



Maharaja Agrasen Institute of Management Studies
(A unit of Maharaja Agrasen Technical Education Society)
Affiliated to GGSIP University; Recognized u/s 2(f) of UGC
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Recognized by Bar Council of India; ISO 9001:2015 Certified Institute
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DEPARTMENT OF COMMERCE

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Monday, 11th February, 2024

Let's Talk Money: Budget Session 2025-26

Academic Year: 2025-26

Name of Event: Let's Talk Money: Budget Session 2025-26

Organized By: Prof. Manju Gupta, HOD, & Dr. Parul Ahuja, Assistant Professor,
Department of Commerce

Date of the Event: 11th February, 2025

Time of the Event: 3:00 pm onwards

Location: Google Meet

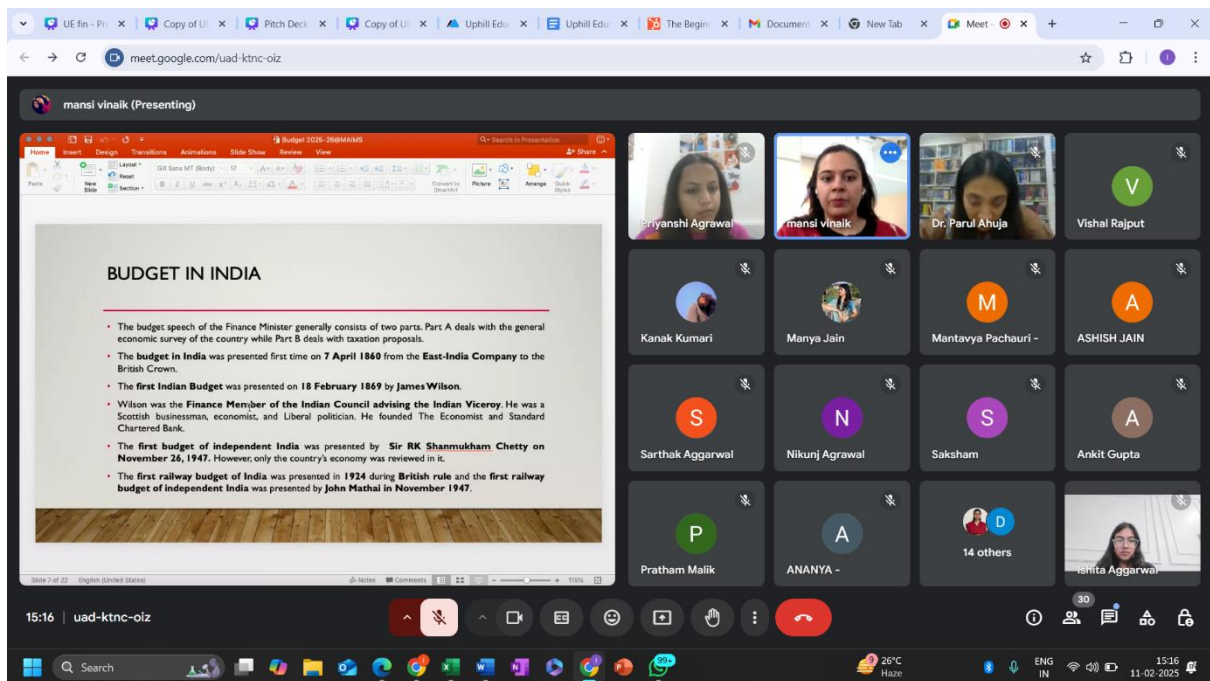
Number of Students participated: 30

“Let’s Talk Money: Budget 2025-26”

Students and Faculty of Maharaja Agrasen Institute of Management Studies, Department of Commerce attended a Budget Session on 11th February, 2025. Dr. Mansi Vinaik, Deputy Secretary General of the PHD Chamber of Commerce and Industry was invited as a chief guest and had fruitful insights about the interim budget presented.

This Session enabled the students to discuss, assess, evaluate, and brainstorm upon the Union Budget 2025-26 deliberations and provide a roadmap for economic growth, social welfare and technological advancements.

The session was a great platform for academicians, research scholars, and students to gain insights into the budget proposal and interact with the expert. The session began with a warm welcome to the resource person.



10 key takeaways from Interim Budget 2025-26

1. The Interim Budget 2025-26, presented by Finance Minister Nirmala Sitharaman, focuses on continued growth and stability with a vision for "Viksit Bharat" (Developed India).
2. While the capital expenditure growth has slowed compared to previous years, it still remains high. The government continues its commitment to infrastructure development with substantial allocations for railways, roads, and urban development.
3. The budget includes measures to boost agricultural productivity, improve rural infrastructure, and promote diversification in crops. Initiatives like the Prime Minister Dhan-Dhaanya Krishi Yojana and support for fisheries and horticulture are noteworthy.

4. Recognizing the crucial role of Micro, Small, and Medium Enterprises, the budget proposes measures to improve access to credit, streamline regulations, and promote technology adoption in the sector.

5. Despite increased spending in key areas, the government aims to maintain fiscal discipline, with the fiscal deficit targeted to reach 4.4% of GDP in 2025-26.

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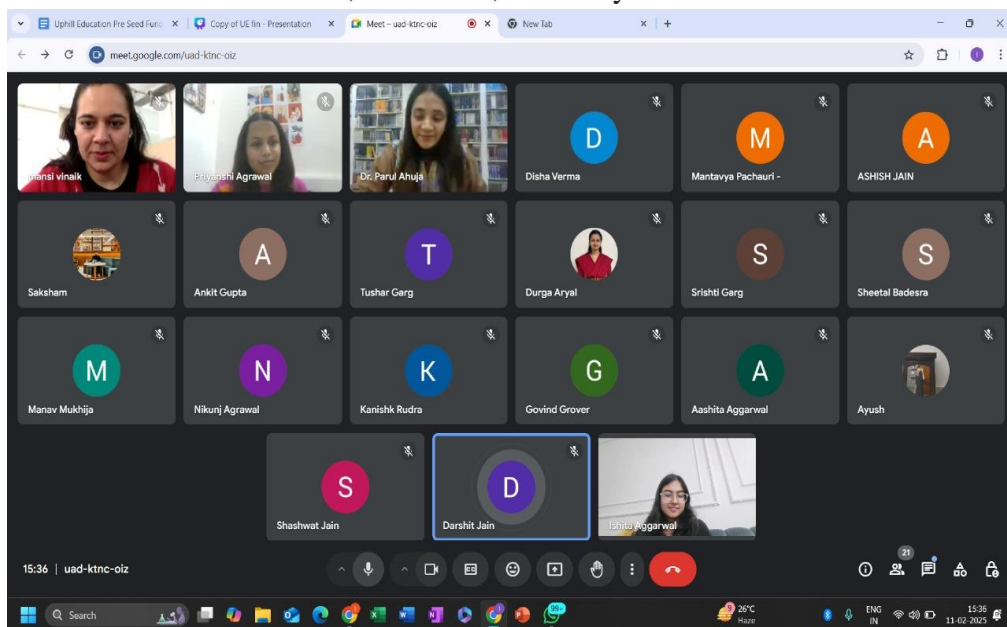
6. The budget includes measures to promote renewable energy, energy efficiency, and sustainable practices, aligning with India's commitment to environmental sustainability.

7. The government continues to invest in education, healthcare, and social welfare schemes, including Saksham Anganwadi and Poshan 2.0, Atal Tinkering Labs, and expansion of medical education.

8. It introduces a new tax regime where salaried individuals earning up to ₹12.75 lakh annually will pay no Income tax.

9. A Makhana board will be established in Bihar to improve the production, processing, value addition and marketing of makhana (foxnut).

10. The loan limit under the Modified Interest Subvention Scheme (MISS) will be enhanced from ₹3 lakh to ₹5 lakh, for loans taken through Kisan Credit Cards that facilitate short-term loans for 7.7 crore farmers, fishermen, and dairy farmers.



Dr. Parul Ahuja

[Convener, Assistant Professor, Department of Commerce]