

The following are the key focus points /themes of the budget to be noted...

FISCAL DISCIPLINE:

Despite several opinions and expectations to boost economy through spendings, the FM has stuck to the fiscal moderation path announced earlier at 3.9% fiscal deficit for the FY 2015-16 and 3.5% for FY 2016-17. This

What Will Cost Less?

1. **Affordable Homes:** (a) 100% deduction for

Sujoy has over 18 years' experience in the Fixed Income market. In his last assignment, Sujoy was Head - Fixed Income with Bharti AXA Mutual Fund. Prior to Bharti AXA, he was with DSP Merrill Lynch Mutual Fund as Fund Manager, managing several fixed income funds. Sujoy has also worked with Bank of Punjab as a trader and traded in government securities, corporate bonds etc. and was a

