

2026  
MARCH MONTHLY  
— MAGAZINE —

# Yojana

— BY —



PadhAI



# Welcome to PadhAI

## Yojana Monthly Magazine

You are reading this because you understand that **UPSC preparation is not about reading everything, but about reading what matters most.**

Government publications like Yojana are rich in ideas, policies, and perspectives — but reading them cover to cover is neither time-efficient nor exam-effective. PadhAI's Yojana coverage exists to **filter, structure, and translate policy discussions into exam-ready insights.**

## Why PadhAI's Yojana Coverage

Most aspirants struggle with Yojana due to:

- Lengthy articles,
- Lack of direct exam linkage, and
- Difficulty connecting content with PYQs.

At PadhAI, we extract only the most relevant themes, align them with Prelims and Mains demands, and present them in a format that helps you think like the examiner expects.

Every topic included here:

- Has relevance to GS Papers or Essay,
- Links directly or indirectly with previous year questions, and
- Strengthens your policy understanding and analytical depth.

Nothing is added for volume. Everything is added for value.

## Part of the PadhAI Preparation Ecosystem

This Yojana coverage is part of a larger, integrated system that includes:

- Fast and concise monthly magazines, published early
- Daily PIB summaries, filtered and exam-oriented
- Monthly compliance coverage
- Complete Prelims & Mains PYQs with structured answers
- News article summaries from relevant platforms
- Personal tutor chat support for continuous guidance

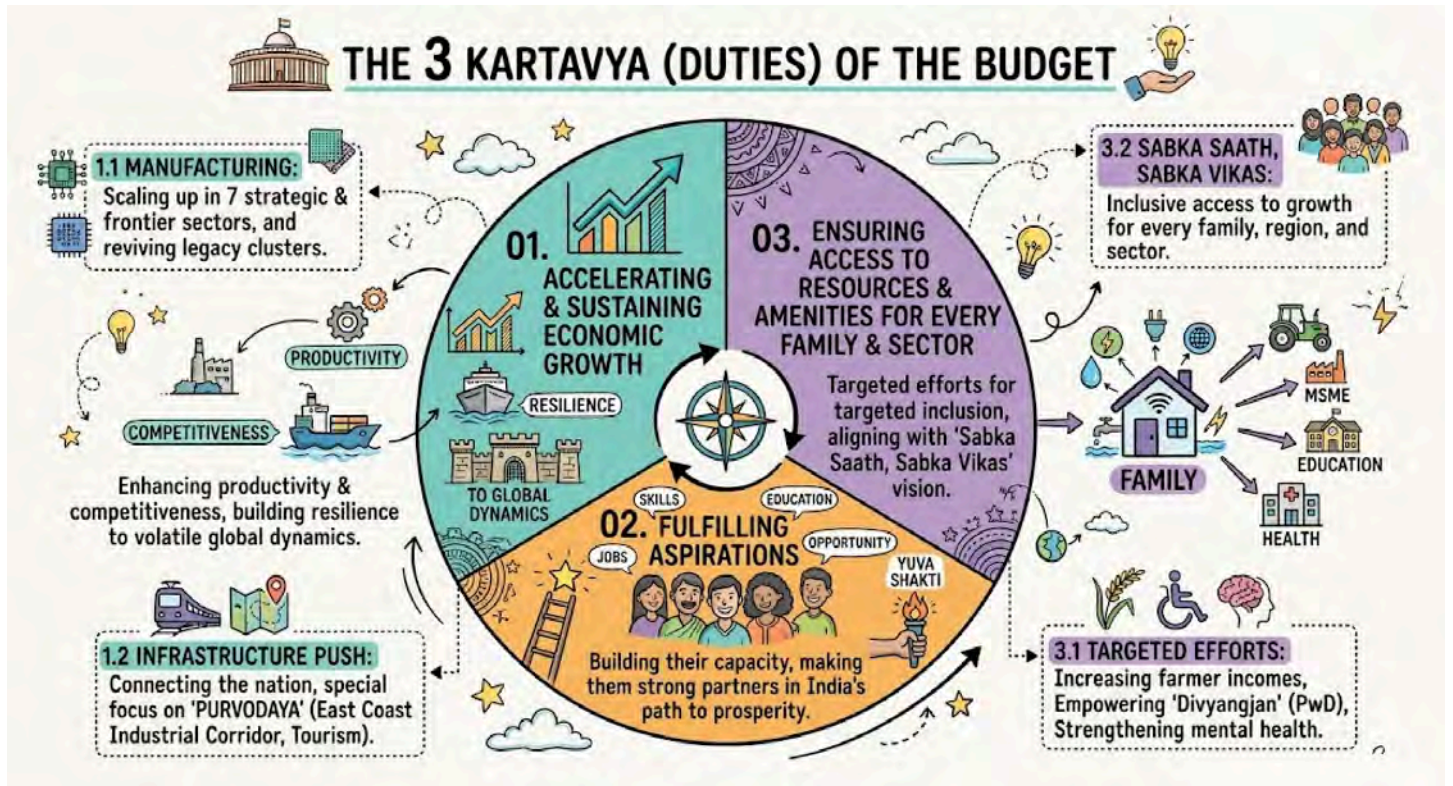
The aim is simple: **one trusted system instead of multiple disconnected sources.**

## Our Guiding Philosophy

At PadhAI, everything is built around one belief:

- **Learn only what matters.**
- **Learn it the right way.**
- **Learn it at the right time.**

## Topic 1: Union Budget 2026–27: Building Resilience and Powering Viksit Bharat



**Summary:** The Union Budget 2026–27 is anchored in the guiding philosophy of **Kartavya Bhawan**, aiming to transition India into a resilient, competitive, and inclusive economy. It balances fiscal responsibility, projecting a deficit of **4.3% of GDP**, with sustained capital formation to drive future productive capacity.

**Background:** Positioned as a pivotal moment in India's development journey, the Budget focuses on structural transformation while maintaining macroeconomic prudence. It prioritises "Viksit Bharat" by 2047, emphasizing domestic capability in advanced sectors and inclusive participation across all regions.

### Key Points:

- **Fiscal Consolidation:** The Budget targets a debt-to-GDP ratio of **55.6%** for BE 2026–27, down from 56.1% in RE 2025–26, while non-debt receipts are estimated at **₹36.5 lakh crore**.
- **Strategic Manufacturing:** Interventions include the **Biopharma SHAKTI** (₹10,000 crore) to establish India as a global biopharma hub and **India Semiconductor Mission 2.0** to deepen supply-chain resilience beyond fabrication.

- **High-Value Growth:** The Budget allocates ₹40,000 crore for **Electronics Components Manufacturing** and proposes **Rare Earth Corridors** to link mineral-rich states with processing and manufacturing hubs.

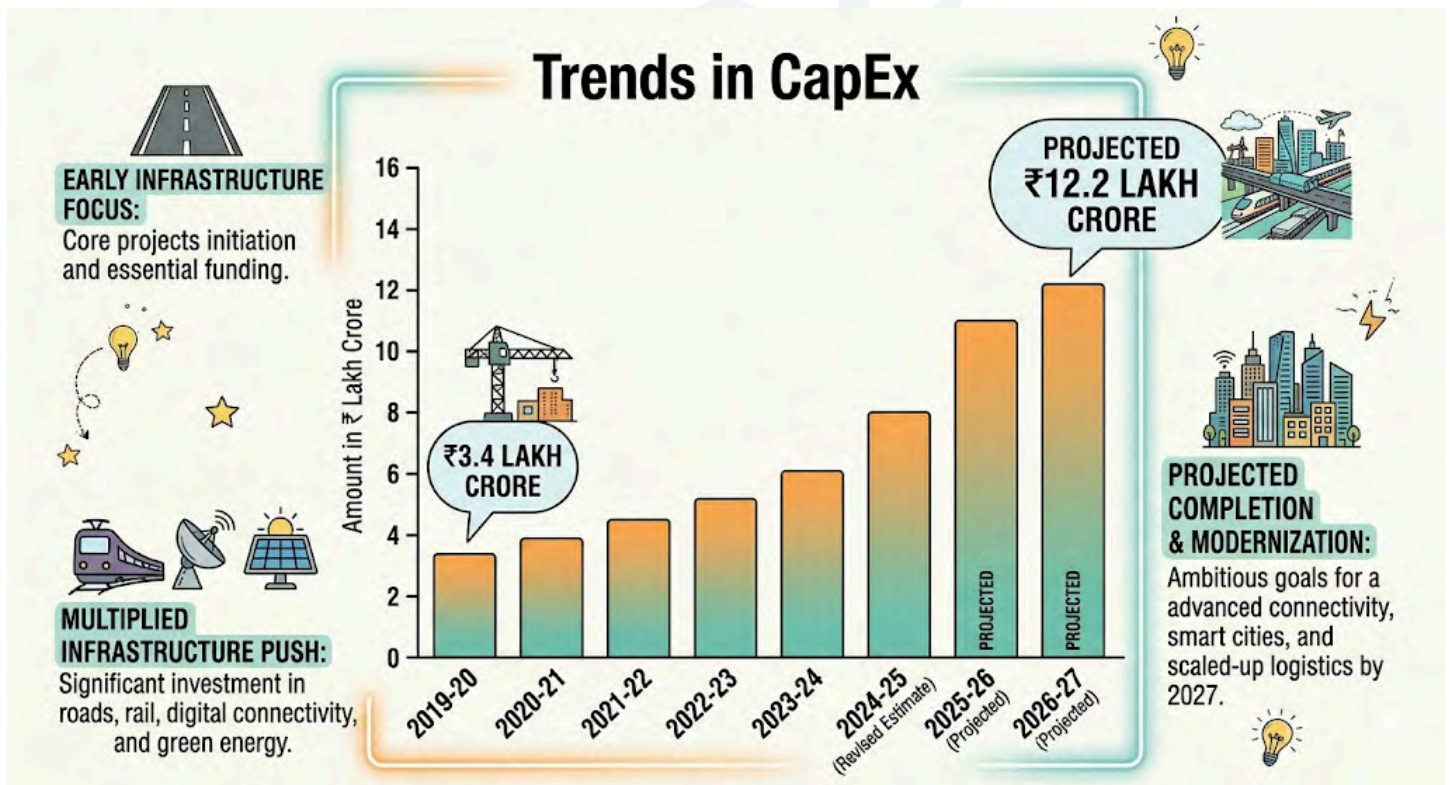
**Prelims Facts (One Liners):**

- The fiscal deficit for BE 2026–27 is projected at **4.3% of GDP**.
- The **Biopharma SHAKTI** initiative is allocated **₹10,000 crore** to boost biopharma manufacturing.

**MCQ Practice:** Q. Which of the following is NOT one of the three "Kartavya" (guiding duties) outlined in the Union Budget 2026–27? A) Accelerating economic growth B) Fulfilling people's aspirations C) Ensuring universal basic income D) Ensuring access to resources and amenities

**Answer: C** (The three Kartavya focus on economic growth, fulfilling aspirations, and resource access.)

**Topic 2: Infrastructure Push: The Multiplier for Economic Growth**



**Summary:** Public capital expenditure has more than doubled in the last decade, reaching **1.7% of GDP** in 2014 to **4% in 2025–26**, acting as a catalyst for sustained growth. The focus has shifted

toward scale, integration, and quality through coordinated investments in roads, railways, and digital infrastructure.

**Background:** The **National Infrastructure Pipeline (NIP)** launched in 2020 has grown to over 13,000 projects valued at **₹185 lakh crore**. To unify these efforts, the **PM Gati Shakti** National Master Plan was launched in 2021, on-boarding 58 Central Ministries and 36 States/UTs to ensure integrated planning.

### Key Points:

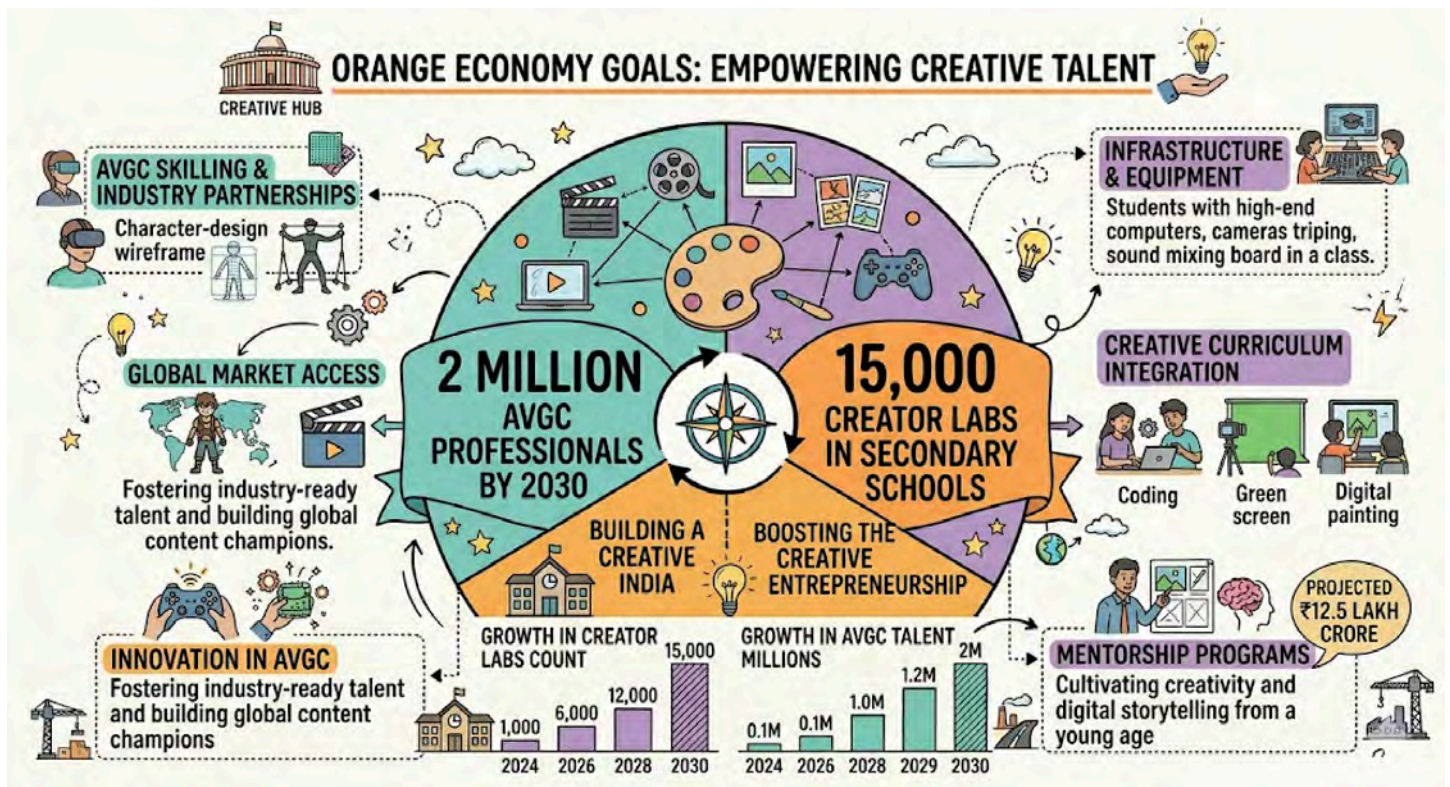
- **Rail and Connectivity:** The Budget proposes **seven high-speed rail corridors** (e.g., Mumbai-Pune, Delhi-Varanasi) and **20 new national waterways** to reduce logistics costs.
- **Gati Shakti Impact:** PM Gati Shakti has assessed 293 major projects worth ₹13.59 lakh crore and aims to reduce logistics costs from **13–14% of GDP to 8% by 2030**.
- **Financing Innovations:** An **Infrastructure Risk Guarantee Fund** and asset recycling through **REITs** (Real Estate Investment Trusts) are being utilized to crowd in private investment.

### Prelims Facts (One Liners):

- The PM Gati Shakti National Master Plan aims to reduce logistics costs to **8% of GDP by 2030**.
- Total Capital Expenditure for BE 2026–27 is budgeted at **₹12.21 lakh crore**.

**MCQ Practice:** Q. What is the projected reduction target for logistics costs as a percentage of GDP by 2030 under the PM Gati Shakti Master Plan? A) From 18% to 10% B) From 13–14% to 8% C) From 10% to 5% D) From 15% to 12% **Answer: B** (The goal is to reach 8% by 2030 to be on par with competitors like China.)

## Topic 3: Empowering MSMEs and the Orange Economy



**Summary:** The Budget prioritises micro, small, and medium enterprises (MSMEs) as the next engine of growth through liquidity and advisory support. Simultaneously, it boosts the **Orange Economy** (Animation, Visual Effects, Gaming, and Comics) to groom a workforce for global digital media markets.

**Background:** MSMEs often struggle with limited access to finance and technology. To address this, the government is abolishing the **Angel Tax** and introducing the **Corporate Mitras** initiative to assist with GST and bookkeeping compliance in Tier-II and Tier-III towns.

### Key Points:

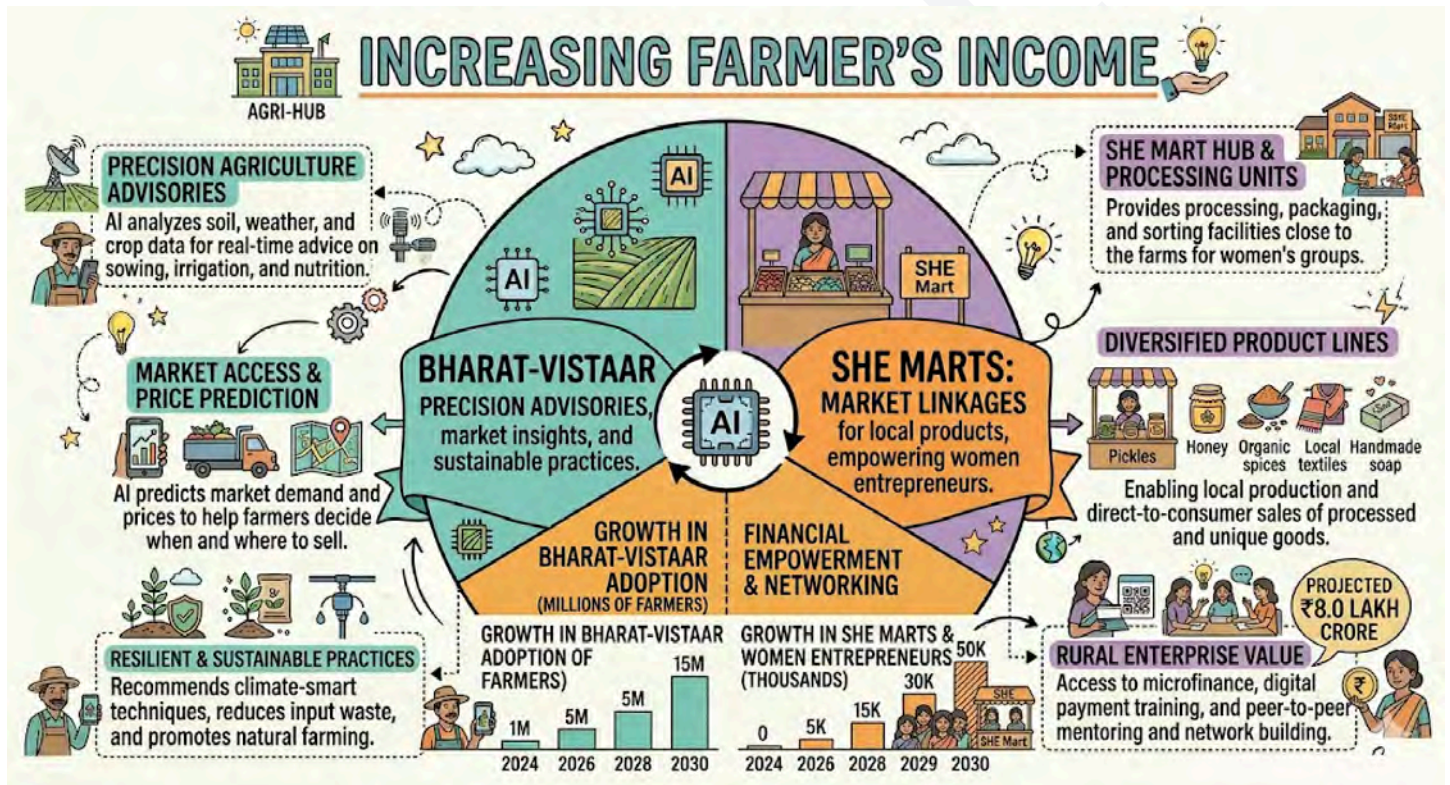
- **Equity and Liquidity:** A new **₹10,000 crore SME Growth Fund** will help nurture "Champion MSMEs," while the **Self-Reliant India Fund** will receive a ₹2,000 crore infusion to support micro-enterprises.
- **Institutional Support for AVGC:** The **Indian Institute of Creative Technologies (IICT)** in Mumbai will lead the national effort to expand training in creative technologies, treating art and design as core economic drivers.
- **Digital Skills:** The Budget proposes **AVGC labs in 15,000 schools and 500 colleges**, signaling that creativity is not extracurricular but a vital job-ready skill.

**Prelims Facts (One Liners):**

- The Budget proposes to abolish the **Angel Tax** to create a welcoming environment for domestic innovation.
- The **IICT** campus was launched in July 2025 at the National Film Development Corporation's Peddar Road premises in Mumbai.

**MCQ Practice:** Q. Which initiative aims to provide professional advisory support to MSMEs on GST and compliance through Chartered and Cost Accountants? A) MSME Mitra B) Corporate Mitras C) Digital Mitras D) Udyam Support **Answer: B** (Corporate Mitras will train youth to support small businesses in Tier-II and Tier-III towns.)

**Topic 4: Agriculture and Farmers: Redefining Innovation for Prosperity**



[Visual Element: An infographic titled "Increasing Farmer's Income" showcasing the Bharat-VISTAAR AI tool and SHE Marts for rural women-led enterprises.]

**Summary:** Indian agriculture is transitioning from "food security" to "prosperity security," focusing on nutritional adequacy and income resilience. The Budget modernizes the sector

through AI-driven platforms like **Bharat-VISTAAR** and encourages diversification into high-value crops.

**Background:** Agriculture remains the backbone of the economy, but 86% of farmers operate on small, marginal landholdings. Innovation is being redefined as a "public good"—non-exclusive and non-rivalrous—to empower farmers as active knowledge producers.

### Key Points:

- **Bharat-VISTAAR:** This multilingual, AI-driven platform synthesises data from the **Agri Stack** and **ICAR** to offer farmers real-time, digital consultancy on crop management and pest control.
- **Krishonnati Yojana:** This umbrella scheme aims to enhance productivity through sub-missions on seeds and planting material, receiving a significant funding increase to **₹3,360 crore**.
- **Blue Economy:** A primary intervention is the integrated development of **500 reservoirs and Amrit Sarovars** into hubs for aquaculture, bridging the gap between rural catch and urban consumption.

### Prelims Facts (One Liners):

- The **Bharat-VISTAAR** AI tool fuses Agri Stack portals with ICAR advisory systems for farmers.
- India's total foodgrain production rose from 108.42 million tonnes in 1970–71 to a record **357.73 million tonnes in 2024–25**.

**MCQ Practice:** Q. What is the primary purpose of the Bharat-VISTAAR initiative mentioned in the 2026–27 Budget? A) Providing low-interest loans B) An AI-driven agricultural advisory platform C) Building cold storage units D) Distributing free seeds **Answer: B** (Bharat-VISTAAR is a Virtually Integrated System to Access Agricultural Resources using AI.)

## Topic 5: Women-Led Development and Social Justice



**Summary:** The Finance Minister has shifted the concept of **women-led development** to the centre of India's economic strategy. The Budget supports women's education, labour force participation, and economic leadership through targeted schemes like **SHE Marts** and **Mission Shakti**.

**Background:** Public investment in women's safety and mobility is essential for their economic empowerment. The Budget increases funding for women's safety schemes from ₹833 crore to ₹1,014 crore.

### Key Points:

- **SHE Marts:** Building on the success of *Lakhpati Didi*, these Self-Help Entrepreneur retail hubs will be established in every district to improve market access for products made by women-led SHGs.
- **Pradhan Mantri Viksit Bharat Rozgar Yojana:** This EPF-linked incentive programme aims to employ approximately **3.5 crore youth** over two years, assisting businesses with new hires in manufacturing and other sectors.

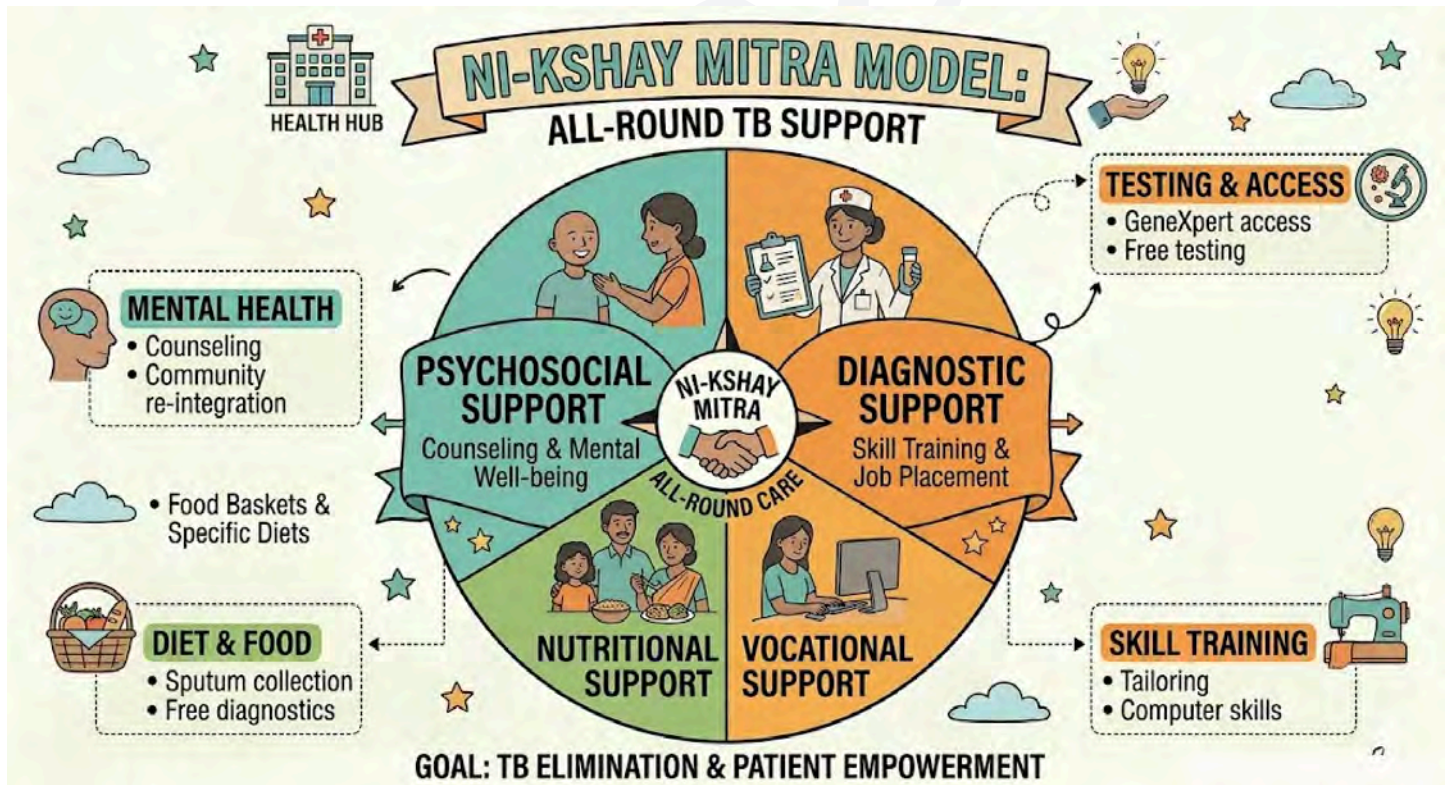
- **Education and Care:** To address barriers to higher education, the Budget proposes **dedicated girls' hostels in every district**, specifically within higher education STEM institutions.

**Prelims Facts (One Liners):**

- The Budget proposes to establish **1.5 lakh multi-skilled caregivers** to meet growing demands in elderly and child care.
- **Mission Shakti** consists of two components: **Sambal** (safety and security) and **Samarthya** (empowerment).

**MCQ Practice:** Q. What are the two components of "Mission Shakti" as reinforced in the 2026-27 Budget? A) Rozgar and Aajeevika B) Sambal and Samarthya C) Poshan and Swasthya D) Ujjwala and Mudra **Answer: B** (Sambal focuses on safety and security, while Samarthya tackles women's empowerment.)

**Topic 6: Public Health: Redefining TB Detection and Care**



**Summary:** India is transitioning from fragmented TB case management to a **whole-of-society, people-centred response**. Under the **TB Mukht Bharat Abhiyaan**, innovation is embedded across the care continuum, from AI-enabled chest X-rays to nutritional support.

**Background:** India operates what is widely regarded as the **world's largest TB laboratory network**, with over 9,800 rapid molecular testing facilities. The **Ni-kshay digital platform** has been the backbone of this management since 2012.

#### Key Points:

- **Innovation at Scale:** In 2025, over 20 crore vulnerable individuals were screened, leading to the detection of more than **28 lakh TB cases**, including 9 lakh asymptomatic patients.
- **Nutritional Support:** The **Ni-kshay Poshan Yojana** provides direct benefit transfers for nutrition, with the monthly amount increased from ₹500 to **₹1,000 in 2024**.
- **Community Participation:** Over 7 lakh **Ni-kshay Mitras** (individuals and organisations) have distributed more than 49 lakh nutritional baskets to those affected.

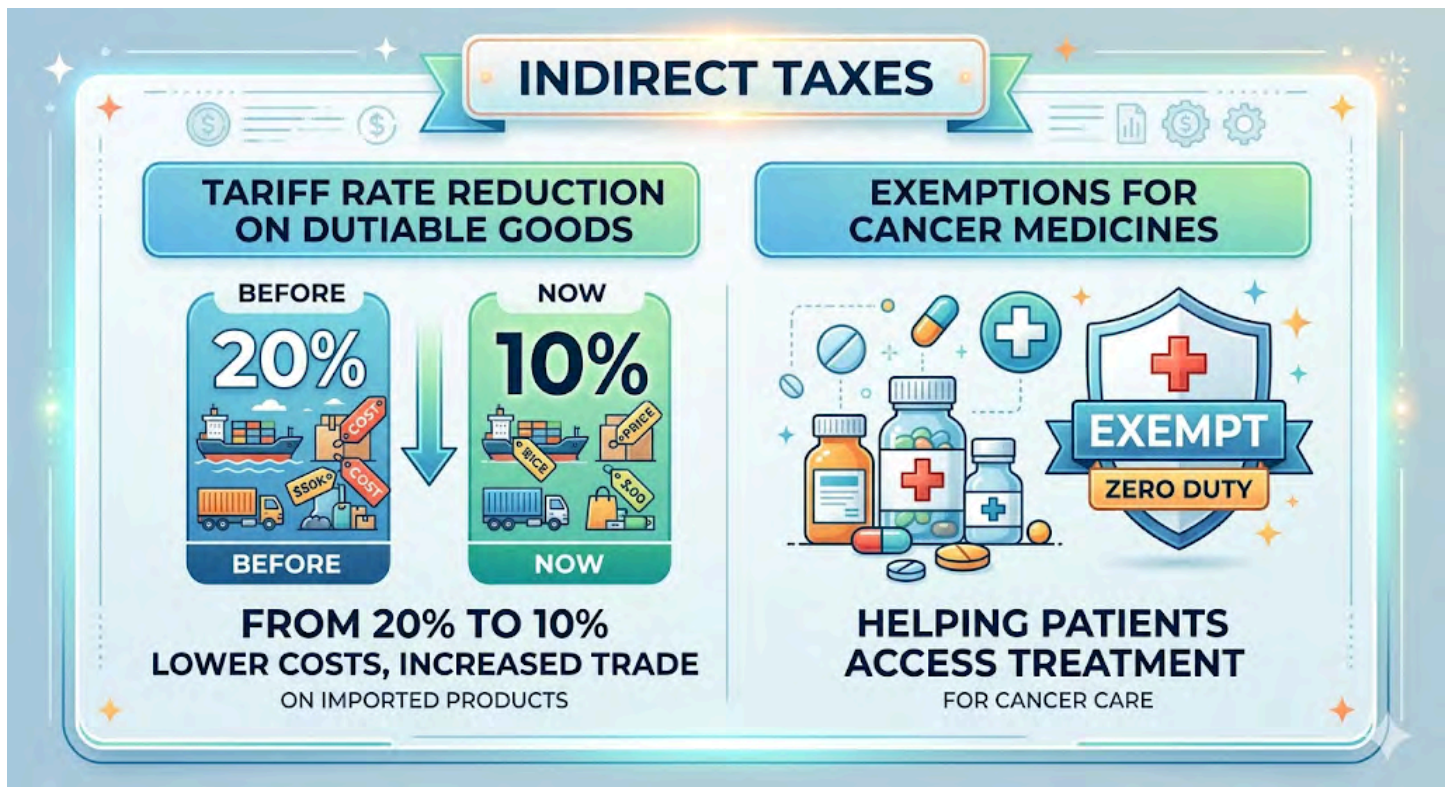
#### Prelims Facts (One Liners):

- The **Ni-kshay Poshan Yojana** monthly nutritional support was increased to **₹1,000** in 2024.
- India adopted the safer and shorter WHO-recommended **BPaLM regimen** for Drug-Resistant TB in 2024.

**MCQ Practice:** Q. The "Ni-kshay Mitra" initiative involves community participation in which of the following for TB patients? A) Only financial loans B) Nutritional, vocational, and diagnostic support C) Building hospitals D) Manufacturing TB drugs **Answer: B** (Ni-kshay Mitras provide multi-dimensional support to patients and their families.)

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## Topic 7: Personal Finance, Taxation, and AI Governance



**Summary:** The Budget introduces measures to empower the middle class through eased compliance and reduced tax incidence. Simultaneously, it outlines a practical approach to **AI governance**, focusing on building capacity and tracking emerging technological risks.

**Background:** There is no change or "sun set date" for the old Income Tax regime, allowing individuals to choose between regimes based on their savings goals. For the first time, a **standing committee** has been introduced to track how emerging tech is shaking up jobs and skills.

### Key Points:

- **Direct Tax Proposals:** Interest awarded by the Motor Accident Claims Tribunal (MACT) is now exempt from Income Tax, and TCS rates for overseas tours and medical/education remittances have been significantly reduced.
- **Simplified Compliance:** Small shareholders benefit from buyback treatment being changed to **capital gains** in the Finance Bill 2026, and a new one-time disclosure scheme for foreign assets of small taxpayers has been introduced.
- **AI Ethics and Oversight:** The Budget emphasizes that ethics must be baked into AI systems from day one, including **consent protocols and appeal mechanisms** that actually function.

### Prelims Facts (One Liners):

- The TCS rate on overseas tour programme packages has been reduced from 5% to **2%**.
- The **Divyang Sahara Yojana** plans to scale assistive devices using AI and R&D.

**MCQ Practice:** Q. Under the 2026-27 Budget proposals, the TCS rate for remittances exceeding ₹10 lakh under the Liberalised Remittance Scheme (LRS) for education/medical treatment is reduced to: A) 1% B) 2% C) 5% D) 10% **Answer: B** (It has been reduced from 5% to 2% to ease cash-flow blockages for families.)