



सत्यमेव जयते

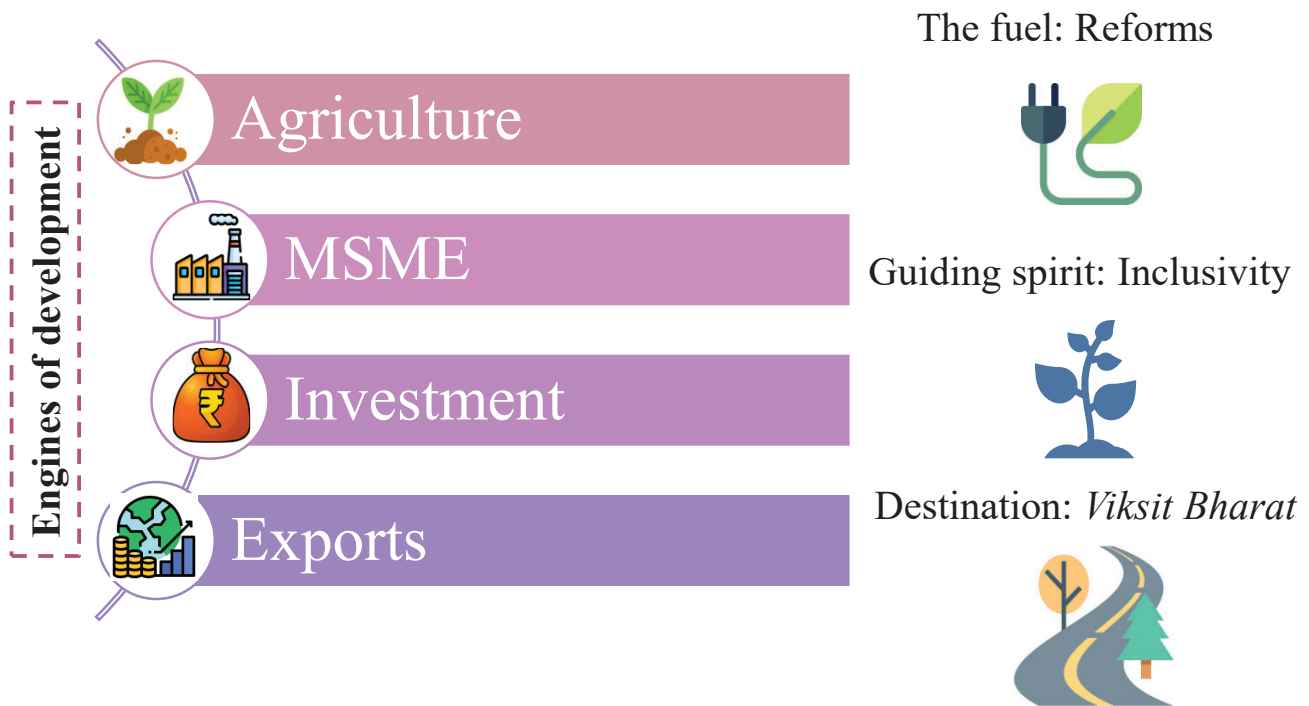
GOVERNMENT OF INDIA

Key Features of Budget 2025-2026

February, 2025

**MINISTRY OF FINANCE
BUDGET DIVISION**

Journey of Development



A country is not just its soil, a country is its people.



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

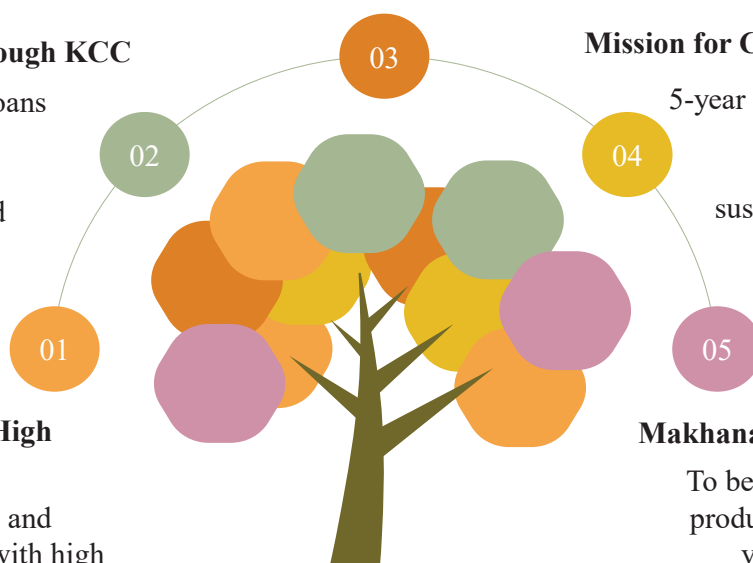
5-year mission to facilitate
improvements in
productivity and
sustainability of cotton
farming.

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*

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



₹ in Crore	Investment		Turnover	
	Current	Revised	Current	Revised
Micro Enterprises	1	2.5	5	10
Small Enterprises	10	25	50	100
Medium Enterprises	50	125	250	500

Development measures focusing on *Garib, Youth, Annadata and Nari*

Investing in people, economy
and innovation



Saksham Anganwadi and Poshan 2.0

Expansion of Capacity in IITs

Day Care Cancer Centres in all District Hospitals

Bharatiya Bhasha Pustak Scheme: provide digital-form Indian language books for school and higher education.

05 National Centres of Excellence for skilling to be set up with global expertise and partnerships.

Atal Tinkering Labs: 50 Thousand Labs to be set up in government schools in next 5 years.

Centre of Excellence in Artificial Intelligence for education with a total outlay of ₹500 crore.

Broadband connectivity to be provided to all government secondary schools and primary health centres in rural areas.

Expansion of medical education: 10,000 additional seats with the goal of adding 75,000 seats in the next 5 years.

PM SVANidhi: To be revamped with enhanced loans from banks, UPI linked credit cards and capacity building support.

Welfare of Online Platform Workers: Registration on the e-Shram portal & healthcare under PM Jan Arogya Yojana.

Development measures focusing on *Garib, Youth, Annadata and Nari*

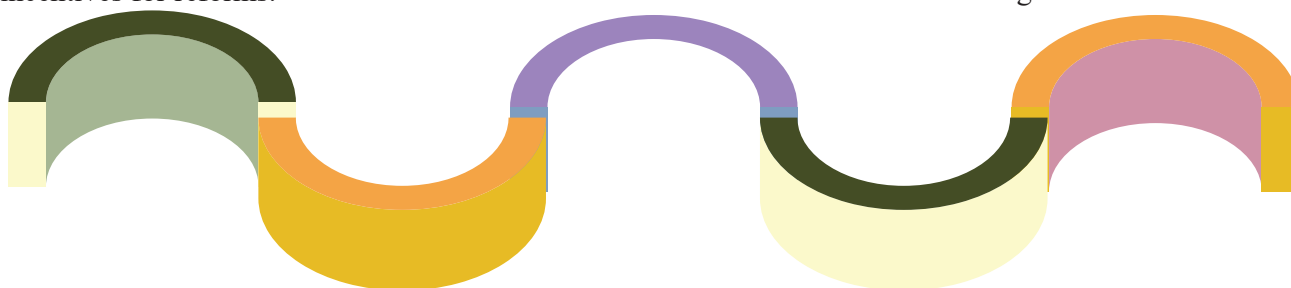
Investing in people, economy and innovation

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 GSDP 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'.

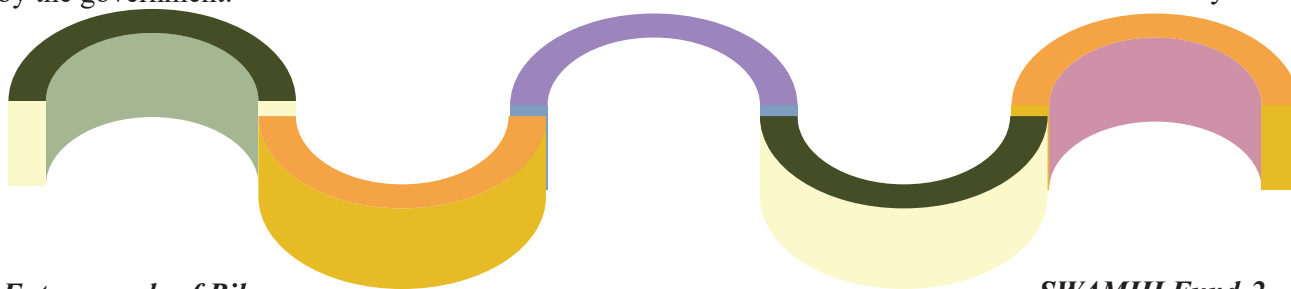
Maritime Development Fund

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-led
growth

Top 50 tourist destination sites to be developed in partnership with states

Performance-linked incentives to states

Introducing streamlined e-visa facilities

MUDRA loans for homestays

Intensive skill-development programmes for our youth

Ease of travel and connectivity to tourist destinations