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Deshdoot Budget Special Samwad Katta

Emphasis on tax reforms, skills development, say experts

NASHIK: The Union Budget 2025-26 has introduced key provisions, including an increase in the income tax exemption limit to Rs 12 lakh and a higher house rent threshold for TDS.

While the budget offers significant benefits for women and farmers, some sectors have expressed disappointment, leading to mixed reactions.

To analyze these provisions, Daily Deshdoot organized a Budget Special Samwad Katta, where experts shared their insights. During the discussion, Deshdoot and Deshdoot Times Editor Dr. Vaishali Balajiwale interacted with financial and industry experts, including CA Shubham Mantri, Economist Prof. Shishir Sindekar, Tax Consultant Revati Kulkarni, progressive farmer

Vishwajit More, young entrepreneur Malhar Mutalik, construction professional Bhavik Thakkar, and solar energy expert Ashish Deshmukh.

The discussion at Deshdoot's Budget Special Samwad Katta provided a comprehensive analysis of the budget's impact, reflecting both optimism and concerns across various sectors.

Realtor Bhavik Thakkar
Boost for tourism
While the construction industry saw limited benefits, Thakkar pointed out that the budget's emphasis on tourism could create new opportunities. The success of the Ram Mandir, which attracted 45 crore tourists in 2024, demonstrates tourism's economic potential. Government initiatives like the UDAN scheme and new airport development are expected to accelerate tourism growth.

Economist Prof. Shishir Sindekar
Not up to expectations
While expectations were high regarding economic growth and poverty reduction, the budget did not fully meet them. The Finance Minister has focused on revenue collection through indirect taxes while boosting the domestic market with tax breaks and capital infusion did not fully meet them. The expectations were high in this regard. Some disappointment.

Entrepreneur Malhar Mutalik
Focus on MSME sector
The budget's focus is on the MSME sector, with concessions and incentives for industries, particularly in electronics. Credit guarantees, term loans, and credit cards for businesses will help resolve liquidity issues and enhance market cash flow. Lower taxes will boost spending power, ultimately increasing government revenue from indirect taxes.

Farmer Vishwajit More
Agricultural relief
We welcome the increased provision of Rs 56,530 crore for farmers. The 'Pradhan Mantri Dhandhanya Krishi Yojana' is expected to benefit 1.7 crore farmers. Investments in irrigation and support for pulses like Tur, Masur, and Udid through NAFED aim to enhance agricultural self-reliance and export potential. It emphasized the role of technology in shaping the future of farming.

Tax consultant Revati Kulkarni
Empowerment of women, youth
We laud the government's initiative to provide term loans to women entrepreneurs. Need to simplify the KYC process for bank accounts. Bbudget's focus on nutrition and skill development is appreciable. The establishment of 25 National Skill Development Centers will support AI education and youth empowerment.

Solar energy expert Ashish Deshmukh
Lacks provisions for solar sector
The absence of significant budgetary support for solar energy. However, incentives for electric vehicles and the removal of customs duty on lithium battery imports are positive steps. A dedicated solar park could have accelerated the 2030 renewable energy target. It pointed out the potential economic benefits of the UDAN scheme and new airport development are expected to accelerate tourism growth.

CA Shubham Mantri
Big relief for salaried class
The budget focussed on IITs, industry, health, and education. Increased support for hostels, scholarships, and foreign education loans reflects this priority. The salaried class has received substantial tax relief, making this a welcome move by the government. The new tax regime has brought big relief especially the salaried class which would save money in their pockets.

Development measures focusing on Garib, Youth, Annadata and Nari

Spurring Agricultural Growth & Building Rural Prosperity

Prime Minister Dhan-Dhaanya Krishi Yojana - Developing Agri Districts Programme
To cover 100 districts and likely to help 1.7 crore farmers.

Enhanced Credit through KCC
Facilitate short term loans for 7.7 crore farmers, fishermen, and dairy farmers with enhanced loan of ₹5 lakh.

Mission for Cotton Productivity
5-year mission to facilitate improvements in productivity and sustainability of cotton farming.

National Mission on High Yielding Seeds
Targeted development and propagation of seeds with high yield, pest resistance and climate resilience.

Makhana Board in Bihar
To be set up to improve production, processing, value addition, and marketing and organisation of FPOs.

Aatmanirbharta in Pulses
Launch a 6-year Mission with special focus on Tur, Urad and Masoor, emphasising:
• Development and commercial availability of climate resilient seeds
• Enhancing protein content
• Increasing productivity
• Improving post-harvest storage and management, assuring remunerative prices to the farmers.

India Post as a Catalyst for the Rural Economy
• Rural community hub co-location
• Institutional account services; DBT, cash out and EMI pick-up
• Credit services to micro enterprises
• Insurance; and
• Assisted digital services.

Development measures focusing on Garib, Youth, Annadata and Nari

Investing in people, economy and innovation

Support to States for Infrastructure: With an outlay of ₹ 1.5 lakh crore, 50-year interest free loans to states for capital expenditure and incentives for reforms.

Jal Jeevan Mission: To achieve 100% coverage, the mission extended till 2028 with an enhanced total outlay.

Power Sector Reforms: Incentivize distribution reforms and augmentation of intra-state transmission. Additional borrowing of 0.5% of GDP to states, contingent on these reforms.

Asset Monetization Plan 2025-30: launched to plough back capital of ₹ 10 lakh crore in new projects.

Urban Challenge Fund
₹ 1 lakh crore to implement the proposals for 'Cities as Growth Hubs', 'Creative Redevelopment of Cities' and 'Water & Sanitation'.

Maritime Development Fund
with a corpus of ₹25,000 crore for long-term financing with up to 49% contribution by the government.

Nuclear Energy Mission for Viksit Bharat: Amendments to the Atomic Energy Act and the Civil Liability for Nuclear Damage Act will be taken up for active partnership with the private sector.

UDAN: Regional connectivity to 120 new destinations and carry 4 crore passengers in the next 10 years.

Future needs of Bihar
Greenfield airports, Financial support for the Western Koshi Canal ERM Projects.

SWAMIH Fund-2
₹ 15,000 crore for expeditious completion of one lakh dwelling units through blended finance.

Tourism for employment and growth

- Top 50 tourist destination sites to be developed in partnership with states
- Introducing streamlined e-visa facilities
- Intensive skill-development programmes for our youth
- Performance-linked incentives to states
- MUDRA loans for homestays
- Ease of travel and connectivity to tourist destinations

Nuclear Energy Mission

NEW DELHI: In a major push to clean energy transition, Finance Minister Nirmala Sitharaman on Saturday announced a Nuclear Energy Mission to promote research and development of small modular reactors, with an outlay of Rs 20,000 crore. The Mission aims to align with India's net-zero emissions target and to meet the increasing electricity demand.

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Supporting MSMEs & Furthering Make in India

Credit Cards for Micro Enterprises: Customised Credit Cards with a ₹ 5 lakh limit for micro enterprises registered on Udyam portal. In the first year, 10 lakh such cards will be issued.

Scheme for first time Entrepreneurs: For 5 lakh first-time entrepreneurs, including women, Scheduled Castes and Scheduled Tribes, a new scheme, to be launched, to provide term loans up to ₹ 2 crore during the next 5 years.

Manufacturing mission with the mandate to focus on

- Ease and cost of doing business;
- Future ready workforce for in-demand jobs;
- A vibrant and dynamic MSME sector;
- Availability of technology;
- Quality products;
- Clean tech manufacturing for climate-friendly development.

Measures for Labour Intensive Sectors

- Focus Product Scheme for Footwear & Leather Sectors:** scheme is expected to facilitate employment for 22 lakh persons, generate turnover of ₹ 4 lakh crore and exports of over ₹ 1.1 lakh crore.
- Measures for the Toy Sector:** To focus on development of clusters, skills, and a manufacturing ecosystem that will create high-quality, unique, innovative, and sustainable toys to represent the 'Made in India' brand.
- Support for Food Processing:** Establishment of a National Institute of Food Technology in Bihar, enhanced income for the farmers and skilling, entrepreneurship and employment opportunities for the youth.

Significant enhancement of credit availability with guarantee cover

₹ in Crore	Credit guarantee cover	
	Current	Revised
MSEs	5	10
Startups	10	20
Exporter MSMEs	For Term Loans Up To	20 Crore

Revision in classification criteria for MSMEs

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Dr. Juneja's EYE Mantra

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