



IS THIS UNION BUDGET 2025, A New Dawn for India's Economic Growth?

The Union Budget 2025 has set the stage for a transformative era in the Indian economy. With a bold revision in tax slabs, the government has provided much-needed relief to middle-class taxpayers, boosting disposable incomes and fueling domestic consumption. This move is expected to drive growth across key sectors, further strengthening India's economic resilience.



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A major highlight of this year's budget is the renewed focus on green energy initiatives. With substantial allocations for renewable energy projects, electric mobility, and sustainable infrastructure, India is taking definitive strides toward a cleaner and greener future. These policies not only reinforce our global commitment to sustainability but also unlock immense investment and employment opportunities in the sector.

Furthermore, the consumption-driven growth story continues to be a strong pillar of India's economic momentum. Increased disposable incomes, coupled with supportive fiscal policies, are set to enhance spending across industries, ensuring a robust demand cycle.

With these strategic measures, the Budget 2025 instills optimism, setting India firmly on the path to sustainable economic expansion. As we navigate this dynamic landscape, businesses and investors must seize the opportunities that lie ahead in this promising new chapter. Please be in touch for more details and suggested actions in your investments.

Happy Investing & Best Wishes.

CHAPTER 1

UNION BUDGET 2025

Quick snapshot of the key announcements, with a special focus on tax reforms:



Tax Reforms

- ✓ **No Income Tax** for income up to *₹12 lakh* under the new regime.
- ✓ **Two Self-Occupied Properties** can now be valued at Nil for tax purposes (up from one).
- ✓ **TDS Threshold on Rent** raised to ₹6 lakh (from ₹2.4 lakh).
- ✓ **TCS on Education Loans** up to ₹10 lakh removed for loan from specified financial institutions
- ✓ **Time Limit for Updated Returns** extended from 2 years to 4 years.
- ✓ **New Income Tax Bill** to be introduced next week, focusing on simplification and ease of compliance.
- ✓ **TDS/TCS Rationalization:** Reduced number of rates and adjusted thresholds to benefit the middle class.
- ✓ **Faceless Assessment** and **Taxpayer Charter** to continue, with 99% of returns processed based on self-assessment.

Healthcare & Education

- ✓ 10,000 additional medical seats in 2025-26; 75,000 seats targeted in 5 years.
- ✓ 200 new cancer centers to be established.
- ✓ 50,000 Atal Tinkering Labs in govt schools; broadband for all secondary schools.

Agriculture & Rural Development

- ✓ Kisan Credit Card limit increased to ₹5 lakh.
- ✓ 6-year '**Atmanirbharta Mission**' for self-reliance in pulses.
- ✓ Makhana Board to be set up in Bihar for value addition.

MSMEs & Startups

- ✓ Credit guarantees cover for MSMEs raised to ₹10 crore.
- ✓ DeepTech Fund of Funds to boost tech innovation.
- ✓ FDI in insurance hiked to 100%.

Women & Youth Empowerment

- ✓ New scheme for SC/ST women offering 5-year term loans.
- ✓ 5 National Centres of Excellence for Skilling to equip youth.
- ✓ Saksham Anganwadi & Poshan 2.0 to benefit 8 crore children & 1 crore mothers.

Tourism & Culture

- ✓ Homestays to get Mudra loans; medical tourism to be promoted.
- ✓ Top 50 tourist destinations to be developed with states.

Green Energy & Sustainability

- ✓ Incentives for renewable energy projects.
- ✓ Mission for solar PV cells, electrolysers, and grid-scale batteries.

**FOLLOWING TAX SLAB WILL BE
APPLICABLE FROM FY 25-26
(UNDER NEW REGIME)**

**A. IF YOUR TOTAL INCOME IS LESS
THAN RS 12 LAKHS OR RS 12.75
LAKHS FOR SALARIED PERSON :
NIL TAX**

B. IF YOUR TOTAL INCOME IS > 12 LAKHS THEN YOU HAVE TO PAY TAX ACCORDING TO THE SLAB BELOW

Income Slab	Tax Rate
<i>Up to 4,00,000</i>	Nil
<i>From 4,00,001 to 8,00,000</i>	5%
<i>From 8,00,001 to 12,00,000</i>	10%
<i>From 12,00,001 to 16,00,000</i>	15%
<i>From 16,00,001 to 20,00,000</i>	20%
<i>From 20,00,001 to 24,00,000</i>	25%
<i>Above 24,00,000</i>	30%

Disclaimer:

The information, figures, and points presented in this article are based on the recent budget announcements. While every effort has been made to ensure accuracy, errors or omissions may occur. Readers are advised to refer to official government sources or consult financial experts for precise details. The author and publisher do not assume any liability for decisions made based on this article. Any errors or omissions are regretted.

CHAPTER 2

CATEGORY WISE PERFORMANCE

Sorted on 1 Yr basis, as on 5th Feb 2025



Category	1 Day	YTD	1 Week	1 Month	3 Months	1 Year	3 Years
Equity: International	0.70	5.15	1.76	4.67	6.59	25.22	10.19
Equity: Sectoral-Pharma	1.04	-4.98	4.05	-5.20	-2.52	23.44	19.42
Equity: Thematic-Consumption	-0.55	-2.42	3.94	-4.66	-2.40	17.94	17.33
Equity: Sectoral-Technology	0.33	-2.41	0.82	-3.42	4.55	17.82	10.54
Equity: Mid Cap	0.80	-6.49	2.50	-7.62	-5.08	14.06	18.99
Equity: Multi Cap	0.55	-5.35	2.63	-6.62	-4.90	13.08	17.37
Equity: Flexi Cap	0.38	-4.05	2.57	-5.33	-4.55	12.44	13.75
Equity: Thematic	0.47	-4.40	2.84	-5.85	-4.83	12.42	16.78
Equity: Thematic-ESG	0.05	-1.82	2.18	-3.29	-3.06	12.26	11.56
Equity: ELSS	0.36	-4.06	2.50	-5.23	-4.45	12.22	14.45
Equity: Large Cap	-0.05	-1.28	2.39	-2.84	-3.36	10.90	12.95
Equity: Large & MidCap	0.35	-4.98	2.39	-6.19	-6.02	10.78	15.66
Equity: Small Cap	1.37	-8.36	3.32	-9.51	-8.06	10.50	17.84
Equity: Thematic-Dividend Yield	0.46	-2.77	2.26	-4.14	-5.00	10.35	17.60
Equity: Value Oriented	0.54	-3.14	2.21	-4.48	-5.46	10.30	17.44
Equity: Sectoral-Infrastructure	0.74	-6.83	1.53	-7.98	-8.36	10.19	22.24
Equity: Sectoral-Banking	0.55	-1.16	2.45	-2.15	-3.95	8.71	12.27
Equity: Thematic-MNC	0.23	-4.41	1.35	-5.96	-6.05	8.60	10.34
Equity: Thematic-Energy	1.22	-3.77	1.81	-5.67	-8.32	4.96	13.44
Equity: Thematic-PSU	1.08	-3.77	2.05	-5.76	-9.39	2.25	30.94

Choose your Equity category smartly according to the budget announcements, like- Consumption, Financials and Banking seems very promising !

As you can see that Pharma is holding its position very tight on month on month basis ! We had mentioned the logics and reason for the multibagger growth expectation in Pharma category, in our previous issues ! Please get in touch with us to know more about the Growth , Value and Momentum based Asset allocation in Mutual Funds according to the latest focus of Union Budget

Contact Us

You can contact us for all your investment related queries through any mode of communication.



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