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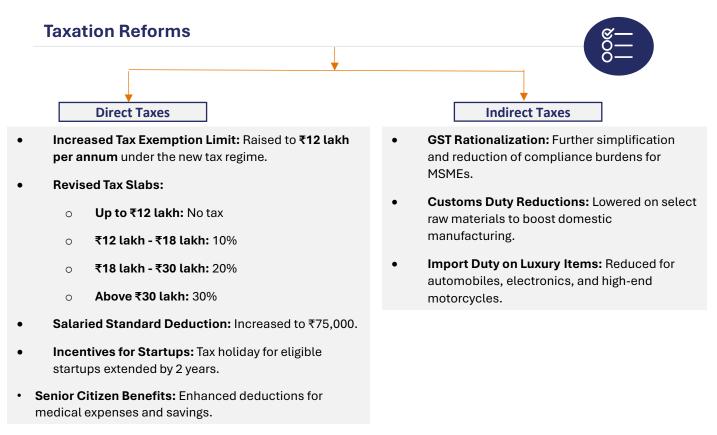
2025-26

Key Highlights of Union Budget

The Union Budget for 2025-26 introduces significant measures aimed at stimulating economic growth, providing tax relief to the middle class, and bolstering key sectors such as agriculture and infrastructure.

Economic Overview

- **GDP Growth Projection:** Estimated growth of 10.1 % for FY 2025-26.
- **Fiscal Deficit:** Targeted at 4.4% of GDP, down from 4.8% in FY 2024-25.
- **Inflation Control:** Measures announced to keep inflation in check, including price stabilization for essential commodities.







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Agriculture & Rural Development

- **High-Yield Crop Program:** Targeting 17 million farmers with subsidies and modern farming techniques.
- Interest-Free Loans: For small and marginal farmers through cooperative banks.
- **Kisan Credit Cards (KCC):** Short-term loans up to ₹5 lakh for 7.7 crore farmers, fishermen, and dairy farmers taken through the KCC.
- **Natural Farming Promotion:** Target to train 1 crore farmers in sustainable farming over the next two years
- **Digital Agri-Tech Initiatives:** Expansion of digital platforms for price transparency and real-time market insights.

Manufacturing & Infrastructure

- **National Manufacturing Mission:** Boosting MSMEs & 'Make in India' with policy support & incentives.
- Interest Free Loans to States: 50-Year Interest-Free Loan to States Rs.1.5 lakh crore for capital infrastructure projects
- Railways Modernization and Expansion: ₹2.55 lakh crore allocated for Railways
- Smart Cities & Urban Development: ₹1.5 lakh crore for smart city projects and affordable housing.

Healthcare, Education & Social Welfare

- **Healthcare:** Over ₹95,000 crore allocated for healthcare, including expansion of Ayushman Bharat.
- Medical tourism: ₹20,000 crore to boost Medical Tourism
- Education: 50,000 Atal tinkering labs to be set up in Government Schools to promote STEM learning
- Women Empowerment: ₹10,000 crore allocated for women-led startups and selfhelp groups.
- **Formalization of Gig Workers:** Social security benefits extended to gig and platform workers.
- **Day Care Cancer Centres:** 200 Cancer centres in 2025-26, all district hospitals to have one in three years











Digital & Technology Push

- AI & Semiconductor Investment: Special fund for AI startups and semiconductor research.
- Cybersecurity Measures: ₹1,900 crore to enhance national cybersecurity framework.
- Digital India Expansion: New initiatives to digitize public services and government processes.

MSME & Startup Support

- Tax Incentives: Extension of startup tax exemptions and lower compliance requirement .
- Easier Loan Access: Reduction in loan interest rates for startups and MSMEs.
- Make in India: Strengthening local industries through subsidies and export incentives
- Credit Cards for Micro Enterprises: customized credit cards with a credit limit of ₹5 lakh to support micro enterprises

Banking & Financial Sector Reforms

- Crypto & Digital Assets: No respite for crypto investors, as taxation policies remain unchanged, maintaining the 30 per cent tax on gains and 1 per cent TDS on transactions
- Financial Inclusion: New schemes to bring unbanked rural areas into the financial ecosystem.

Defence & National Security

- Defence Budget: ₹6.81 lakh crore allocation, with emphasis on indigenous defence manufacturing.
- Border Security Strengthening: Additional 87% rise for infrastructure at border areas.
- Increased Pensions: Defence pensions rise to Rs 1.6 lakh crore. Up by 13.5%









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Green Energy & Sustainability

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- Solar Energy Expansion: ₹75,000 crore allocated for rooftop solar and large-scale solar parks.
- Green Manufacturing: Incentives for solar PV cells, EV batteries, electrolyzers & wind turbines.
- Power Sector Reforms: States to get 0.5% of GSDP in additional borrowing for electricity distribution upgrades.
- Nuclear Energy Expansion: Nuclear Energy Mission for research & development of Small Modular Reactors (SMR) with an outlay of Rs.20,000 crore will be set up.

Tourism & Culture

- Top 50 Tourist Sites Development: Special focus on Buddhist circuits, spiritual & historical sites.
- PM SVANidhi Expansion: Credit support for ₹68 lakh street vendors, now with ₹30,000 UPI-linked credit limit.
- Medical Tourism & 'Heal in India' Initiative: Easier visa norms & global partnerships.

International Trade & Foreign Investment

- FDI Policy Relaxation: Foreign insurers get control with 100% FDI.
- Export Promotion Schemes: ₹ 2,250 crore for export promotion schemes for 2025-26, down 17 per cent from ₹ 2,718.73 crore allocated in the revised Budget estimates for 2024-25

OUR OFFICES

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Enkay Centre, Wing A,

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Gurugram - Ocus Technopolis

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