



Hive

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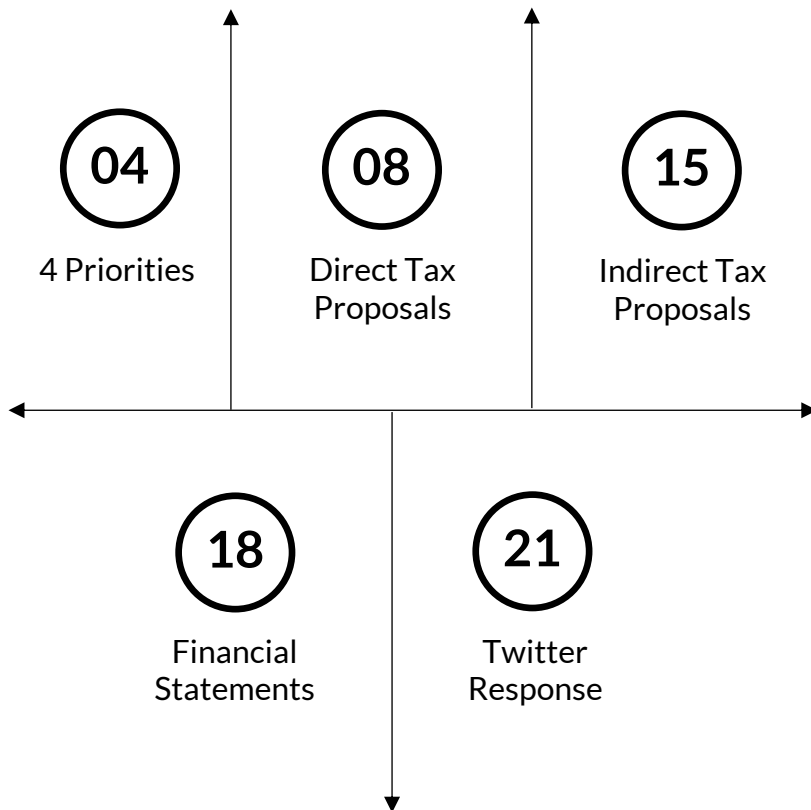
BUDGET - 2022

CONTENTS



”

The king must collect taxes in accordance with dharma,



Finance Minister Nirmala Sitharaman delivered her Budget-2022 in the parliament on 1st February 2022.

The Finance Minister provided a major boost to the infrastructure sector. However, there are no changes in Income Tax slabs this year too.

Budget 2022 rests on four priorities being - PM GatiShakti, Inclusive Development, Productivity Enhancement and Investment Sunrise Opportunities, Energy Transition and Climate Action & Financing of Investments..

PM Modi said that the Union Budget has brought new hopes and opportunities for the common people.



BUDGET **SIMPLIFIED**

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FOUR PRIORITIES OF 2022



FOUR PRIORITIES OF 2022

01 PM GATI-SHAKTHI

Infrastructure - Roadways & Logistics

- ❑ Formulation of Master Plan for expressways.
- ❑ Completing 25000 km national highways in 2022-23
- ❑ Unified Logistics Interface Platform allowing data exchange among all operators
- ❑ Open Source Mobility Stack for seamless travel of passengers
- ❑ 4 Multimodal Logistics parks through PPP to be awarded in 2022-23



Infrastructure - Railways

- ❑ Integration of Postal and Railways Network facilitating parcel movement.
- ❑ One Station One Product Extending coverage under Kavach
- ❑ 400 new generation Vande Bharat Trains Multimodal connectivity between mass urban transport and railway stations
- ❑ Capacity building for infrastructure Projects
- ❑ National Ropeways Development Plan as sustainable alternative to conventional roads.



Agriculture & Food Processing

- ❑ Promoting chemical free natural farming starting with farmers' lands close to river Ganga
- ❑ Promoting post harvest value addition, consumption and branding of millet products
- ❑ Delivery of Digital and Hi-Tech services to farmers in PPP mode.
- ❑ Use of Kisan Drones to aid farmers.
- ❑ Launching fund with blended capital to finance agriculture start ups
- ❑ Implementation of Ken Betwa Link Project benefitting 9.1 lakh hectare farm land, providing drinking water to 62 lakh people and generating 130MW power.
- ❑ 5 more such projects under process of implementation.



FOUR PRIORITIES OF 2022

Education & Skill Development

- ❑ One class One TV channel programme to be expanded to 200 TV channels
- ❑ Virtual labs and skilling e-labs to promote critical thinking skills and stimulated learning environment
- ❑ A Digital University will be established with world class quality universal education
- ❑ High quality e-content will be delivered through Digital Teachers
- ❑ Digital Ecosystem for Skilling and Livelihood (DESH-Stack e-portal) will be launched to promote online training
- ❑ Startups will be promoted to facilitate Drone Shakti for Drone-As-A-Service



Health

- ❑ National Digital Health Ecosystem will be rolled out
- ❑ National Tele Mental Health Programme will be launched for quality counselling
- ❑ Integrated architecture: Mission Shakti, Mission Vatsalya, Saksham Anganwadi, and Poshan 2.0 to be launched
- ❑ Two lakh Anganwadis to be upgraded to Saksham Anganwadis



02 ALL INCLUSIVE WELFARE FOCUS

- ❑ Har Ghar, Nal Se Jal: 3.8 crore households to be covered in 2022-23
- ❑ PM Awas Yojana: 80 lakh houses to be completed in 2022-23
- ❑ PM-DevINE: To fund infrastructure and social development based on felt needs of the North East
- ❑ Aspirational Blocks Programme: For development of lagging blocks of aspirational districts
- ❑ Vibrant Villages Programme: Targeting development of villages on the Northern Border left out from the development gains
- ❑ Digital Banking by Post Offices: 100% of post offices to come on the core banking system
- ❑ Digital Payments: Scheduled Commercial Banks to set up 75 Digital Banking Units in 75 districts

Interlinking various portals

Extending ECLGS with focus on hospitality and related enterprises

Raising and Accelerating MSME Performance (RAMP) programme will be rolled out

Revamping CGTMSE

MSME

03 PRODUCTIVITY ENHANCEMENT AND INVESTMENT

Ease of Doing Business 2.0

- ❑ Trust based governance
- ❑ Integration of central and state level systems through IT bridges
- ❑ Expanding scope of PARIVESH Portal
- ❑ Unique Land Parcel
- ❑ Identification Number for IT based management of land records.
- ❑ Establishing C-PACE to facilitate voluntary winding up of companies
- ❑ End to end online e-Bill System and utilising surety bonds in government procurement.
- ❑ AVCG promotion task force
- ❑ Support to 5G under PLI scheme
- ❑ Opening up defence R&D for industry, startups and academia



Ease of Living

- ❑ Issuance of chip embedded e-Passports
 - ❑ Modernisation of building byelaws, implementing Town
 - ❑ Planning Schemes and Transit
 - ❑ Oriented Development
 - ❑ Establishing Centres of Excellence in urban planning
 - ❑ Providing a battery swapping policy as an alternative to setting up charging stations in urban areas
- Productivity enhancement and investment

04 FINANCING OF INVESTMENT

- ❑ Public investment to continue to pump prime private investment and demand in 2022-23
- ❑ Introduction of Digital Rupee by RBI starting 2022-23
- ❑ Enhanced outlay to Scheme for Financial Assistance to States for Capital Investment



DIRECT TAX PROPOSALS



DIRECT TAX PROPOSALS

#No Change in tax rates given below

TAX SLAB – INDIVIDUAL/HUF (OLD REGIME)

Individual Assesse <60years	
Taxable income	Tax
Up to Rs.2.5L	Nil
Rs.2.5L to Rs.5L	5%
Rs.5L to Rs.10L	20%
Above Rs.10L	30%

Resident Senior Citizen >60yrs	
Taxable income	Tax
Up to Rs.3L	Nil
Rs.3L to Rs.5L	5%
Rs.5L to Rs.10L	20%
Above Rs.10L	30%

Resident Senior Citizen >80yrs	
Taxable income	Tax
Up to Rs.5L	Nil
Rs.5L to Rs.10L	20%
Above Rs.10L	30%

16(ia)	Standard Deduction - Rs.50,000
87A	Tax Rebate of Rs.12,500 upto Rs.5laks

Surcharge	10% - 37% based on the Range of Income
Education Cess	4%
<i>Surcharge on Income by way of Dividend, Short term/long term capital gain on sale of Equity shares/equity oriented mutual funds is limited to 15%.</i>	

INDIVIDUAL/HUF (NEW REGIME)

Taxable income	Up to Rs.2.5L	Rs.2.5L to Rs.5L	Rs.5L to Rs.7.5L	Rs.7.5L to Rs.10L	Rs.10L to Rs.12.5L	Rs.12.5L to Rs.15L	Above Rs.15L
Tax	Nil	5%	10%	15%	20%	25%	30%

TAX SLAB – PARTNERSHIP FIRM/ LLP/ LOCAL AUTHORITY

Tax Rate	30%	Surcharge	12% of tax - total income exceeds Rs.1 crore
		Education Cess	4%

TAX SLAB – COMPANIES

Domestic Cos. <400Cr	25%	Surcharge	7% of tax - total income >1Crore and <10Crore
Domestic Cos. >400Cr	30%		12% of tax - total income >10Crore
		Education Cess	4%

Foreign Cos. (Any other Income)	40%	Surcharge	2% of tax - total income >1Crore and <10Crore
			5% of tax - total income >10Crore
Foreign Cos. (Royalty received from Govt./Indian concern or tech. fees approved by Govt)	50%	Education Cess	4%

CO-OPERATIVE SOCIETY

Taxable income	Tax	Surcharge	7% of tax - total income >1Crore
Up to Rs.10,000	10%		12% of tax - total income >10Crore
Rs.10k to Rs.20k	20%	Education Cess	4%
Above Rs.20,000	30%		

Finance Budget 2022-23

DEFINITIONS

Section	Particulars
2(42C)	word "Sale" has been replaced with "Transfer"

CHARITABLE INSTITUTION

Section	Particulars
12A	Trusts having gross income exceeding 2.5Lakhs a year shall maintain books of account and other documents in such form and manner and at such place, as may be prescribed;

OTHERS

Section	Particulars
14A	Explanation to clarify that notwithstanding anything to the contrary contained in this Act, the provisions of this section shall apply and shall be deemed to have always applied in a case where exempt income has not accrued or arisen or has not been received during the previous year relevant to an assessment year and the expenditure has been incurred during the said previous year in relation to such exempt income. These amendments will take effect from 1-Apr-2022

SALARIES

Section	Particulars
17	Amounts paid by Employer to Employee towards expenditure incurred by employee towards medical treatment of self and family due to COVID-19 Illness, is not taxable as perquisite

BUSINESS INCOME

Section	Particulars
37	"Expenditure incurred by an assessee for any purpose which is an offence or which is prohibited by law" to include <ul style="list-style-type: none"> ○ Compounding Offence, like Interest, late fee and penalties ○ Provide any benefit or perquisite to any person, receiving the same by him is in violation of any law or rule or regulation or guideline, for the time being in force, governing the conduct of such person. (Bribe)
40(a)(ii)	Explanation retrospectively to clarify that the term "tax" includes any surcharge or cess, by whatever name called. This amendment will take effect retrospectively from 1st April, 2005 and will accordingly apply in relation to the assessment year 2005-06 and subsequent assessment years.
43B	<ul style="list-style-type: none"> ○ Conversion of interest payable on an existing loan into a debenture on the ground that such conversion is a constructive discharge of interest liability and, therefore, amounted to actual payment which has been upheld by several Courts. ○ The conversion of interest payable u/s 43B, into debenture or any other instrument by which liability to pay is deferred to a future date, shall also not be deemed to have been actually paid.

Finance Budget 2022-23

OTHER INCOME	
Section	Particulars
56(2)	Any amount received by a person from any other person towards medical treatment for COVID-19 related illness is not taxable under Sec 56(2)
56(2)	Any amount received with in 12months by a member of a family of the deceased from any other person, where cause of death is COVID-19 related illness, such receipt up to 10Lak is not taxable.
56(2)	Any amount received with in 12months by a member of a family of the deceased from employer of the the deceased, where cause of death is COVID-19 related illness, such receipt is not taxable.

OTHERS	
Section	Particulars
68	<ul style="list-style-type: none"> the nature and source of any amount including loan or borrowing or any other liability credited in the books of an assessee shall be treated as explained only if the source of funds is also explained in the hands of the creditor or entry provider. Additional onus of proof of explaining the source in the hands of the creditor, would not apply if the creditor is a well regulated entity, i.e., it is a Venture Capital Fund, Venture Capital Company registered with SEBI. Wef 01.04.2023
79A	No set off, against such undisclosed income, of any loss, whether brought forward or otherwise, or unabsorbed depreciation u/s 32(2) shall be allowed to the assessee where consequent to a search initiated u/s 132 or a requisition made u/s 132A or a survey conducted u/s 133A, other than u/s 133A(2A).

DEDUCTIONS	
Section	Particulars
80CCD	State Government employees also to get the benefit of 80CCD in similar lines with Central Government employees.
80DD	<ul style="list-style-type: none"> To allow the deduction under the said section also during the lifetime, i.e., upon attaining age of 60 years or more of the individual or the member of the HUF in whose name subscription to the scheme has been made and where payment or deposit has been discontinued. Sub-section (3) shall not apply to the amount received by the dependant, before his death, by way of annuity or lump sum by application of the condition referred to in the proposed amendment. Wef 01.04.2023
80-IAC	Extension of date of incorporation for eligible start ups up to 31-Mar-2023 for claiming exemption

TRANSFER PRICING	
Section	Particulars
92CA	Faceless assessment for Transfer Pricing to be deferred till 31-Mar-2024
94	To be made applicable to securities and units, to include units of business trusts such as InvIT, REIT and AIF, within the definition of units. Wef 01.04.2023

DIRECT TAX PROPOSALS

Finance Budget 2022-23

SPECIAL PROVISIONS	
Section	Particulars
115BAB	Last date for commencement of manufacturing or production has been extended, under section 115BAB, from 31.03.2023 to 31.03.2024
115BBD	Withdrawal of concessional rate of taxation on dividend income received by an Indian company from a foreign company in which the said Indian company holds 26 % or more.
115BBH	<ul style="list-style-type: none">○ Net Income from Sale of Crypto Currencies shall be taxed at the rate of 30%.○ Loss from sale of Crypto currencies cannot be offset against any other Income○ Losses cannot be carried forward
115JC	Alternate Minimum Tax for Co-operative society reduced to 15%

ORDERS	
Section	Particulars
119	Sec 234E and 234F also inserted in Section 119 towards condonation requests.

RETURN OF INCOME & ASSESSMENTS	
Section	Particulars
139(8A)	<p>Option to file updated return with in 24months from the end of the relevant A.Y.:</p> <p>Conditions</p> <ul style="list-style-type: none">a. Make payment of 25% or 50% of additional Tax on the tax and interestb. This shall not apply to updated return<ul style="list-style-type: none">○ If it is a Loss Return○ If the updated return will give decreasing effect to the total tax liability○ If it results in refund or increases the refund due<ul style="list-style-type: none">• Does not apply to cases where Search or Survey has been initiated or completed• Only once this return can be submitted• Does not apply to cases where assessment/re assessment proceedings are pending or completed.• Return to be accompanied by Tax payment U/s 140B
140B	<p>Additional Tax/Interest payable with respect to Return filed U/s 139(8A)</p> <ul style="list-style-type: none">○ If Return has been filed after the time available for belated returns, but before 12 months from the end of the relevant assessment year Rate of additional Tax & Interest 25%○ If Return is filed after the expiry of 12months but before 24 months from the end of the relevant assessment year Rate of additional Tax and Interest - 50%
156A	Reduced Demand if any as a result of an order of the Adjudicating Authority as defined in clause (1) of section 5 of the Insolvency and Bankruptcy Code, 2016, shall be issued.
156AB	Where the collegium is of the opinion that any question of law is identical with a question of law already raised in his case or in the case, which is pending before the High Court or Supreme Court in an appeal or in a special leave petition in favour of such assessee, Then it may, decide and intimate the CIT/PCIT not to file any appeal, at this stage, to the ITAT or to the High Court against the order of the Commissioner (appeals) or the Appellate Tribunal, as the case may be.

Finance Budget 2022-23

TAX DEDUCTED AT SOURCE	
Section	Particulars
194IA	<ul style="list-style-type: none">○ The value of consideration for the purpose of TDS on Immovable property to be higher of Sale Consideration or Stamp duty value.
194R	<ul style="list-style-type: none">○ TDS on Benefit of Key Man insurance policy passed on to the beneficiary○ Rate of Tax - 10%○ Limit - Rs.25,000/- in a financial year
194S	<ul style="list-style-type: none">○ TDS on sale of Virtual Digital Asset○ Rate of Tax - 1%○ Limit - Rs.50,000/- in a financial year
201	Where any order is made by the Assessing Officer for the default under section 201(1) or 206C(7) of the said section, the interest shall be paid by the person in accordance with the order made by the Assessing Officer in this regard.
206AB & 206CCA	Reduce two years requirement to one year by amending sections 206AB and 206CCA of the Act in the definition of "specified person"

TDS RATE CHART

Section	Nature of Payment	TDS Exemption Limit		F.Y 2022-23
192B	Income from Salary	Senior Citizen (above 60 Years)	Rs.3,00,000	Average rate of Tax + Education Cess + Surcharge if applicable
		Super Sr. Citizen (above 80 Years)	Rs.5,00,000	
		Other Individual	Rs.2,50,000	
192A	Accumulated balance of provident fund [Premature Withdrawal]		Rs.50,000	10%
194	TDS on Dividends covered S.2(22)		Rs.5,000	Rates in force
194A	Interest other than Interest on securities	Limit for Senior Citizen Rs.50,000/-	Limit for Others Rs.40,000/-	10%
194C	Payment to Contractors; Sub-contractor, Advertising Contractors (including other transporters)	Rs.30,000 per contract (or) Rs.1,00,000 p.a.		Ind /HUF 1% Others 2%
194DA	Payment in respect of Life Insurance Policy	when Exemption is not available S.10(10D)		5%
194H	Commission / Brokerage	Rs.15,000 p.a.		5%
194-I	Rent on Plant / Machinery	Rs.2,40,000 p.a.		2%
194-I	Land or building or furniture or fitting	Rs.2,40,000 p.a.		10%
194-IA	Payment on transfer of non-agricultural immovable property	Rs.50,00,000 & above (higher of Sale Consideration or SDV)		1%
194J	Fees for Professional Services	Rs.30,000 p.a.		10%
194J	Fees for technical services / operation of call centre services	Rs.30,000 p.a.		2%
194K	Income in respect of Units of Mutual Funds	Rs.5,000 p.a.		10%
194LBA	Income from units of Business Trust			10%
194O	Payment of sums by e-Commerce operators to e-commerce participants towards sale of goods or services through e-commerce operator	Rs.5,00,000 p.a.		1% (with PAN) 5% (without PAN)
194P	Payment of Interest by Bank to Specified Senior Citizen			Rates in force
194Q	Purchase of Any Goods in excess of 50Lakh from a Specified Buyer	Rs.50,00,000 p.a.		0.1%
194R	Key Man insurance policy passed on to the beneficiary	Rs.25,000 p.a.		10%
194-IB	Rent paid by any Indl /HUF (Other than those covered under Sec 194I) to any Resident	Rs.50,000 per month/for part of the month		5%
194-IC	Any person making payment to land owner under a Joint Development Agreement (JDA)	No Limit		10%
194N	Payment of cash during the year by bank/post office/Co-operative Bank to any person	Rs.1Crore & above		2%
206C [1F]	TCS on Sale of Motor Vehicle	Rs.10,00,000 per transaction		1%
206C [1G]	TCS on Sale of Overseas Tour Package by Tour operator			5%
206C [1G]	TCS on Remittance of money outside India made by a person through Authorised Dealer	Rs.7,00,000 p.a.		5%

INDIRECT TAX PROPOSALS



INDIRECT TAX PROPOSALS (GST)

Finance Budget 2022-23

Central Goods & Services Tax Act, 2017

Section	Particulars
16(2)	ITC can be availed only if the same is not restricted under Section 38 – as per the details communicated to the purchaser in GSTR-2B.
16(4)	Time-limit to avail ITC u/s 16(4) extended till 30th November of next year from 30th September.
29	Composition Tax Payer's Registration can be cancelled suo-moto if they have not filed their GSTR-4 return beyond 3 months from the due date.
29	Registration of a person, other than those paying tax under section 10, can be cancelled if has not furnished returns for such continuous tax period as may be prescribed.
35	Credit Notes in respect of supply made in a financial year can be issued by 30th November of next financial year (currently allowed till 30th September).
37	Any rectification of error in GSTR-1/ GSTR-3B is now permitted till 30th November of next financial year (currently allowed till 30th September).
37 & 38	<ul style="list-style-type: none"> ○ The two-way communication process in filing GST returns is scrapped. ○ Section 38 of the CGST Act is being substituted for prescribing the manner as well as conditions and restrictions for communication of details of inward supplies and input tax credit to the recipient by means of an auto-generated statement and to do away with two-way communication process in return filing.
37	The due date for filing return by non-resident taxable person is prescribed as 13th day of next month.
41	Section 41 of the CGST Act is being substituted so as to do away with the concept of "claim" of ITC on a "provisional" basis and to provide for availment of self-assessed input tax credit.
42, 43, 43A	Sections 42, 43 and 43A of the CGST Act are being omitted so as to do away with two-way communication process in return filing.
47	Section 47 of the CGST Act is being amended so as to provide for levy of late fee for delayed filing of TCS returns under section 52.
49	<p>Section 49 of the CGST Act is being amended so as to provide:</p> <ul style="list-style-type: none"> ○ prescribing restrictions for utilizing the amount available in the electronic credit ledger. ○ to allow transfer of amount available in electronic cash ledger under the CGST Act of a registered person to the electronic cash ledger under the said Act or the IGST Act of a distinct person. ○ to provide for prescribing the maximum proportion of output tax liability which may be discharged through the electronic credit ledger.
50	If ITC not utilized, then interest will not be levied. Section 50(3) substituted retrospectively w.e.f. 01.07.2017.
50	Rate of Interest u/s 50(3) prescribed as 18% in all cases.
54	<ul style="list-style-type: none"> ○ Explicit refund claim of any balance lying in Electronic Cash ledger under Section 54. ○ Time limit of 2 years provided for claiming tax refund on inward supplies of both goods or services u/s 55, from last day of the quarter in which said supply was received.
-	Notified Retrospectively as the common portal for all the functions provided under CGST Rules 2017 except for E way bill generation and for generation of invoices under Rule 48(4) of CGST Rules.

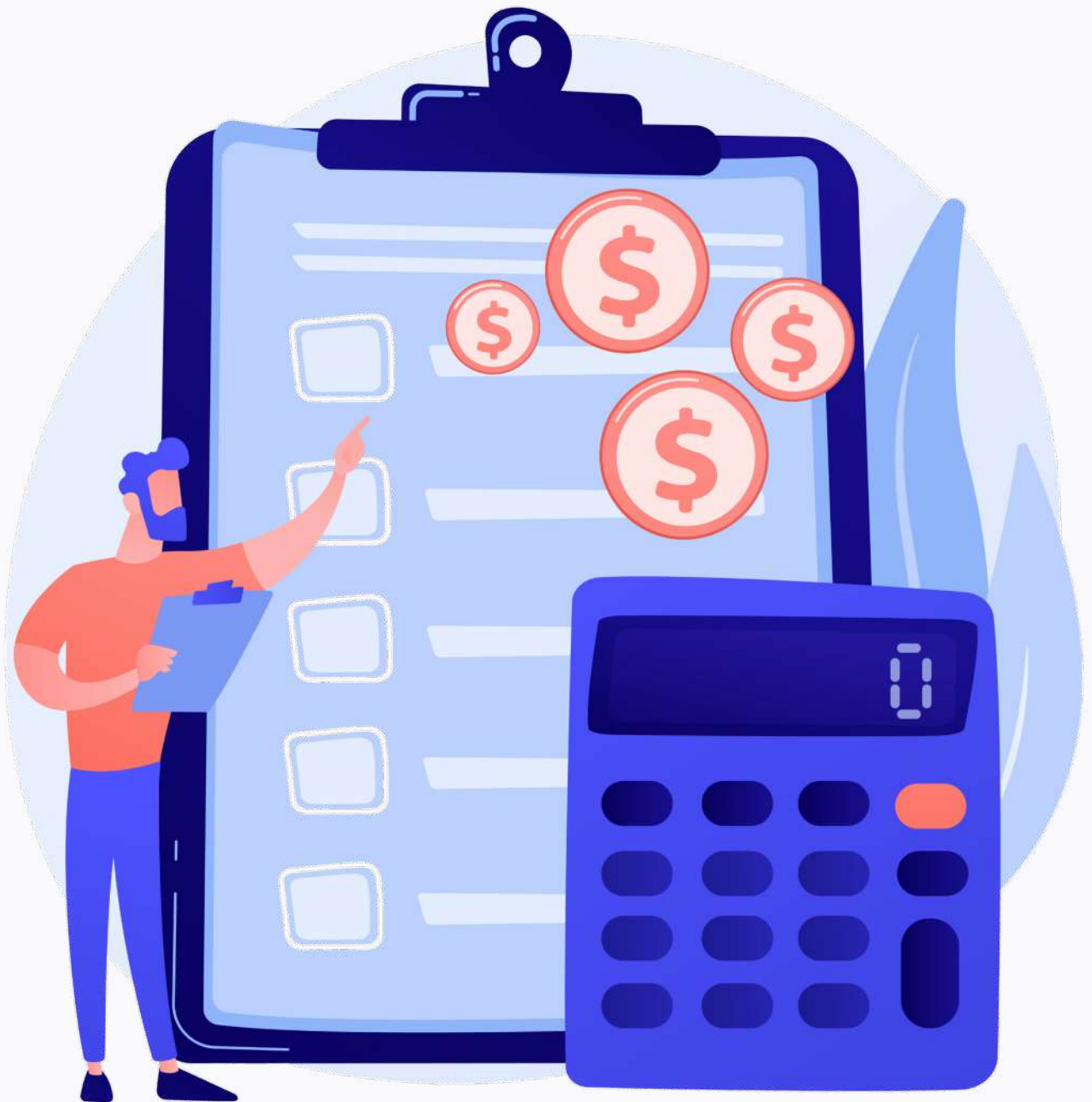
INDIRECT TAX PROPOSALS (GST)

Finance Budget 2022-23

Central Goods & Services Tax Act, 2017

Section	Particulars
-	Unintended waste generated during the production of fish meal (falling under heading 2301), except fish oil, is being exempted during the period commencing from the 1st day of July, 2017, and ending with the 30th day of September, 2019 (both days inclusive), subject to the condition that if said tax has been collected, the same would not be eligible for refund.
-	<ul style="list-style-type: none">○ Service by way of grant of alcoholic liquor license, against consideration in the form of license fee or application fee or by whatever name it is called by the State Governments, has been declared as an activity or transaction which shall be treated neither as a supply of goods nor a supply of service. Retrospectively wef 01.07.2017.○ However, no refund shall be made of tax which has been collected, but which would not have been so collected, had the said notifications been in force at all material times.

FINANCIAL REPORTS



01 FINANCIAL STATEMENTS

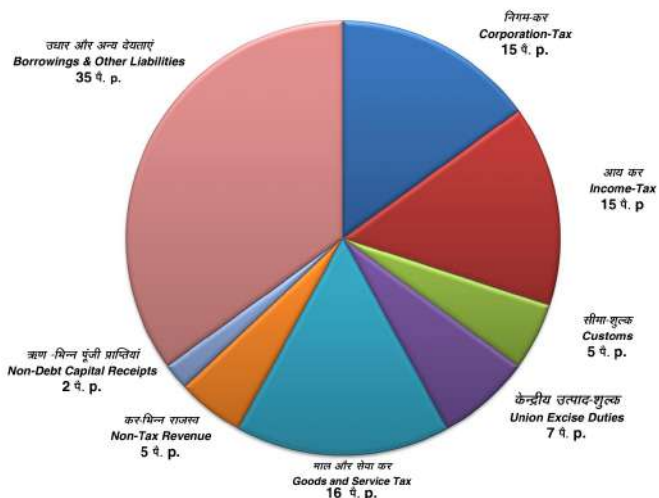
Particulars (Figures in Crores)	2020-21 (Actuals)	2021-22 (Budget Estimates)	2021-22 (Revised Estimates)	2022-23 (Budget Estimates)
REVENUE				
Revenue Receipts	16,33,920	17,88,424	20,78,936	22,04,422
Capital Receipts	18,75,916	16,94,812	16,91,064	17,40,487
Sub-Total	35,09,836	34,83,236	37,70,000	39,44,909
EXPENDITURE				
Revenue Expenditure	30,83,519	29,29,000	31,67,289	31,94,663
Interest Payments	6,79,869	8,09,701	8,13,791	9,40,651
Grants for Capital Assets	2,30,865	2,19,112	2,37,685	3,17,643
Capital Expenditure	4,26,317	5,54,236	6,02,711	7,50,246

02 DEFICIT STATISTICS

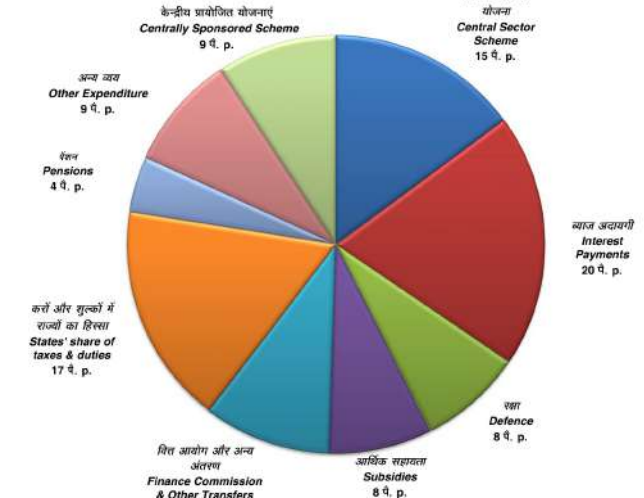
Particulars (Figures in Crores)	2020-21 (Actuals)	2021-22 (Budget Estimates)	2021-22 (Revised Estimates)	2022-23 (Budget Estimates)
Revenue Deficit	14,49,599	11,40,576	10,88,352	9,90,241
Fiscal Deficit	18,18,291	15,06,812	15,91,089	16,61,196
Primary Deficit	11,38,422	6,97,111	7,77,298	7,20,545

03 RUPEE MOVEMENT

Rupee Comes From

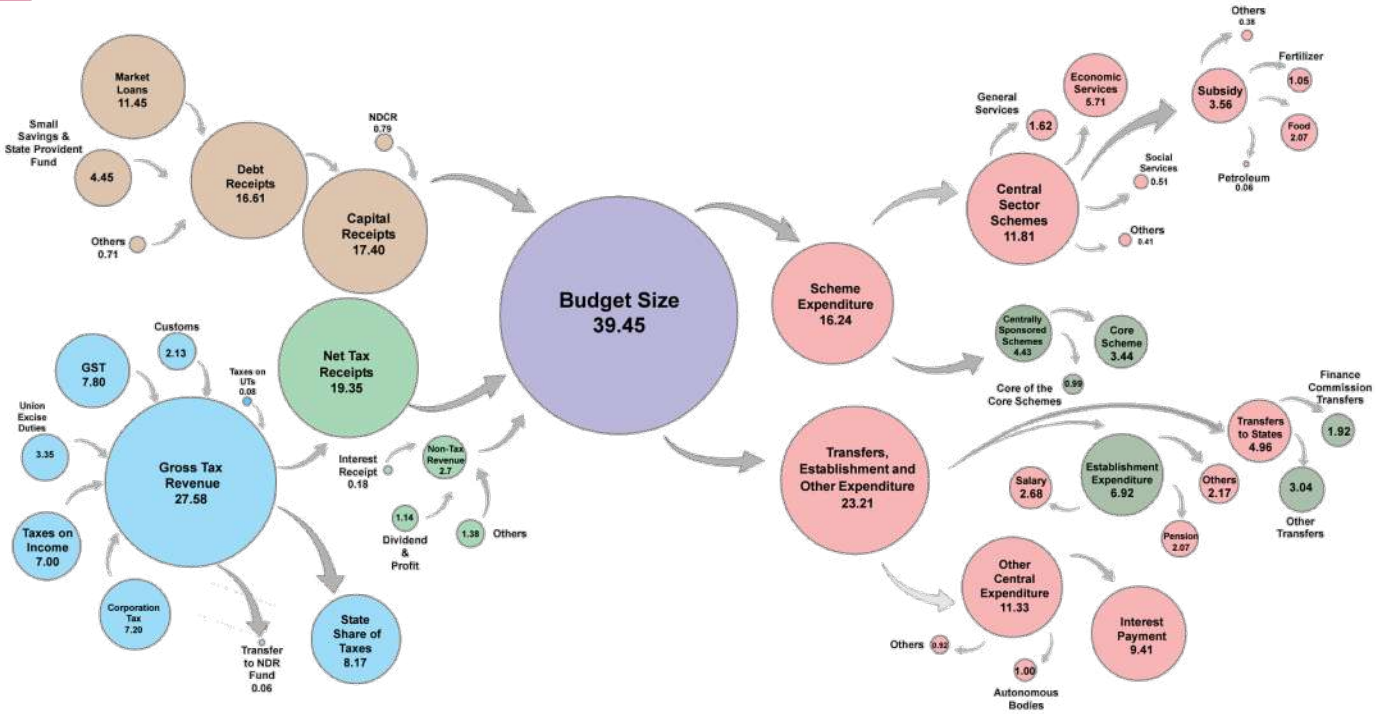


Rupee Goes To

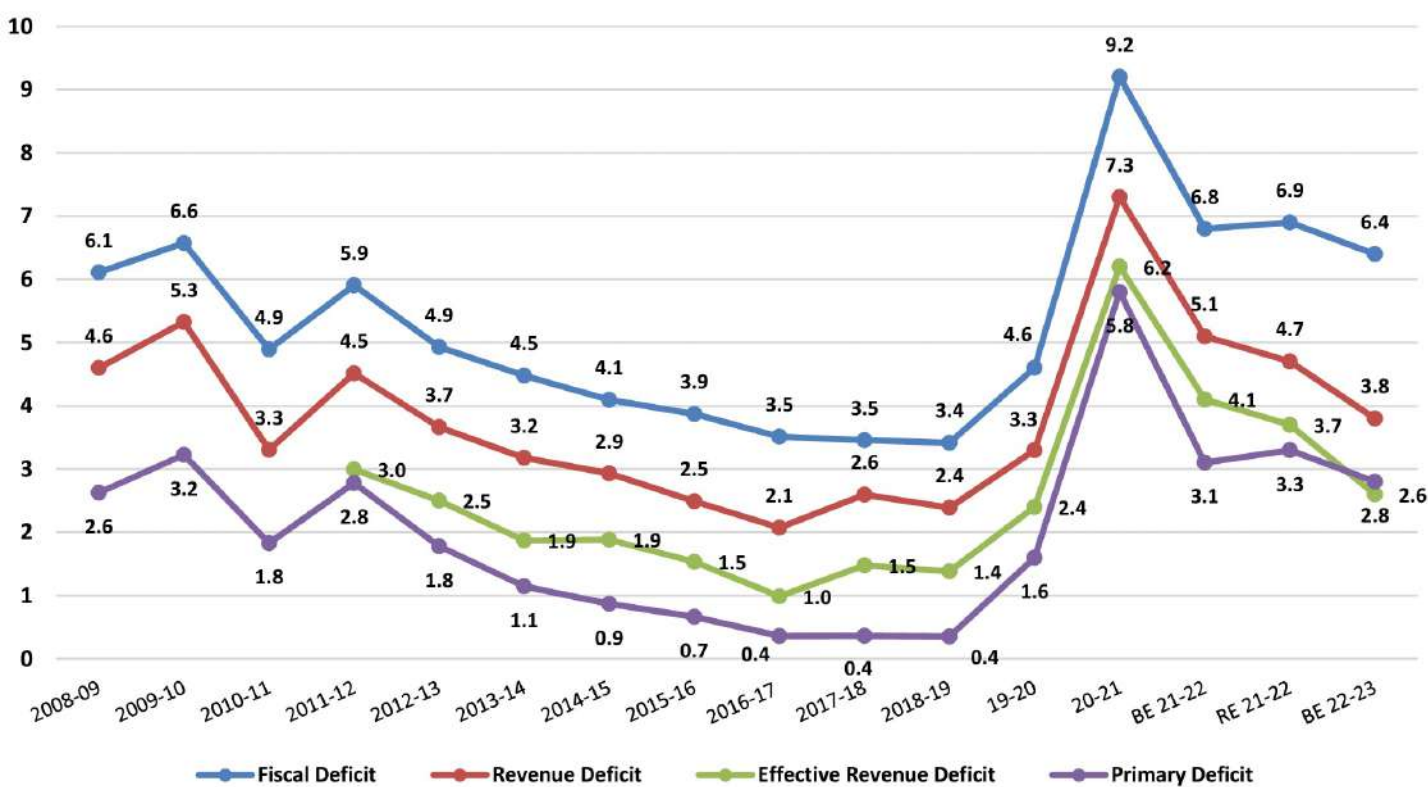


04 BUDGET PROFILE

(in lakh crores)



05 DEFICIT TRENDS





Narendra Modi  @narendramodi · 22m

Today's [#AatmanirbharBharatKaBudget](#) brings with it new energy and strength to our development trajectory, especially at a time when we are courageously fighting a once-in-a-lifetime global pandemic. This Budget brings more infra, more investment, more growth and more jobs.



Congress  @INCIndia · 1h

There is despair all around our country, our youth have no future and once again the Modi govt's budget completely ignores this painful reality.

[#LollipopBudget](#)



Piyush Goyal  @PiyushGoyal · 6h

Under the decisive leadership of PM [@NarendraModi](#) ji, our Govt. has laid the blueprint to steer the economy over the next 25 years.

The [#AatmanirbharBharatKaBudget](#) is futuristic & inclusive & sets a virtuous cycle empowering our youth, women, farmers & marginalised sections.



Rahul Gandhi  @RahulGandhi · 6h
MOdi GOovernment's ZerO Sum Budget!

Nothing for

- Salaried class
- Middle class
- The poor & deprived
- Youth
- Farmers
- MSMEs

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