



# BUDGET 2025-2026

## GIST

The Union Budget 2025-26 introduces several new schemes and reforms that will directly impact bankers' workload at branch levels. While these announcements aim to boost economic growth, they also bring higher lending targets, stricter compliance, and more reporting pressure for bankers.

Here's a detailed breakdown of the budget highlights, scheme descriptions, and how they will affect branch-level banking work:

### KISAN CREDIT CARD (KCC) LIMIT INCREASED

The Kisan Credit Card (KCC) scheme provides short-term credit to farmers for crop production, post-harvest expenses, and working capital needs. Previously, farmers could avail up to 3 lakh under this scheme, now raised to 5 lakh with interest subvention benefits.

#### IMPACT ON BANKERS

Higher KCC loan processing targets from head office.

Increased customer rush for renewals & fresh loan applications.

More documentation & follow-ups to ensure farmers get interest subvention benefits.

### MSME CREDIT GUARANTEE COVER INCREASED

The Credit Guarantee Fund Trust for Micro



and Small Enterprises (CGTMSE) provides collateral-free loans to MSMEs. The coverage is now doubled from 5 crore to 10 crore, increasing lending capacity for MSMEs.

#### IMPACT ON BANKERS

Loan disbursement targets for MSMEs will increase.

More pressure to approve MSME loans faster with minimal risk.

Additional due diligence required to ensure loans do not turn into NPAs.

### UDYAM CREDIT CARDS FOR MSMES

A new 5 lakh credit card facility for MSMEs to meet their working capital needs. Works similarly to Kisan Credit Cards (KCC) but is targeted toward small businesses & startups.

#### IMPACT ON BANKERS

New product = Extra loan targets for bankers.

Loan officers will need to pitch aggressively to self-employed customers.

More paperwork & KYC verifications to ensure eligibility.

### STARTUP LOAN GUARANTEE INCREASED

The Startup Credit Guarantee Scheme provides loans to startups with government-backed guarantees. The loan limit has now doubled from 10 crore to 20 crore to boost funding for new businesses.

#### IMPACT ON BANKERS

More pressure to sanction startup loans under government schemes.

More monitoring & compliance tracking required for these loans.

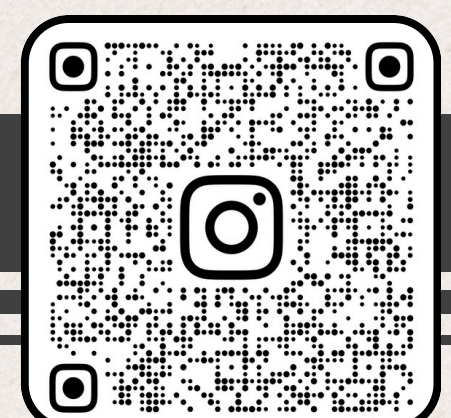
Increased risk assessment for credit teams.

### PM DHAN-DHAANYA KRISHI YOJANA

Aimed at boosting crop productivity & irrigation in 100 low-productivity districts. Provides subsidized loans to farmers for modern irrigation, better fertilizers & crop diversification.

#### IMPACT ON BANKERS

Higher crop loan targets for rural branch officers. Increased demand for warehouse receipt finance & irrigation loans.







## PM SVANIDHI EXPANSION

A working capital loan scheme for street vendors. Now includes UPI-linked credit cards with a 30,000 limit to promote digital payments.

### IMPACT ON BANKERS

More small-ticket loan applications from street vendors.  
Loan officers will have to push digital onboarding & UPI adoption.  
More documentation workload & follow-ups required.

## GRAMEEN CREDIT SCORE SYSTEM FOR SHGS

A new credit rating system for Self-Help Groups (SHGs) & rural borrowers. Aims to formalize rural credit assessment to reduce loan defaults.

### IMPACT ON BANKERS

More strict credit appraisal requirements for SHG loans.  
Higher scrutiny during loan documentation & approval process.  
Expect detailed audits on SHG lending data by head office.

## REVAMPED KYC REGISTRY (DIGITAL KYC SYSTEM ROLLOUT IN 2025)

A new centralized digital KYC system will be launched for banks to streamline customer verification.

### IMPACT ON BANKERS

More training required for staff to implement the new KYC process.  
Higher rejection rates due to stricter verification processes.  
Expect more scrutiny from auditors on KYC compliance.

## INDIA POST EXPANDING BANKING SERVICES

India Post will offer more financial & DBT services via 1.5 lakh rural post offices.

### IMPACT ON BANKERS

Increased competition for rural banks from post offices.  
Deposits & small savings accounts may shift to India Post, reducing CASA targets.



## TOURISM & HOSPITALITY – MUDRA LOANS FOR HOMESTAYS

Government offering MUDRA loans for homestay owners & small travel businesses.

### IMPACT ON BANKERS

More loan processing for hospitality businesses.  
Higher pressure to disburse loans under MUDRA quickly.

## TEXTILE & LEATHER SECTOR LOAN SUPPORT

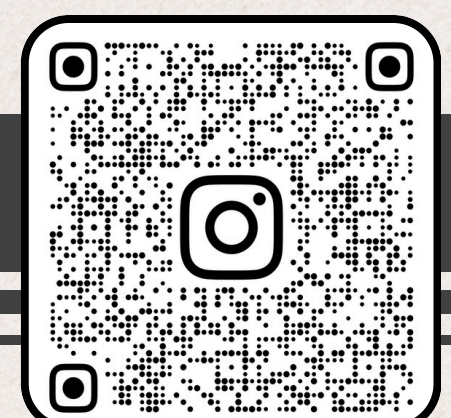
5,000 crore allocated for textile & leather MSMEs to boost exports.  
More loan inquiries from textile/leather manufacturers. Higher risk of NPAs → Bankers must assess credit risks properly.



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### LIST OF ALL SCHEMES INTRODUCED IN BUDGET 2025-26

- Kisan Credit Card (KCC) Limit Increase Scheme
- Prime Minister Dhan-Dhaanya Krishi Yojana
- Comprehensive Rural Prosperity & Resilience Program
- PM SVANidhi Expansion (UPI-Linked Credit Cards for Street Vendors)
- Udyam Credit Cards for MSMEs (₹5L Loan Limit for Micro Enterprises)
- Startup Loan Guarantee Expansion (10Cr → 20Cr Limit)
- Grameen Credit Score System for SHGs & Rural Borrowers
- New Mission for Aatmanirbharta in Pulses (Support for Dal Farmers)
- Tourism & Hospitality MUDRA Loan Scheme for Homestays
- Textile & Leather Sector MSME Loan Support Scheme
- Revamped KYC Registry for Faster Digital Customer Verification
- Senior Citizens' Tax-Free Withdrawals on Savings Schemes
- Foreign Direct Investment (FDI) Expansion in Insurance Sector
- India Post Financial Services Expansion for Rural Banking







# REDEFINING WORK-LIFE



## MEET YOUR EDITOR

Switching careers is never easy, but when **Yogesh** decided to step out of his 7-year-long banking career into the world of *content creation*, it was nothing short of a leap of faith.

It wasn't just about leaving behind the comfort of familiarity – it was about learning an entirely new set of skills, understanding *social media algorithms*, *mastering AI-driven tools*, and building a brand from scratch.

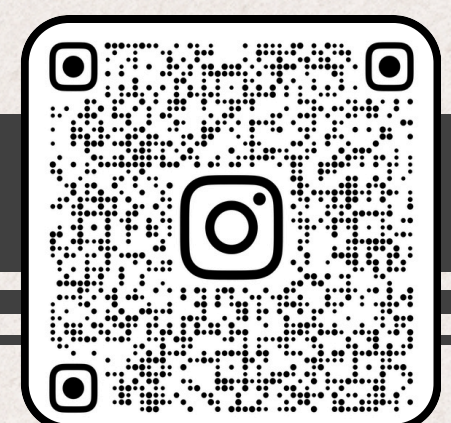
Today, Yogesh is a successful *solopreneur*, a *content creator*, and an expert in *AI innovations*. He has developed multiple AI agents capable of automating routine tasks, saving time, and improving efficiency for businesses and professionals.

But what makes Yogesh stand out isn't just his achievements—it's his passion for empowering bankers, the very community he belonged to.

## MENTAL HEALTH

Yogesh's passion project, *Bankpediaa*, started with one goal: to raise awareness about mental health in the banking sector. This mission was deeply personal. Having experienced trauma firsthand after the loss of his father during his banking tenure, Yogesh found no support from his union or management.

The emotional weight of that time planted *a seed of purpose* – to support those bankers who felt they had no one to turn to.







# STRESS TO SUCCESS

With this mission, Yogesh launched the Bankpediaa Instagram page, which slowly gained recognition for addressing work-life balance, stress management, and mental health issues in the banking sector.

Later, he expanded this initiative by creating the *Bankpediaa website (bankpediaa.com)*, where he writes blogs aimed at educating bankers on topics that rarely get attention in traditional workplaces.

Through his empathetic and approachable demeanor, Yogesh has directly helped over 50 bankers *overcome depression, stress, and even suicidal thoughts.*

His ability to connect with people comes from a place of deep understanding and genuine care.

Yogesh believes that mental health is the cornerstone of productivity and happiness, especially in high-stress environments like banking.



Even as he navigates the fast-paced *world of content creation and AI*, Yogesh has never abandoned his mission to uplift bankers. For him, Bankpediaa isn't just a platform — it's a purpose-driven journey to ensure that no banker feels unsupported or unheard.

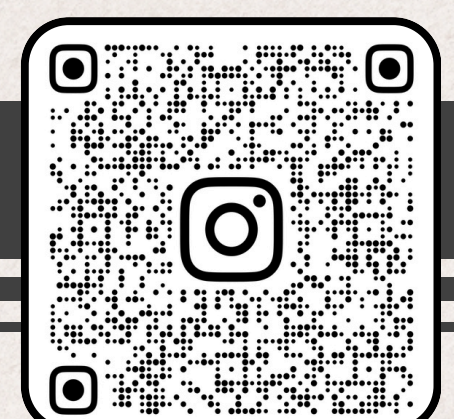
## Teaching Bankers to Build a Second Income

In 2025, when *content creation has become a new-age currency*, Yogesh is teaching bankers how to leverage their skills and knowledge to create a second income source. Through his blogs, paid courses and now the *Bankpediaa Sunday Edition*, he is empowering bankers to explore opportunities beyond their 9-to-6 jobs while managing their mental health effectively.

The Bankpediaa Sunday Edition is the latest chapter in Yogesh's journey to educate and inspire bankers. This weekly resource combines *mental health tips, stress management guides, and career advice*, alongside actionable insights into content creation and side hustles.

It's not just a news source — it's a lifeline for bankers seeking balance and growth.

# WORK LIFE BALANCE







SUNDAY EDITION

**BANKPED**⚡**AA**



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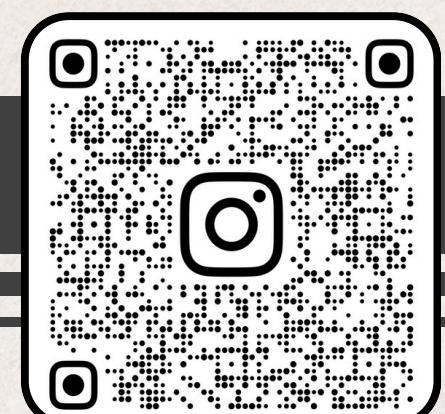
# PEACE OUT



## REDEFINING WORK-LIFE.

### Support Yogesh on His Mission

If you resonate with Yogesh's journey and want to be a part of this impactful mission, join the **Bankpediaa Hub WhatsApp Channel** today. Stay updated with the latest articles, insights, and Bankpediaa Daily Edition — delivered right to your fingertips.



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