilient practices.
- **Empowering Rural Communities:** By generating employment and enterprise opportunities.
- **Boosting Financial Access:** Through innovative credit frameworks.
- **Strengthening Market Linkages:** To ensure fair pricing and reduce wastage.

By leveraging these initiatives, India aims to build a **self-reliant, resilient, and globally competitive agricultural sector**, reinforcing its role as a key driver of **economic growth** and **rural development**.

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