



Modi 3.0's First Full Budget: A Big Gift for the Middle Class

Finance Minister Nirmala Sitharaman presented the budget in Parliament for the eighth consecutive time. This budget has provided several reliefs for the middle class.



by OJAANK IAS

Major Relief in Income Tax

12L

Tax-Free Limit

No tax on income up to 12
lakhs

24L

Higher Tax Rate

30% tax on income above 24
lakhs

4

Update Time Limit

Time limit for filing income
tax extended to 4 years



Expansion of the Jal Jeevan Mission



1

Mission expansion by 2028

Goal to provide drinking water to every household

2

Promotion of sanitation and sewerage

Special focus on cleanliness

3

Expansion of housing scheme

40,000 new homes to be handed over by 2025

New Initiatives in the Agricultural Sector



Increasing Agricultural Investment

Focus on increasing yield and improving irrigation



Farmer Credit Card

Limit increased to 5 lakhs, benefiting one crore farmers



Increasing Pulse Production

Special focus on production of tuar, urad, and masoor



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Women's Empowerment and Entrepreneurship

Special Loans for Women Entrepreneurs

Two crore term loan for first-time women entrepreneurs

MSME Assistance

Loan up to 20 crore, special scheme for SC/ST and women entrepreneurs

Export Promotion

Special assistance for women-led MSMEs



Relief for Senior Citizens

- Increase in TDS Limit**
The TDS limit for senior citizens has been increased from 50,000 to 1 lakh
- Improvements in Pension Schemes**
New provisions for pension schemes for senior citizens
- Expansion of Health Services**
Expansion of special health facilities for senior citizens



Promoting Industry and Trade

Toy Industry

National setup for manufacturing

1

Insurance Sector

FDI limit increased from 75% to 100%

2

Startup Support

Loan increased from 10 crore to 20 crore

3



Improvements in Health and Education Sectors

Medical Education

10,000 new seats will be added

Cancer hospitals to be established in every district

IIT Expansion

Additional infrastructure in five IITs

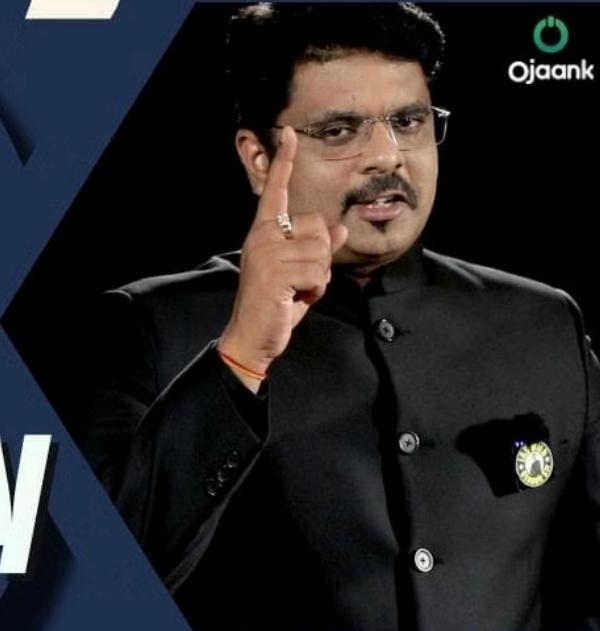
Special expansion of IIT Patna

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FOUNDER, AUTHOR, NLP TRAINER
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Special Provisions for Bihar

1

Improving Air Connectivity

Provision of green field airports

2

Promoting Makhana Production

Establishment of Makhana Board in Bihar

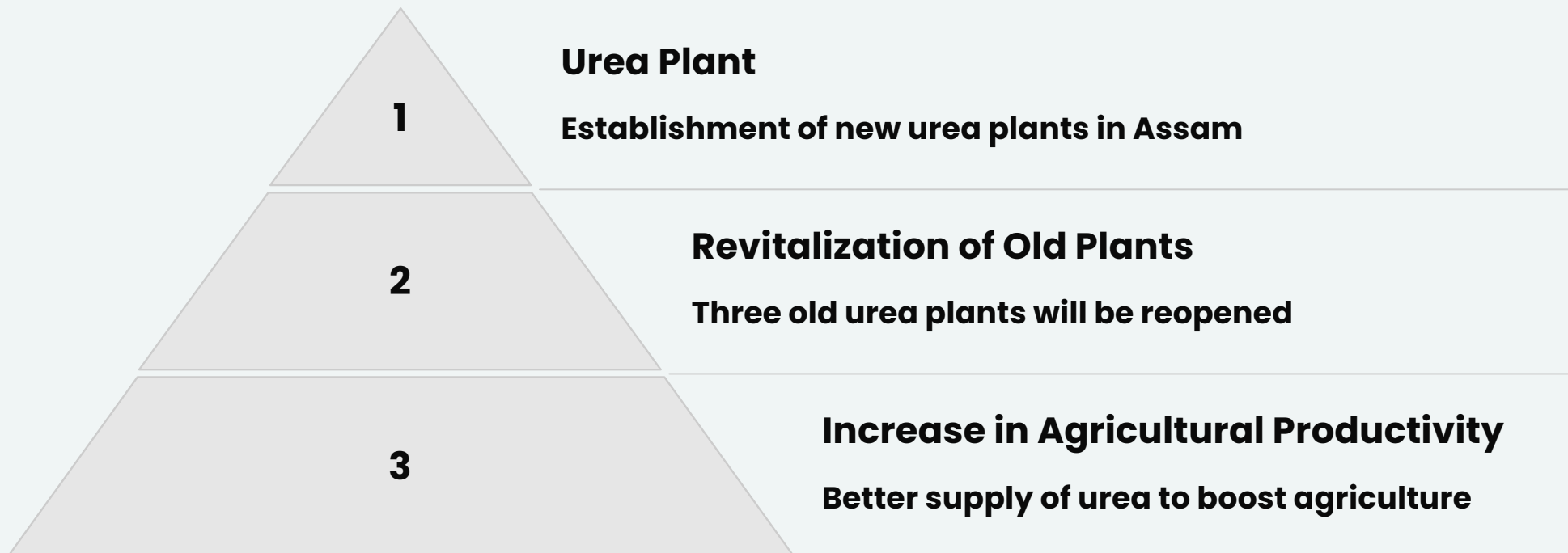
3

Expanding Educational Facilities

Establishment of new educational institutions



Development of the Northeast Region





Promoting the Textile Industry and Handicrafts

Domestic Textile Production

Clothes made in India will be cheaper

Support for Weaver Community

Clothes made by weavers will also be cheaper

Promotion of Handicrafts

Special schemes for traditional crafts

Progress in Electronics and EV Sector



Lithium Batteries

Tax exemption on lithium batteries



Mobile Phones

Incentives for mobile phone production



TV Manufacturing

Tax exemption on LED, LCD TV production



New Test Updates

Mon to Sat at 01:00 pm ✨📖

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Improving Transportation and Connectivity

1

Expansion of Flight Network

Announcement of flight scheme for 120 new destinations

2

Increase in Passenger Numbers

Target to add 40 million new passengers through flight scheme

3

Connectivity to Hilly Regions

Construction of small airports and helipads





Investment in Artificial Intelligence

500Cr

AI Excellence Center

500 crore rupee allocation

3

Key Areas

**AI applications in healthcare,
education, and agriculture**

100+

Startup Support

**Encouragement for over 100 AI
startups**

Goal of Inclusive Development

Welfare of the Poor

Expansion of poverty alleviation programs

1

Youth Empowerment

Focus on employment and skill development

2

Farmer Prosperity

New initiatives in the agricultural sector

3

Women's Empowerment

Special schemes for women's empowerment

4

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