

BUDGET 2025-26: FOR FINANCIAL SECTOR

4 Engines of Development



Agriculture



MSME



Investment



Exports

Enhancement of credit with guarantee cover to MSMEs from Rs. 5 cr to Rs. 10 cr.

PM SVANIDHI with enhanced loans from banks & UPI-linked credit cards with Rs. 30,000 limit.

PSBs should have Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

'Partial Credit Enhancement Facility' for corporate bonds for infrastructure to be setup at NaBFID.

CREDIT

Proposed Changes

To ease compliance, expand services, build strong regulatory environment, promote international and domestic investment & decriminalization of archaic legal provisions in financial sector.



For regulatory Framework

- High-Level Committee for Regulatory Reforms
- Investment Friendliness Index of States
- Mechanism under the Financial Stability & Development Council (FSDC)
- Jan Vishwas Bill 2.0



No tax up to ₹ 12 lakh per annum in new tax regime

A digital public infrastructure, 'BharatTradeNet' (BTN) for international trade will be set-up

Accessible credit for MSMEs to boost exports

FDI limit enhanced for insurance from 74% to 100%

Reforms