```
In [65]:  !pip install chromadb
          !pip install langchain
          !pip install langchain-community
          !pip install langchain-google-genai
          !pip install google-generativeai
          !pip install langchain-pinecone
          !pip install pypdf
          !pip install python-dotenv
```

```
Requirement already satisfied: chromadb in c:\users\tatireddy\anaconda3\lib\site-
packages (1.0.10)
Requirement already satisfied: build>=1.0.3 in c:\users\tatireddy\anaconda3\lib\s
ite-packages (from chromadb) (1.2.2.post1)
Requirement already satisfied: pydantic>=1.9 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from chromadb) (2.11.7)
Collecting fastapi==0.115.9 (from chromadb)
  Using cached fastapi-0.115.9-py3-none-any.whl.metadata (27 kB)
Requirement already satisfied: uvicorn>=0.18.3 in c:\users\tatireddy\appdata\roam
ing\python\python312\site-packages (from uvicorn[standard]>=0.18.3->chromadb) (0.
34.3)
Requirement already satisfied: numpy>=1.22.5 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from chromadb) (2.3.1)
Requirement already satisfied: posthog>=2.4.0 in c:\users\tatireddy\anaconda3\lib
\site-packages (from chromadb) (4.2.0)
Requirement already satisfied: typing-extensions>=4.5.0 in c:\users\tatireddy\app
data\roaming\python\python312\site-packages (from chromadb) (4.14.0)
Requirement already satisfied: onnxruntime>=1.14.1 in c:\users\tatireddy\anaconda
3\lib\site-packages (from chromadb) (1.22.0)
Requirement already satisfied: opentelemetry-api>=1.2.0 in c:\users\tatireddy\ana
conda3\lib\site-packages (from chromadb) (1.33.1)
Requirement already satisfied: opentelemetry-exporter-otlp-proto-grpc>=1.2.0 in
c:\users\tatireddy\anaconda3\lib\site-packages (from chromadb) (1.33.1)
Requirement already satisfied: opentelemetry-instrumentation-fastapi>=0.41b0 in
c:\users\tatireddy\anaconda3\lib\site-packages (from chromadb) (0.54b1)
Requirement already satisfied: opentelemetry-sdk>=1.2.0 in c:\users\tatireddy\ana
conda3\lib\site-packages (from chromadb) (1.33.1)
Requirement already satisfied: tokenizers>=0.13.2 in c:\users\tatireddy\anaconda3
\lib\site-packages (from chromadb) (0.21.1)
Requirement already satisfied: pypika>=0.48.9 in c:\users\tatireddy\anaconda3\lib
\site-packages (from chromadb) (0.48.9)
Requirement already satisfied: tqdm>=4.65.0 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from chromadb) (4.67.1)
Requirement already satisfied: overrides>=7.3.1 in c:\users\tatireddy\anaconda3\l
ib\site-packages (from chromadb) (7.4.0)
Requirement already satisfied: importlib-resources in c:\users\tatireddy\anaconda
3\lib\site-packages (from chromadb) (6.5.2)
Requirement already satisfied: grpcio>=1.58.0 in c:\users\tatireddy\appdata\roami
ng\python\python312\site-packages (from chromadb) (1.73.1)
Requirement already satisfied: bcrypt>=4.0.1 in c:\users\tatireddy\anaconda3\lib
\site-packages (from chromadb) (4.3.0)
Requirement already satisfied: typer>=0.9.0 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from chromadb) (0.16.0)
Requirement already satisfied: kubernetes>=28.1.0 in c:\users\tatireddy\anaconda3
\lib\site-packages (from chromadb) (32.0.1)
Requirement already satisfied: tenacity>=8.2.3 in c:\users\tatireddy\appdata\roam
ing\python\python312\site-packages (from chromadb) (9.1.2)
Requirement already satisfied: pyyaml>=6.0.0 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from chromadb) (6.0.2)
Requirement already satisfied: mmh3>=4.0.1 in c:\users\tatireddy\anaconda3\lib\si
te-packages (from chromadb) (5.1.0)
Requirement already satisfied: orjson>=3.9.12 in c:\users\tatireddy\appdata\roami
ng\python\python312\site-packages (from chromadb) (3.10.18)
Requirement already satisfied: httpx>=0.27.0 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from chromadb) (0.28.1)
Requirement already satisfied: rich>=10.11.0 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from chromadb) (14.0.0)
Requirement already satisfied: jsonschema>=4.19.0 in c:\users\tatireddy\appdata\r
oaming\python\python312\site-packages (from chromadb) (4.24.0)
Collecting starlette<0.46.0,>=0.40.0 (from fastapi==0.115.9->chromadb)
```

```
  Using cached starlette-0.45.3-py3-none-any.whl.metadata (6.3 kB)
Requirement already satisfied: packaging>=19.1 in c:\users\tatireddy\appdata\roam
ing\python\python312\site-packages (from build>=1.0.3->chromadb) (24.2)
Requirement already satisfied: pyproject_hooks in c:\users\tatireddy\anaconda3\li
b\site-packages (from build>=1.0.3->chromadb) (1.2.0)
Requirement already satisfied: colorama in c:\users\tatireddy\appdata\roaming\pyt
hon\python312\site-packages (from build>=1.0.3->chromadb) (0.4.6)
Requirement already satisfied: anyio in c:\users\tatireddy\appdata\roaming\python
\python312\site-packages (from httpx>=0.27.0->chromadb) (4.9.0)
Requirement already satisfied: certifi in c:\users\tatireddy\appdata\roaming\pyth
on\python312\site-packages (from httpx>=0.27.0->chromadb) (2025.6.15)
Requirement already satisfied: httpcore==1.* in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from httpx>=0.27.0->chromadb) (1.0.9)
Requirement already satisfied: idna in c:\users\tatireddy\appdata\roaming\python
\python312\site-packages (from httpx>=0.27.0->chromadb) (3.10)
Requirement already satisfied: h11>=0.16 in c:\users\tatireddy\appdata\roaming\py
thon\python312\site-packages (from httpcore==1.*->httpx>=0.27.0->chromadb) (0.16.
0)
Requirement already satisfied: attrs>=22.2.0 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from jsonschema>=4.19.0->chromadb) (25.3.0)
Requirement already satisfied: jsonschema-specifications>=2023.03.6 in c:\users\t
atireddy\appdata\roaming\python\python312\site-packages (from jsonschema>=4.19.0-
>chromadb) (2025.4.1)
Requirement already satisfied: referencing>=0.28.4 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from jsonschema>=4.19.0->chromadb) (0.3
6.2)
Requirement already satisfied: rpds-py>=0.7.1 in c:\users\tatireddy\appdata\roami
ng\python\python312\site-packages (from jsonschema>=4.19.0->chromadb) (0.25.1)
Requirement already satisfied: six>=1.9.0 in c:\users\tatireddy\appdata\roaming\p
ython\python312\site-packages (from kubernetes>=28.1.0->chromadb) (1.17.0)
Requirement already satisfied: python-dateutil>=2.5.3 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from kubernetes>=28.1.0->chromadb) (2.
9.0.post0)
Requirement already satisfied: google-auth>=1.0.1 in c:\users\tatireddy\appdata\r
oaming\python\python312\site-packages (from kubernetes>=28.1.0->chromadb) (2.40.
3)
Requirement already satisfied: websocket-client!=0.40.0,!=0.41.*,!=0.42.*,>=0.32.
0 in c:\users\tatireddy\anaconda3\lib\site-packages (from kubernetes>=28.1.0->chr
omadb) (1.8.0)
Requirement already satisfied: requests in c:\users\tatireddy\appdata\roaming\pyt
hon\python312\site-packages (from kubernetes>=28.1.0->chromadb) (2.32.4)
Requirement already satisfied: requests-oauthlib in c:\users\tatireddy\anaconda3
\lib\site-packages (from kubernetes>=28.1.0->chromadb) (2.0.0)
Requirement already satisfied: oauthlib>=3.2.2 in c:\users\tatireddy\anaconda3\li
b\site-packages (from kubernetes>=28.1.0->chromadb) (3.2.2)
Requirement already satisfied: urllib3>=1.24.2 in c:\users\tatireddy\appdata\roam
ing\python\python312\site-packages (from kubernetes>=28.1.0->chromadb) (2.5.0)
Requirement already satisfied: durationpy>=0.7 in c:\users\tatireddy\anaconda3\li
b\site-packages (from kubernetes>=28.1.0->chromadb) (0.10)
Requirement already satisfied: coloredlogs in c:\users\tatireddy\anaconda3\lib\si
te-packages (from onnxruntime>=1.14.1->chromadb) (15.0.1)
Requirement already satisfied: flatbuffers in c:\users\tatireddy\anaconda3\lib\si
te-packages (from onnxruntime>=1.14.1->chromadb) (25.2.10)
Requirement already satisfied: protobuf in c:\users\tatireddy\appdata\roaming\pyt
hon\python312\site-packages (from onnxruntime>=1.14.1->chromadb) (5.29.5)
Requirement already satisfied: sympy in c:\users\tatireddy\anaconda3\lib\site-pac
kages (from onnxruntime>=1.14.1->chromadb) (1.13.2)
Requirement already satisfied: deprecated>=1.2.6 in c:\users\tatireddy\anaconda3
\lib\site-packages (from opentelemetry-api>=1.2.0->chromadb) (1.2.18)
Requirement already satisfied: importlib-metadata<8.7.0,>=6.0 in c:\users\tatired
```

dy\anaconda3\lib\site-packages (from opentelemetry-api>=1.2.0->chromadb) (7.0.1)
Requirement already satisfied: googleapis-common-protos~=1.52 in c:\users\tatired
dy\appdata\roaming\python\python312\site-packages (from opentelemetry-exporter-ot
lp-proto-grpc>=1.2.0->chromadb) (1.70.0)
Requirement already satisfied: opentelemetry-exporter-otlp-proto-common==1.33.1 i
n c:\users\tatireddy\anaconda3\lib\site-packages (from opentelemetry-exporter-otl
p-proto-grpc>=1.2.0->chromadb) (1.33.1)
Requirement already satisfied: opentelemetry-proto==1.33.1 in c:\users\tatireddy
\anaconda3\lib\site-packages (from opentelemetry-exporter-otlp-proto-grpc>=1.2.0-
>chromadb) (1.33.1)
Requirement already satisfied: opentelemetry-instrumentation-asgi==0.54b1 in c:\u
sers\tatireddy\anaconda3\lib\site-packages (from opentelemetry-instrumentation-fa
stapi>=0.41b0->chromadb) (0.54b1)
Requirement already satisfied: opentelemetry-instrumentation==0.54b1 in c:\users
\tatireddy\anaconda3\lib\site-packages (from opentelemetry-instrumentation-fastap
i>=0.41b0->chromadb) (0.54b1)
Requirement already satisfied: opentelemetry-semantic-conventions==0.54b1 in c:\u
sers\tatireddy\anaconda3\lib\site-packages (from opentelemetry-instrumentation-fa
stapi>=0.41b0->chromadb) (0.54b1)
Requirement already satisfied: opentelemetry-util-http==0.54b1 in c:\users\tatire
ddy\anaconda3\lib\site-packages (from opentelemetry-instrumentation-fastapi>=0.41
b0->chromadb) (0.54b1)
Requirement already satisfied: wrapt<2.0.0,>=1.0.0 in c:\users\tatireddy\anaconda
3\lib\site-packages (from opentelemetry-instrumentation==0.54b1->opentelemetry-in
strumentation-fastapi>=0.41b0->chromadb) (1.14.1)
Requirement already satisfied: asgiref~=3.0 in c:\users\tatireddy\anaconda3\lib\s
ite-packages (from opentelemetry-instrumentation-asgi==0.54b1->opentelemetry-inst
rumentation-fastapi>=0.41b0->chromadb) (3.8.1)
Requirement already satisfied: backoff>=1.10.0 in c:\users\tatireddy\anaconda3\li
b\site-packages (from posthog>=2.4.0->chromadb) (2.2.1)
Requirement already satisfied: distro>=1.5.0 in c:\users\tatireddy\anaconda3\lib
\site-packages (from posthog>=2.4.0->chromadb) (1.9.0)
Requirement already satisfied: annotated-types>=0.6.0 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from pydantic>=1.9->chromadb) (0.7.0)
Requirement already satisfied: pydantic-core==2.33.2 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from pydantic>=1.9->chromadb) (2.33.2)
Requirement already satisfied: typing-inspection>=0.4.0 in c:\users\tatireddy\app
data\roaming\python\python312\site-packages (from pydantic>=1.9->chromadb) (0.4.
1)
Requirement already satisfied: markdown-it-py>=2.2.0 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from rich>=10.11.0->chromadb) (3.0.0)
Requirement already satisfied: pygments<3.0.0,>=2.13.0 in c:\users\tatireddy\appd
ata\roaming\python\python312\site-packages (from rich>=10.11.0->chromadb) (2.19.
2)
Requirement already satisfied: huggingface-hub<1.0,>=0.16.4 in c:\users\tatireddy
\anaconda3\lib\site-packages (from tokenizers>=0.13.2->chromadb) (0.32.0)
Requirement already satisfied: click>=8.0.0 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from typer>=0.9.0->chromadb) (8.2.1)
Requirement already satisfied: shellingham>=1.3.0 in c:\users\tatireddy\appdata\r
oaming\python\python312\site-packages (from typer>=0.9.0->chromadb) (1.5.4)
Requirement already satisfied: httptools>=0.6.3 in c:\users\tatireddy\anaconda3\l
ib\site-packages (from uvicorn[standard]>=0.18.3->chromadb) (0.6.4)
Requirement already satisfied: python-dotenv>=0.13 in c:\users\tatireddy\anaconda
3\lib\site-packages (from uvicorn[standard]>=0.18.3->chromadb) (0.21.0)
Requirement already satisfied: watchfiles>=0.13 in c:\users\tatireddy\anaconda3\l
ib\site-packages (from uvicorn[standard]>=0.18.3->chromadb) (1.0.5)
Requirement already satisfied: websockets>=10.4 in c:\users\tatireddy\anaconda3\l
ib\site-packages (from uvicorn[standard]>=0.18.3->chromadb) (15.0.1)
Requirement already satisfied: cachetools<6.0,>=2.0.0 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from google-auth>=1.0.1->kubernetes>=2

8.1.0->chromadb) (5.5.2)
Requirement already satisfied: pyasn1-modules>=0.2.1 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from google-auth>=1.0.1->kubernetes>=2
8.1.0->chromadb) (0.4.2)
Requirement already satisfied: rsa<5,>=3.1.4 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from google-auth>=1.0.1->kubernetes>=28.1.0->ch
romadb) (4.9.1)
Requirement already satisfied: filelock in c:\users\tatireddy\anaconda3\lib\site-
packages (from huggingface-hub<1.0,>=0.16.4->tokenizers>=0.13.2->chromadb) (3.13.
1)
Requirement already satisfied: fsspec>=2023.5.0 in c:\users\tatireddy\anaconda3\l
ib\site-packages (from huggingface-hub<1.0,>=0.16.4->tokenizers>=0.13.2->chromad
b) (2024.6.1)
Requirement already satisfied: zipp>=0.5 in c:\users\tatireddy\anaconda3\lib\site
-packages (from importlib-metadata<8.7.0,>=6.0->opentelemetry-api>=1.2.0->chromad
b) (3.17.0)
Requirement already satisfied: mdurl~=0.1 in c:\users\tatireddy\appdata\roaming\p
ython\python312\site-packages (from markdown-it-py>=2.2.0->rich>=10.11.0->chromad
b) (0.1.2)
Requirement already satisfied: charset_normalizer<4,>=2 in c:\users\tatireddy\app
data\roaming\python\python312\site-packages (from requests->kubernetes>=28.1.0->c
hromadb) (3.4.2)
Requirement already satisfied: sniffio>=1.1 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from anyio->httpx>=0.27.0->chromadb) (1.3.1)
Requirement already satisfied: humanfriendly>=9.1 in c:\users\tatireddy\anaconda3
\lib\site-packages (from coloredlogs->onnxruntime>=1.14.1->chromadb) (10.0)
Requirement already satisfied: mpmath<1.4,>=1.1.0 in c:\users\tatireddy\anaconda3
\lib\site-packages (from sympy->onnxruntime>=1.14.1->chromadb) (1.3.0)
Requirement already satisfied: pyreadline3 in c:\users\tatireddy\anaconda3\lib\si
te-packages (from humanfriendly>=9.1->coloredlogs->onnxruntime>=1.14.1->chromadb)
(3.5.4)
Requirement already satisfied: pyasn1<0.7.0,>=0.6.1 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from pyasn1-modules>=0.2.1->google-auth>
=1.0.1->kubernetes>=28.1.0->chromadb) (0.6.1)
Using cached fastapi-0.115.9-py3-none-any.whl (94 kB)
Using cached starlette-0.45.3-py3-none-any.whl (71 kB)
Installing collected packages: starlette, fastapi
  Attempting uninstall: starlette
    Found existing installation: starlette 0.46.2
    Uninstalling starlette-0.46.2:
      Successfully uninstalled starlette-0.46.2
  Attempting uninstall: fastapi
    Found existing installation: fastapi 0.115.14
    Uninstalling fastapi-0.115.14:
      Successfully uninstalled fastapi-0.115.14
Successfully installed fastapi-0.115.9 starlette-0.45.3
Requirement already satisfied: langchain in c:\users\tatireddy\anaconda3\lib\site
-packages (0.3.25)
Requirement already satisfied: langchain-core<1.0.0,>=0.3.58 in c:\users\tatiredd
y\appdata\roaming\python\python312\site-packages (from langchain) (0.3.66)
Requirement already satisfied: langchain-text-splitters<1.0.0,>=0.3.8 in c:\users
\tatireddy\anaconda3\lib\site-packages (from langchain) (0.3.8)
Collecting langsmith<0.4,>=0.1.17 (from langchain)
  Using cached langsmith-0.3.45-py3-none-any.whl.metadata (15 kB)
Requirement already satisfied: pydantic<3.0.0,>=2.7.4 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from langchain) (2.11.7)
Requirement already satisfied: SQLAlchemy<3,>=1.4 in c:\users\tatireddy\anaconda3
\lib\site-packages (from langchain) (2.0.34)
Requirement already satisfied: requests<3,>=2 in c:\users\tatireddy\appdata\roami
ng\python\python312\site-packages (from langchain) (2.32.4)

```
Requirement already satisfied: PyYAML>=5.3 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from langchain) (6.0.2)
Requirement already satisfied: tenacity!=8.4.0,<10.0.0,>=8.1.0 in c:\users\tatire
ddy\appdata\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=
0.3.58->langchain) (9.1.2)
Requirement already satisfied: jsonpatch<2.0,>=1.33 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.58->lang
chain) (1.33)
Requirement already satisfied: packaging<25,>=23.2 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.58->lang
chain) (24.2)
Requirement already satisfied: typing-extensions>=4.7 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.58->la
ngchain) (4.14.0)
Requirement already satisfied: httpx<1,>=0.23.0 in c:\users\tatireddy\appdata\roa
ming\python\python312\site-packages (from langsmith<0.4,>=0.1.17->langchain) (0.2
8.1)
Requirement already satisfied: orjson<4.0.0,>=3.9.14 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from langsmith<0.4,>=0.1.17->langchain)
(3.10.18)
Requirement already satisfied: requests-toolbelt<2.0.0,>=1.0.0 in c:\users\tatire
ddy\appdata\roaming\python\python312\site-packages (from langsmith<0.4,>=0.1.17->
langchain) (1.0.0)
Requirement already satisfied: zstandard<0.24.0,>=0.23.0 in c:\users\tatireddy\ap
pdata\roaming\python\python312\site-packages (from langsmith<0.4,>=0.1.17->langch
ain) (0.23.0)
Requirement already satisfied: annotated-types>=0.6.0 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from pydantic<3.0.0,>=2.7.4->langchai
n) (0.7.0)
Requirement already satisfied: pydantic-core==2.33.2 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from pydantic<3.0.0,>=2.7.4->langchain)
(2.33.2)
Requirement already satisfied: typing-inspection>=0.4.0 in c:\users\tatireddy\app
data\roaming\python\python312\site-packages (from pydantic<3.0.0,>=2.7.4->langcha
in) (0.4.1)
Requirement already satisfied: charset_normalizer<4,>=2 in c:\users\tatireddy\app
data\roaming\python\python312\site-packages (from requests<3,>=2->langchain) (3.
4.2)
Requirement already satisfied: idna<4,>=2.5 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from requests<3,>=2->langchain) (3.10)
Requirement already satisfied: urllib3<3,>=1.21.1 in c:\users\tatireddy\appdata\r
oaming\python\python312\site-packages (from requests<3,>=2->langchain) (2.5.0)
Requirement already satisfied: certifi>=2017.4.17 in c:\users\tatireddy\appdata\r
oaming\python\python312\site-packages (from requests<3,>=2->langchain) (2025.6.1
5)
Requirement already satisfied: greenlet!=0.4.17 in c:\users\tatireddy\anaconda3\l
ib\site-packages (from SQLAlchemy<3,>=1.4->langchain) (3.0.1)
Requirement already satisfied: anyio in c:\users\tatireddy\appdata\roaming\python
\python312\site-packages (from httpx<1,>=0.23.0->langsmith<0.4,>=0.1.17->langchai
n) (4.9.0)
Requirement already satisfied: httpcore==1.* in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from httpx<1,>=0.23.0->langsmith<0.4,>=0.1.17->
langchain) (1.0.9)
Requirement already satisfied: h11>=0.16 in c:\users\tatireddy\appdata\roaming\py
thon\python312\site-packages (from httpcore==1.*->httpx<1,>=0.23.0->langsmith<0.
4,>=0.1.17->langchain) (0.16.0)
Requirement already satisfied: jsonpointer>=1.9 in c:\users\tatireddy\appdata\roa
ming\python\python312\site-packages (from jsonpatch<2.0,>=1.33->langchain-core<1.
0.0,>=0.3.58->langchain) (3.0.0)
Requirement already satisfied: sniffio>=1.1 in c:\users\tatireddy\appdata\roaming
```

```
\python\python312\site-packages (from anyio->httpx<1,>=0.23.0->langsmith<0.4,>=0.
1.17->langchain) (1.3.1)
Using cached langsmith-0.3.45-py3-none-any.whl (363 kB)
Installing collected packages: langsmith
  Attempting uninstall: langsmith
    Found existing installation: langsmith 0.4.4
    Uninstalling langsmith-0.4.4:
      Successfully uninstalled langsmith-0.4.4
Successfully installed langsmith-0.3.45
Requirement already satisfied: langchain-community in c:\users\tatireddy\anaconda
3\lib\site-packages (0.3.24)
Requirement already satisfied: langchain-core<1.0.0,>=0.3.59 in c:\users\tatiredd
y\appdata\roaming\python\python312\site-packages (from langchain-community) (0.3.
66)
Requirement already satisfied: langchain<1.0.0,>=0.3.25 in c:\users\tatireddy\ana
conda3\lib\site-packages (from langchain-community) (0.3.25)
Requirement already satisfied: SQLAlchemy<3,>=1.4 in c:\users\tatireddy\anaconda3
\lib\site-packages (from langchain-community) (2.0.34)
Requirement already satisfied: requests<3,>=2 in c:\users\tatireddy\appdata\roami
ng\python\python312\site-packages (from langchain-community) (2.32.4)
Requirement already satisfied: PyYAML>=5.3 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from langchain-community) (6.0.2)
Requirement already satisfied: aiohttp<4.0.0,>=3.8.3 in c:\users\tatireddy\anacon
da3\lib\site-packages (from langchain-community) (3.10.5)
Requirement already satisfied: tenacity!=8.4.0,<10,>=8.1.0 in c:\users\tatireddy
\appdata\roaming\python\python312\site-packages (from langchain-community) (9.1.
2)
Requirement already satisfied: dataclasses-json<0.7,>=0.5.7 in c:\users\tatireddy
\anaconda3\lib\site-packages (from langchain-community) (0.6.7)
Requirement already satisfied: pydantic-settings<3.0.0,>=2.4.0 in c:\users\tatire
ddy\anaconda3\lib\site-packages (from langchain-community) (2.6.1)
Requirement already satisfied: langsmith<0.4,>=0.1.125 in c:\users\tatireddy\anac
onda3\lib\site-packages (from langchain-community) (0.3.45)
Requirement already satisfied: httpx-sse<1.0.0,>=0.4.0 in c:\users\tatireddy\anac
onda3\lib\site-packages (from langchain-community) (0.4.0)
Requirement already satisfied: numpy>=1.26.2 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from langchain-community) (2.3.1)
Requirement already satisfied: aiohappyeyeballs>=2.3.0 in c:\users\tatireddy\anac
onda3\lib\site-packages (from aiohttp<4.0.0,>=3.8.3->langchain-community) (2.4.0)
Requirement already satisfied: aiosignal>=1.1.2 in c:\users\tatireddy\anaconda3\l
ib\site-packages (from aiohttp<4.0.0,>=3.8.3->langchain-community) (1.2.0)
Requirement already satisfied: attrs>=17.3.0 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from aiohttp<4.0.0,>=3.8.3->langchain-communit
y) (25.3.0)
Requirement already satisfied: frozenlist>=1.1.1 in c:\users\tatireddy\anaconda3
\lib\site-packages (from aiohttp<4.0.0,>=3.8.3->langchain-community) (1.4.0)
Requirement already satisfied: multidict<7.0,>=4.5 in c:\users\tatireddy\anaconda
3\lib\site-packages (from aiohttp<4.0.0,>=3.8.3->langchain-community) (6.0.4)
Requirement already satisfied: yarl<2.0,>=1.0 in c:\users\tatireddy\anaconda3\lib
\site-packages (from aiohttp<4.0.0,>=3.8.3->langchain-community) (1.11.0)
Requirement already satisfied: marshmallow<4.0.0,>=3.18.0 in c:\users\tatireddy\a
naconda3\lib\site-packages (from dataclasses-json<0.7,>=0.5.7->langchain-communit
y) (3.26.1)
Requirement already satisfied: typing-inspect<1,>=0.4.0 in c:\users\tatireddy\ana
conda3\lib\site-packages (from dataclasses-json<0.7,>=0.5.7->langchain-community)
(0.9.0)
Requirement already satisfied: langchain-text-splitters<1.0.0,>=0.3.8 in c:\users
\tatireddy\anaconda3\lib\site-packages (from langchain<1.0.0,>=0.3.25->langchain-
community) (0.3.8)
Requirement already satisfied: pydantic<3.0.0,>=2.7.4 in c:\users\tatireddy\appda
```

ta\roaming\python\python312\site-packages (from langchain<1.0.0,>=0.3.25->langchain-community) (2.11.7)
Requirement already satisfied: jsonpatch<2.0,>=1.33 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.59->langchain-community) (1.33)
Requirement already satisfied: packaging<25,>=23.2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.59->langchain-community) (24.2)
Requirement already satisfied: typing-extensions>=4.7 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.59->langchain-community) (4.14.0)
Requirement already satisfied: httpx<1,>=0.23.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langsmith<0.4,>=0.1.125->langchain-community) (0.28.1)
Requirement already satisfied: orjson<4.0.0,>=3.9.14 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langsmith<0.4,>=0.1.125->langchain-community) (3.10.18)
Requirement already satisfied: requests-toolbelt<2.0.0,>=1.0.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langsmith<0.4,>=0.1.125->langchain-community) (1.0.0)
Requirement already satisfied: zstandard<0.24.0,>=0.23.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langsmith<0.4,>=0.1.125->langchain-community) (0.23.0)
Requirement already satisfied: python-dotenv>=0.21.0 in c:\users\tatireddy\anaconda3\lib\site-packages (from pydantic-settings<3.0.0,>=2.4.0->langchain-community) (0.21.0)
Requirement already satisfied: charset_normalizer<4,>=2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from requests<3,>=2->langchain-community) (3.4.2)
Requirement already satisfied: idna<4,>=2.5 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from requests<3,>=2->langchain-community) (3.10)
Requirement already satisfied: urllib3<3,>=1.21.1 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from requests<3,>=2->langchain-community) (2.5.0)
Requirement already satisfied: certifi>=2017.4.17 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from requests<3,>=2->langchain-community) (2025.6.15)
Requirement already satisfied: greenlet!=0.4.17 in c:\users\tatireddy\anaconda3\lib\site-packages (from SQLAlchemy<3,>=1.4->langchain-community) (3.0.1)
Requirement already satisfied: anyio in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from httpx<1,>=0.23.0->langsmith<0.4,>=0.1.125->langchain-community) (4.9.0)
Requirement already satisfied: httpcore==1.* in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from httpx<1,>=0.23.0->langsmith<0.4,>=0.1.125->langchain-community) (1.0.9)
Requirement already satisfied: h11>=0.16 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from httpcore==1.*->httpx<1,>=0.23.0->langsmith<0.4,>=0.1.125->langchain-community) (0.16.0)
Requirement already satisfied: jsonpointer>=1.9 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from jsonpatch<2.0,>=1.33->langchain-core<1.0.0,>=0.3.59->langchain-community) (3.0.0)
Requirement already satisfied: annotated-types>=0.6.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pydantic<3.0.0,>=2.7.4->langchain<1.0.0,>=0.3.25->langchain-community) (0.7.0)
Requirement already satisfied: pydantic-core==2.33.2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pydantic<3.0.0,>=2.7.4->langchain<1.0.0,>=0.3.25->langchain-community) (2.33.2)
Requirement already satisfied: typing-inspection>=0.4.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pydantic<3.0.0,>=2.7.4->langchain<1.0.0,>=0.3.25->langchain-community) (0.4.1)

Requirement already satisfied: mypy-extensions>=0.3.0 in c:\users\tatireddy\anaconda3\lib\site-packages (from typing-inspect<1,>=0.4.0->dataclasses-json<0.7,>=0.5.7->langchain-community) (1.0.0)
Requirement already satisfied: sniffio>=1.1 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from anyio->httpx<1,>=0.23.0->langsmith<0.4,>=0.1.125->langchain-community) (1.3.1)
Requirement already satisfied: langchain-google-genai in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (2.1.5)
Requirement already satisfied: filetype<2.0.0,>=1.2.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-google-genai) (1.2.0)
Requirement already satisfied: google-ai-generativelanguage<0.7.0,>=0.6.18 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-google-genai) (0.6.18)
Requirement already satisfied: langchain-core<0.4.0,>=0.3.62 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-google-genai) (0.3.66)
Requirement already satisfied: pydantic<3,>=2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-google-genai) (2.11.7)
Requirement already satisfied: google-api-core!=2.0.*,!=2.1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.*,<3.0.0,>=1.34.1 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from google-api-core[grpc]!=2.0.*,!=2.1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.*,<3.0.0,>=1.34.1->google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-genai) (2.25.1)
Requirement already satisfied: google-auth!=2.24.0,!=2.25.0,<3.0.0,>=2.14.1 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-genai) (2.40.3)
Requirement already satisfied: proto-plus<2.0.0,>=1.22.3 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-genai) (1.26.1)
Requirement already satisfied: protobuf!=4.21.0,!=4.21.1,!=4.21.2,!=4.21.3,!=4.21.4,!=4.21.5,<7.0.0,>=3.20.2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-genai) (5.29.5)
Requirement already satisfied: langsmith>=0.3.45 in c:\users\tatireddy\anaconda3\lib\site-packages (from langchain-core<0.4.0,>=0.3.62->langchain-google-genai) (0.3.45)
Requirement already satisfied: tenacity!=8.4.0,<10.0.0,>=8.1.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-core<0.4.0,>=0.3.62->langchain-google-genai) (9.1.2)
Requirement already satisfied: jsonpatch<2.0,>=1.33 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-core<0.4.0,>=0.3.62->langchain-google-genai) (1.33)
Requirement already satisfied: PyYAML>=5.3 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-core<0.4.0,>=0.3.62->langchain-google-genai) (6.0.2)
Requirement already satisfied: packaging<25,>=23.2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-core<0.4.0,>=0.3.62->langchain-google-genai) (24.2)
Requirement already satisfied: typing-extensions>=4.7 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langchain-core<0.4.0,>=0.3.62->langchain-google-genai) (4.14.0)
Requirement already satisfied: annotated-types>=0.6.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pydantic<3,>=2->langchain-google-genai) (0.7.0)
Requirement already satisfied: pydantic-core==2.33.2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pydantic<3,>=2->langchain-google-genai) (2.33.2)
Requirement already satisfied: typing-inspection>=0.4.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pydantic<3,>=2->langchain-googl

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e-genai) (0.4.1)
Requirement already satisfied: googleapis-common-protos<2.0.0,>=1.56.2 in c:\user
s\tatireddy\appdata\roaming\python\python312\site-packages (from google-api-core!
=2.0.*,!=2.1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!
=2.9.*,<3.0.0,>=1.34.1->google-api-core[grpc]!=2.0.*,!=2.1.*,!=2.10.*,!=2.2.*,!=
2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.*,<3.0.0,>=1.34.1->google-ai-
generativelanguage<0.7.0,>=0.6.18->langchain-google-genai) (1.70.0)
Requirement already satisfied: requests<3.0.0,>=2.18.0 in c:\users\tatireddy\appd
ata\roaming\python\python312\site-packages (from google-api-core!=2.0.*,!=2.1.*,!
=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.*,<3.0.0,>=
1.34.1->google-api-core[grpc]!=2.0.*,!=2.1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=
2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.*,<3.0.0,>=1.34.1->google-ai-generativelangua
ge<0.7.0,>=0.6.18->langchain-google-genai) (2.32.4)
Requirement already satisfied: grpcio<2.0.0,>=1.33.2 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from google-api-core[grpc]!=2.0.*,!=2.
1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.*,<3.
0.0,>=1.34.1->google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-gena
i) (1.73.1)
Requirement already satisfied: grpcio-status<2.0.0,>=1.33.2 in c:\users\tatireddy
\appdata\roaming\python\python312\site-packages (from google-api-core[grpc]!=2.0.
*,!=2.1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.
*,<3.0.0,>=1.34.1->google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-
genai) (1.71.2)
Requirement already satisfied: cachetools<6.0,>=2.0.0 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from google-auth!=2.24.0,!=2.25.0,<3.
0.0,>=2.14.1->google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-gena
i) (5.5.2)
Requirement already satisfied: pyasn1-modules>=0.2.1 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from google-auth!=2.24.0,!=2.25.0,<3.0.
0,>=2.14.1->google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-genai)
(0.4.2)
Requirement already satisfied: rsa<5,>=3.1.4 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from google-auth!=2.24.0,!=2.25.0,<3.0.0,>=2.1
4.1->google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-genai) (4.9.1)
Requirement already satisfied: jsonpointer>=1.9 in c:\users\tatireddy\appdata\roa
ming\python\python312\site-packages (from jsonpatch<2.0,>=1.33->langchain-core<0.
4.0,>=0.3.62->langchain-google-genai) (3.0.0)
Requirement already satisfied: httpx<1,>=0.23.0 in c:\users\tatireddy\appdata\roa
ming\python\python312\site-packages (from langsmith>=0.3.45->langchain-core<0.4.
0,>=0.3.62->langchain-google-genai) (0.28.1)
Requirement already satisfied: orjson<4.0.0,>=3.9.14 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from langsmith>=0.3.45->langchain-core<
0.4.0,>=0.3.62->langchain-google-genai) (3.10.18)
Requirement already satisfied: requests-toolbelt<2.0.0,>=1.0.0 in c:\users\tatire
ddy\appdata\roaming\python\python312\site-packages (from langsmith>=0.3.45->langc
hain-core<0.4.0,>=0.3.62->langchain-google-genai) (1.0.0)
Requirement already satisfied: zstandard<0.24.0,>=0.23.0 in c:\users\tatireddy\ap
pdata\roaming\python\python312\site-packages (from langsmith>=0.3.45->langchain-c
ore<0.4.0,>=0.3.62->langchain-google-genai) (0.23.0)
Requirement already satisfied: anyio in c:\users\tatireddy\appdata\roaming\python
\python312\site-packages (from httpx<1,>=0.23.0->langsmith>=0.3.45->langchain-cor
e<0.4.0,>=0.3.62->langchain-google-genai) (4.9.0)
Requirement already satisfied: certifi in c:\users\tatireddy\appdata\roaming\pyth
on\python312\site-packages (from httpx<1,>=0.23.0->langsmith>=0.3.45->langchain-c
ore<0.4.0,>=0.3.62->langchain-google-genai) (2025.6.15)
Requirement already satisfied: httpcore==1.* in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from httpx<1,>=0.23.0->langsmith>=0.3.45->langc
hain-core<0.4.0,>=0.3.62->langchain-google-genai) (1.0.9)
Requirement already satisfied: idna in c:\users\tatireddy\appdata\roaming\python
\python312\site-packages (from httpx<1,>=0.23.0->langsmith>=0.3.45->langchain-cor
```

e<0.4.0,>=0.3.62->langchain-google-genai) (3.10)
Requirement already satisfied: h11>=0.16 in c:\users\tatireddy\appdata\roaming\py
thon\python312\site-packages (from httpcore==1.*->httpx<1,>=0.23.0->langsmith>=0.
3.45->langchain-core<0.4.0,>=0.3.62->langchain-google-genai) (0.16.0)
Requirement already satisfied: pyasn1<0.7.0,>=0.6.1 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from pyasn1-modules>=0.2.1->google-auth!
=2.24.0,!=2.25.0,<3.0.0,>=2.14.1->google-ai-generativelanguage<0.7.0,>=0.6.18->la
ngchain-google-genai) (0.6.1)
Requirement already satisfied: charset_normalizer<4,>=2 in c:\users\tatireddy\app
data\roaming\python\python312\site-packages (from requests<3.0.0,>=2.18.0->google
-api-core!=2.0.*,!=2.1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.
,!=2.8.,!=2.9.*,<3.0.0,>=1.34.1->google-api-core[grpc]!=2.0.*,!=2.1.*,!=2.10.
,!=2.2.,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.*,<3.0.0,>=1.34.1
->google-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-genai) (3.4.2)
Requirement already satisfied: urllib3<3,>=1.21.1 in c:\users\tatireddy\appdata\r
oaming\python\python312\site-packages (from requests<3.0.0,>=2.18.0->google-api-c
ore!=2.0.*,!=2.1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.
8.*,!=2.9.*,<3.0.0,>=1.34.1->google-api-core[grpc]!=2.0.*,!=2.1.*,!=2.10.*,!=2.2.
,!=2.3.,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.*,<3.0.0,>=1.34.1->google
-ai-generativelanguage<0.7.0,>=0.6.18->langchain-google-genai) (2.5.0)
Requirement already satisfied: sniffio>=1.1 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from anyio->httpx<1,>=0.23.0->langsmith>=0.3.45-
>langchain-core<0.4.0,>=0.3.62->langchain-google-genai) (1.3.1)
Requirement already satisfied: google-generativeai in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (0.8.5)
Collecting google-ai-generativelanguage==0.6.15 (from google-generativeai)
  Using cached google_ai_generativelanguage-0.6.15-py3-none-any.whl.metadata (5.7
kB)
Requirement already satisfied: google-api-core in c:\users\tatireddy\appdata\roam
ing\python\python312\site-packages (from google-generativeai) (2.25.1)
Requirement already satisfied: google-api-python-client in c:\users\tatireddy\app
data\roaming\python\python312\site-packages (from google-generativeai) (2.174.0)
Requirement already satisfied: google-auth>=2.15.0 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from google-generativeai) (2.40.3)
Requirement already satisfied: protobuf in c:\users\tatireddy\appdata\roaming\pyt
hon\python312\site-packages (from google-generativeai) (5.29.5)
Requirement already satisfied: pydantic in c:\users\tatireddy\appdata\roaming\pyt
hon\python312\site-packages (from google-generativeai) (2.11.7)
Requirement already satisfied: tqdm in c:\users\tatireddy\appdata\roaming\python
\python312\site-packages (from google-generativeai) (4.67.1)
Requirement already satisfied: typing-extensions in c:\users\tatireddy\appdata\ro
aming\python\python312\site-packages (from google-generativeai) (4.14.0)
Requirement already satisfied: proto-plus<2.0.0dev,>=1.22.3 in c:\users\tatireddy
\appdata\roaming\python\python312\site-packages (from google-ai-generativelanguag
e==0.6.15->google-generativeai) (1.26.1)
Requirement already satisfied: googleapis-common-protos<2.0.0,>=1.56.2 in c:\user
s\tatireddy\appdata\roaming\python\python312\site-packages (from google-api-core-
>google-generativeai) (1.70.0)
Requirement already satisfied: requests<3.0.0,>=2.18.0 in c:\users\tatireddy\appd
ata\roaming\python\python312\site-packages (from google-api-core->google-generati
veai) (2.32.4)
Requirement already satisfied: cachetools<6.0,>=2.0.0 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from google-auth>=2.15.0->google-gener
ativeai) (5.5.2)
Requirement already satisfied: pyasn1-modules>=0.2.1 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from google-auth>=2.15.0->google-genera
tiveai) (0.4.2)
Requirement already satisfied: rsa<5,>=3.1.4 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from google-auth>=2.15.0->google-generativeai)
(4.9.1)

```
Requirement already satisfied: httplib2<1.0.0,>=0.19.0 in c:\users\tatireddy\appd
ata\roaming\python\python312\site-packages (from google-api-python-client->google
-generativeai) (0.22.0)
Requirement already satisfied: google-auth-httplib2<1.0.0,>=0.2.0 in c:\users\tat
ireddy\appdata\roaming\python\python312\site-packages (from google-api-python-cli
ent->google-generativeai) (0.2.0)
Requirement already satisfied: uritemplate<5,>=3.0.1 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from google-api-python-client->google-g
enerativeai) (4.2.0)
Requirement already satisfied: annotated-types>=0.6.0 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from pydantic->google-generativeai)
(0.7.0)
Requirement already satisfied: pydantic-core==2.33.2 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from pydantic->google-generativeai) (2.
33.2)
Requirement already satisfied: typing-inspection>=0.4.0 in c:\users\tatireddy\app
data\roaming\python\python312\site-packages (from pydantic->google-generativeai)
(0.4.1)
Requirement already satisfied: colorama in c:\users\tatireddy\appdata\roaming\pyt
hon\python312\site-packages (from tqdm->google-generativeai) (0.4.6)
Requirement already satisfied: grpcio<2.0.0,>=1.33.2 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from google-api-core[grpc]!=2.0.*,!=2.
1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.*,<3.
0.0dev,>=1.34.1->google-ai-generativelanguage==0.6.15->google-generativeai) (1.7
3.1)
Requirement already satisfied: grpcio-status<2.0.0,>=1.33.2 in c:\users\tatireddy
\appdata\roaming\python\python312\site-packages (from google-api-core[grpc]!=2.0.
*,!=2.1.*,!=2.10.*,!=2.2.*,!=2.3.*,!=2.4.*,!=2.5.*,!=2.6.*,!=2.7.*,!=2.8.*,!=2.9.
*,<3.0.0dev,>=1.34.1->google-ai-generativelanguage==0.6.15->google-generativeai)
(1.71.2)
Requirement already satisfied: pyparsing!=3.0.0,!=3.0.1,!=3.0.2,!=3.0.3,<4,>=2.4.
2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from http
lib2<1.0.0,>=0.19.0->google-api-python-client->google-generativeai) (3.2.3)
Requirement already satisfied: pyasn1<0.7.0,>=0.6.1 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from pyasn1-modules>=0.2.1->google-auth>
=2.15.0->google-generativeai) (0.6.1)
Requirement already satisfied: charset_normalizer<4,>=2 in c:\users\tatireddy\app
data\roaming\python\python312\site-packages (from requests<3.0.0,>=2.18.0->google
-api-core->google-generativeai) (3.4.2)
Requirement already satisfied: idna<4,>=2.5 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from requests<3.0.0,>=2.18.0->google-api-core->g
oogle-generativeai) (3.10)
Requirement already satisfied: urllib3<3,>=1.21.1 in c:\users\tatireddy\appdata\r
oaming\python\python312\site-packages (from requests<3.0.0,>=2.18.0->google-api-c
ore->google-generativeai) (2.5.0)
Requirement already satisfied: certifi>=2017.4.17 in c:\users\tatireddy\appdata\r
oaming\python\python312\site-packages (from requests<3.0.0,>=2.18.0->google-api-c
ore->google-generativeai) (2025.6.15)
Using cached google_ai_generativelanguage-0.6.15-py3-none-any.whl (1.3 MB)
Installing collected packages: google-ai-generativelanguage
  Attempting uninstall: google-ai-generativelanguage
    Found existing installation: google-ai-generativelanguage 0.6.18
    Uninstalling google-ai-generativelanguage-0.6.18:
      Successfully uninstalled google-ai-generativelanguage-0.6.18
Successfully installed google-ai-generativelanguage-0.6.15
ERROR: pip's dependency resolver does not currently take into account all the pac
kages that are installed. This behaviour is the source of the following dependenc
y conflicts.
langchain-google-genai 2.1.5 requires google-ai-generativelanguage<0.7.0,>=0.6.1
8, but you have google-ai-generativelanguage 0.6.15 which is incompatible.
```

```
Requirement already satisfied: langchain-pinecone in c:\users\tatireddy\anaconda3
\lib\site-packages (0.2.8)
Requirement already satisfied: langchain-core<1.0.0,>=0.3.34 in c:\users\tatiredd
y\appdata\roaming\python\python312\site-packages (from langchain-pinecone) (0.3.6
6)
Requirement already satisfied: pinecone<8.0.0,>=6.0.0 in c:\users\tatireddy\anaco
nda3\lib\site-packages (from pinecone[asyncio]<8.0.0,>=6.0.0->langchain-pinecone)
(7.3.0)
Requirement already satisfied: numpy>=1.26.4 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from langchain-pinecone) (2.3.1)
Requirement already satisfied: langchain-tests<1.0.0,>=0.3.7 in c:\users\tatiredd
y\anaconda3\lib\site-packages (from langchain-pinecone) (0.3.20)
Requirement already satisfied: langchain-openai>=0.3.11 in c:\users\tatireddy\ana
conda3\lib\site-packages (from langchain-pinecone) (0.3.18)
Requirement already satisfied: langsmith>=0.3.45 in c:\users\tatireddy\anaconda3
\lib\site-packages (from langchain-core<1.0.0,>=0.3.34->langchain-pinecone) (0.3.
45)
Requirement already satisfied: tenacity!=8.4.0,<10.0.0,>=8.1.0 in c:\users\tatire
ddy\appdata\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=
0.3.34->langchain-pinecone) (9.1.2)
Requirement already satisfied: jsonpatch<2.0,>=1.33 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.34->lang
chain-pinecone) (1.33)
Requirement already satisfied: PyYAML>=5.3 in c:\users\tatireddy\appdata\roaming
\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.34->langchain-pi
necone) (6.0.2)
Requirement already satisfied: packaging<25,>=23.2 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.34->lang
chain-pinecone) (24.2)
Requirement already satisfied: typing-extensions>=4.7 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.34->la
ngchain-pinecone) (4.14.0)
Requirement already satisfied: pydantic>=2.7.4 in c:\users\tatireddy\appdata\roam
ing\python\python312\site-packages (from langchain-core<1.0.0,>=0.3.34->langchain
-pinecone) (2.11.7)
Requirement already satisfied: openai<2.0.0,>=1.68.2 in c:\users\tatireddy\anacon
da3\lib\site-packages (from langchain-openai>=0.3.11->langchain-pinecone) (1.82.
0)
Requirement already satisfied: tiktoken<1,>=0.7 in c:\users\tatireddy\anaconda3\l
ib\site-packages (from langchain-openai>=0.3.11->langchain-pinecone) (0.9.0)
Requirement already satisfied: pytest<9,>=7 in c:\users\tatireddy\anaconda3\lib\s
ite-packages (from langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (8.4.1)
Requirement already satisfied: pytest-asyncio<1,>=0.20 in c:\users\tatireddy\anac
onda3\lib\site-packages (from langchain-tests<1.0.0,>=0.3.7->langchain-pinecone)
(0.26.0)
Requirement already satisfied: httpx<1,>=0.25.0 in c:\users\tatireddy\appdata\roa
ming\python\python312\site-packages (from langchain-tests<1.0.0,>=0.3.7->langchai
n-pinecone) (0.28.1)
Requirement already satisfied: syrupy<5,>=4 in c:\users\tatireddy\anaconda3\lib\s
ite-packages (from langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (4.9.1)
Requirement already satisfied: pytest-socket<1,>=0.6.0 in c:\users\tatireddy\anac
onda3\lib\site-packages (from langchain-tests<1.0.0,>=0.3.7->langchain-pinecone)
(0.7.0)
Requirement already satisfied: pytest-benchmark in c:\users\tatireddy\anaconda3\l
ib\site-packages (from langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (5.1.0)
Requirement already satisfied: pytest-codspeed in c:\users\tatireddy\anaconda3\li
b\site-packages (from langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (3.2.0)
Requirement already satisfied: pytest-recording in c:\users\tatireddy\anaconda3\l
ib\site-packages (from langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (0.13.
4)
```

```
Requirement already satisfied: vcrpy>=7.0 in c:\users\tatireddy\anaconda3\lib\sit
e-packages (from langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (7.0.0)
Requirement already satisfied: certifi>=2019.11.17 in c:\users\tatireddy\appdata
\roaming\python\python312\site-packages (from pinecone<8.0.0,>=6.0.0->pinecone[as
yncio]<8.0.0,>=6.0.0->langchain-pinecone) (2025.6.15)
Requirement already satisfied: pinecone-plugin-assistant<2.0.0,>=1.6.0 in c:\user
s\tatireddy\anaconda3\lib\site-packages (from pinecone<8.0.0,>=6.0.0->pinecone[as
yncio]<8.0.0,>=6.0.0->langchain-pinecone) (1.7.0)
Requirement already satisfied: pinecone-plugin-interface<0.0.8,>=0.0.7 in c:\user
s\tatireddy\anaconda3\lib\site-packages (from pinecone<8.0.0,>=6.0.0->pinecone[as
yncio]<8.0.0,>=6.0.0->langchain-pinecone) (0.0.7)
Requirement already satisfied: python-dateutil>=2.5.3 in c:\users\tatireddy\appda
ta\roaming\python\python312\site-packages (from pinecone<8.0.0,>=6.0.0->pinecone
[asyncio]<8.0.0,>=6.0.0->langchain-pinecone) (2.9.0.post0)
Requirement already satisfied: urllib3>=1.26.5 in c:\users\tatireddy\appdata\roam
ing\python\python312\site-packages (from pinecone<8.0.0,>=6.0.0->pinecone[asynci
o]<8.0.0,>=6.0.0->langchain-pinecone) (2.5.0)
Requirement already satisfied: aiohttp>=3.9.0 in c:\users\tatireddy\anaconda3\lib
\site-packages (from pinecone[asyncio]<8.0.0,>=6.0.0->langchain-pinecone) (3.10.
5)
Requirement already satisfied: aiohttp-retry<3.0.0,>=2.9.1 in c:\users\tatireddy
\anaconda3\lib\site-packages (from pinecone[asyncio]<8.0.0,>=6.0.0->langchain-pin
econe) (2.9.1)
Requirement already satisfied: aiohappyeyeballs>=2.3.0 in c:\users\tatireddy\anac
onda3\lib\site-packages (from aiohttp>=3.9.0->pinecone[asyncio]<8.0.0,>=6.0.0->la
ngchain-pinecone) (2.4.0)
Requirement already satisfied: aiosignal>=1.1.2 in c:\users\tatireddy\anaconda3\l
ib\site-packages (from aiohttp>=3.9.0->pinecone[asyncio]<8.0.0,>=6.0.0->langchain
-pinecone) (1.2.0)
Requirement already satisfied: attrs>=17.3.0 in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from aiohttp>=3.9.0->pinecone[asyncio]<8.0.0,>=
6.0.0->langchain-pinecone) (25.3.0)
Requirement already satisfied: frozenlist>=1.1.1 in c:\users\tatireddy\anaconda3
\lib\site-packages (from aiohttp>=3.9.0->pinecone[asyncio]<8.0.0,>=6.0.0->langcha
in-pinecone) (1.4.0)
Requirement already satisfied: multidict<7.0,>=4.5 in c:\users\tatireddy\anaconda
3\lib\site-packages (from aiohttp>=3.9.0->pinecone[asyncio]<8.0.0,>=6.0.0->langch
ain-pinecone) (6.0.4)
Requirement already satisfied: yarl<2.0,>=1.0 in c:\users\tatireddy\anaconda3\lib
\site-packages (from aiohttp>=3.9.0->pinecone[asyncio]<8.0.0,>=6.0.0->langchain-p
inecone) (1.11.0)
Requirement already satisfied: anyio in c:\users\tatireddy\appdata\roaming\python
\python312\site-packages (from httpx<1,>=0.25.0->langchain-tests<1.0.0,>=0.3.7->l
angchain-pinecone) (4.9.0)
Requirement already satisfied: httpcore==1.* in c:\users\tatireddy\appdata\roamin
g\python\python312\site-packages (from httpx<1,>=0.25.0->langchain-tests<1.0.0,>=
0.3.7->langchain-pinecone) (1.0.9)
Requirement already satisfied: idna in c:\users\tatireddy\appdata\roaming\python
\python312\site-packages (from httpx<1,>=0.25.0->langchain-tests<1.0.0,>=0.3.7->l
angchain-pinecone) (3.10)
Requirement already satisfied: h11>=0.16 in c:\users\tatireddy\appdata\roaming\py
thon\python312\site-packages (from httpcore==1.*->httpx<1,>=0.25.0->langchain-tes
ts<1.0.0,>=0.3.7->langchain-pinecone) (0.16.0)
Requirement already satisfied: jsonpointer>=1.9 in c:\users\tatireddy\appdata\roa
ming\python\python312\site-packages (from jsonpatch<2.0,>=1.33->langchain-core<1.
0.0,>=0.3.34->langchain-pinecone) (3.0.0)
Requirement already satisfied: orjson<4.0.0,>=3.9.14 in c:\users\tatireddy\appdat
a\roaming\python\python312\site-packages (from langsmith>=0.3.45->langchain-core<
1.0.0,>=0.3.34->langchain-pinecone) (3.10.18)
Requirement already satisfied: requests<3,>=2 in c:\users\tatireddy\appdata\roami
```

ng\python\python312\site-packages (from langsmith>=0.3.45->langchain-core<1.0.0,>=0.3.34->langchain-pinecone) (2.32.4)
Requirement already satisfied: requests-toolbelt<2.0.0,>=1.0.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langsmith>=0.3.45->langchain-core<1.0.0,>=0.3.34->langchain-pinecone) (1.0.0)
Requirement already satisfied: zstandard<0.24.0,>=0.23.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from langsmith>=0.3.45->langchain-core<1.0.0,>=0.3.34->langchain-pinecone) (0.23.0)
Requirement already satisfied: distro<2,>=1.7.0 in c:\users\tatireddy\anaconda3\lib\site-packages (from openai<2.0.0,>=1.68.2->langchain-openai>=0.3.11->langchain-pinecone) (1.9.0)
Requirement already satisfied: jiter<1,>=0.4.0 in c:\users\tatireddy\anaconda3\lib\site-packages (from openai<2.0.0,>=1.68.2->langchain-openai>=0.3.11->langchain-pinecone) (0.10.0)
Requirement already satisfied: sniffio in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from openai<2.0.0,>=1.68.2->langchain-openai>=0.3.11->langchain-pinecone) (1.3.1)
Requirement already satisfied: tqdm>4 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from openai<2.0.0,>=1.68.2->langchain-openai>=0.3.11->langchain-pinecone) (4.67.1)
Requirement already satisfied: annotated-types>=0.6.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pydantic>=2.7.4->langchain-core<1.0.0,>=0.3.34->langchain-pinecone) (0.7.0)
Requirement already satisfied: pydantic-core==2.33.2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pydantic>=2.7.4->langchain-core<1.0.0,>=0.3.34->langchain-pinecone) (2.33.2)
Requirement already satisfied: typing-inspection>=0.4.0 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pydantic>=2.7.4->langchain-core<1.0.0,>=0.3.34->langchain-pinecone) (0.4.1)
Requirement already satisfied: colorama>=0.4 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pytest<9,>=7->langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (0.4.6)
Requirement already satisfied: iniconfig>=1 in c:\users\tatireddy\anaconda3\lib\site-packages (from pytest<9,>=7->langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (1.1.1)
Requirement already satisfied: pluggy<2,>=1.5 in c:\users\tatireddy\anaconda3\lib\site-packages (from pytest<9,>=7->langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (1.6.0)
Requirement already satisfied: pygments>=2.7.2 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pytest<9,>=7->langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (2.19.2)
Requirement already satisfied: six>=1.5 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from python-dateutil>=2.5.3->pinecone<8.0.0,>=6.0.0->pinecone[asyncio]<8.0.0,>=6.0.0->langchain-pinecone) (1.17.0)
Requirement already satisfied: regex>=2022.1.18 in c:\users\tatireddy\anaconda3\lib\site-packages (from tiktoken<1,>=0.7->langchain-openai>=0.3.11->langchain-pinecone) (2024.9.11)
Requirement already satisfied: wrapt in c:\users\tatireddy\anaconda3\lib\site-packages (from vcrpy>=7.0->langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (1.14.1)
Requirement already satisfied: py-cpuinfo in c:\users\tatireddy\anaconda3\lib\site-packages (from pytest-benchmark->langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (9.0.0)
Requirement already satisfied: cffi>=1.17.1 in c:\users\tatireddy\anaconda3\lib\site-packages (from pytest-codspeed->langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (1.17.1)
Requirement already satisfied: rich>=13.8.1 in c:\users\tatireddy\appdata\roaming\python\python312\site-packages (from pytest-codspeed->langchain-tests<1.0.0,>=0.3.7->langchain-pinecone) (14.0.0)
Requirement already satisfied: pycparser in c:\users\tatireddy\anaconda3\lib\site

In [11]:
```python
from langchain.prompts import PromptTemplate # Prompt template
from langchain.vectorstores import Chroma,Pinecone    # Store the vectors
from langchain.text_splitter import RecursiveCharacterTextSplitter # Chunks
from langchain.document_loaders import TextLoader,PyPDFLoader  # Load the text
from langchain.chains import VectorDBQA,RetrievalQA, LLMChain # Chains and Retri
from langchain.retrievers.multi_query import MultiQueryRetriever # Multiple Answ
from langchain_google_genai import ChatGoogleGenerativeAI # GenAI model to retri
from langchain_google_genai import GoogleGenerativeAIEmbeddings # GenAI model to
from langchain_pinecone import PineconeVectorStore
```

In [13]:
```python
loader = PyPDFLoader("budget_speech.pdf")
documents = loader.load()
```

In [14]:
```python
documents
```

```
Out[14]:  [Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
          at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
          r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
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          NDIA\nBUDGET 2024-2025\nSPEECH\nOF\nNIRMALA SITHARAMAN\nMINISTER OF FINANCE\nJu
          ly 23,  2024'),
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          at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
          r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
          2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
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           Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
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          r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
          2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
          'total_pages': 62, 'page': 2, 'page_label': '3'}, page_content='CONTENTS \n \nP
          ART – A \n Page No. \nIntroduction 1 \nGlobal Context 1 \nInterim Budget 2 \nBu
          dget Theme 2 \nBudget Priorities 2 \n(i) Productivity and resilience in Agricul
          ture  \n(ii) Employment & Skilling \n(iii) Inclusive Human Resource Development
          and Social Justice  \n(iv) Manufacturing & Services \n(v) Urban Development  \n
          (vi) Energy Security \n(vii) Infrastructure \n(viii) Innovation, Research & Dev
          elopment \n(ix) Next Generation Reforms \nBudget Estimates 2024-25 20 \n \n \nP
          ART – B \nIndirect taxes 22 \nDirect Taxes  25 \n \nAnnexure to Part-A 31 \nAnn
          exure to Part-B 36'),
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          r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
          2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
          'total_pages': 62, 'page': 3, 'page_label': '4'}, page_content=''),
           Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
          at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
          r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
          2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
          'total_pages': 62, 'page': 4, 'page_label': '5'}, page_content='Budget 2024-202
          5 \n \nSpeech of \nNirmala Sitharaman \nMinister of Finance \nJuly 23, 2024 \nH
          on'ble Speaker,  \n I present the Budget for 2024-25.  \nIntroduction \n1. The
          people of India have reposed their faith in the government led by \nthe Hon'ble
          Prime Minister Shri Narendra Modi and re-elected it for a historic \nthird term
          under his leadership. We are grateful for their support, faith and \ntrust in o
          ur policies. We are determined to ensure that all Indians, regardless \nof reli
          gion, caste, gender and age, make substantial progress in realising their \nlif
          e goals and aspirations. \nGlobal Context \n2. The global economy, while perfor
          ming better than expected, is still in \nthe grip of policy uncertainties. Elev
          ated asset prices, political uncertainties \nand shipping disruptions continue
          to pose significant downside risks for \ngrowth and upside risks to inflation.
          \n3. In this context, India's economic growth  continues  to be the shining \ne
          xception and will remain so in the years ahead. India's inflation continues to
          \nbe low, stable and moving towards the 4 per cent target. Core inflation (non-
          \nfood, non -fuel) currently is 3.1 per cent. Steps are being taken to ensure
          \nsupplies of perishable goods reach market adequately.'),
           Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
          at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
          r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
          2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
          'total_pages': 62, 'page': 5, 'page_label': '6'}, page_content='2  \n \nInterim
          Budget \n4. As mentioned in the interim budget, we need to focus on 4 major \nc
          astes, namely  'Garib' (Poor), 'Mahilayen' (Women), 'Yuva' (Youth) and  \n'Anna
          data' (Farmer). For Annadata, we announced higher Minimum Support \nPrices a mo
          nth ago for all major crops, delivering on the promise of at least a \n50 per c
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ent margin over costs. Pradhan Mantri Garib Kalyan Anna Yojana was \nextended f
or five years, benefitting more than 80 crore people. \n5. Administrative acti
o ns for approval and implementation of various \nschemes announced in the inte
rim budget are well underway. The required \nallocations have been made.   \nBu
dget Theme \n6. Turning attention to the full year and beyond, in this budget,
we \nparticularly focus on employment, skilling, MSMEs, and the middle class. I
am \nhappy to announce the Prime Minister's package of 5 schemes and initiative
s \nto facilitate employment, skilling and other opportunities for 4.1 crore yo
uth \nover a 5-year period with a central outlay of ` 2 lakh crore. I will spe
ak about \nthem shortly, while more details may be seen in the annexure. This
year, I \nhave made a provision of ` 1.48 lakh crore for education, employment
and \nskilling.   \nBudget Priorities \n7. The people have given a unique opp
ortunity to our government to \ntake the country on the path of strong develop
ment and all-round prosperity. \nIn the interim budget, we promised to present
a detailed roadmap for our \npursuit of ' Viksit Bharat'. In line with the stra
tegy set out in the interim \nbudget, this budget envisages sustained efforts o
n the following 9 priorities \nfor generating ample opportunities for all.   \n
1) Productivity and resilience in Agriculture \n2) Employment & Skilling \n3) I
nclusive Human Resource Development and Social Justice \n4) Manufacturing & Ser
vices \n5) Urban Development   \n6) Energy Security \n7) Infrastructure'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
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2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 6, 'page_label': '7'}, page_content='3 \n \n8) Inno
vation, Research & Development and \n9) Next Generation Reforms \n8. Subsequent
budgets will build on these, and add more priorities and \nactions. A more deta
iled formulation will be carried out as part of the \n'economic policy framewo
rk' about which I will speak later in this speech.   \n9. This budget details s
ome of the specific actions to be initiated in the \ncurrent year towards fulfi
lment of these priorities with potential for \ntransformative changes. The bu
dget also covers some of the previously \nmade announcements with an intent to
strengthen them and step up their \nimplementation for expediting our journey t
owards the goal of Viksit Bharat.   \nPriority 1: Productivity and resilience i
n Agriculture \nTransforming agriculture research \n10. Our government will und
ertake a comprehensive review of the \nagriculture research setup to bring the
focus on raising productivity and \ndeveloping climate resilient varieties. Fu
nding will be provided in challenge \nmode, including to the private sector. Do
main experts both from the \ngovernment and outside will oversee the conduct of
such research.   \nRelease of new varieties \n11. New 109 high -yielding and cl
imate -resilient varieties of 32 field and \nhorticulture crops will be release
d for cultivation by farmers. \nNatural Farming \n12. In the next two years, 1
crore farmers across the country will be \ninitiated into natural farming suppo
rted by certification and branding. \nImplementation will be through scientific
institutions and willing gram \npanchayats. 10,000 need -based bio -input resou
rce centres will be \nestablished.   \nMissions for pulses and oilseeds \n13.
For achieving self -sufficiency in pulses and oilseeds, we will \nstrengthen th
eir production, storage and marketing. As announced in the \ninterim budget, a
strategy is being put in place to achieve 'atmanirbharta' for \noil seeds such
as mustard, groundnut, sesame, soybean, and sunflower.'),
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at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 7, 'page_label': '8'}, page_content='4 \n \nVegetab
le production & Supply Chains \n14. Large scale clusters for vegetable producti
on will be developed closer \nto major consumption centres. We will promote Far
mer- Producer \nOrganizations, cooperatives and start -ups for vegetable suppl
y chains \nincluding for collection, storage, and marketing. \nDigital Public I
nfrastructure for Agriculture \n15. Buoyed by the success of the pilot project,

our government, in \npartnership with the states, will facilitate the implement ation of the Digital \nPublic Infrastructure (DPI) in agriculture for coverage of farmers and their \nlands in 3 years. During this year, digital crop survey for Kharif using the DPI \nwill be taken up in 400 districts. The details of 6 crore farmers and their lands \nwill be brought into the farmer and land regist ries. Further, the issuance of \nJan Samarth based Kisan Credit Cards will be e nabled in 5 states. \nShrimp Production & Export \n16. Financial support for se tting up a network of Nucleus Breeding \nCentres for Shrimp Brood stocks will b e pr ovided. Financing for shrimp \nfarming, processing and export will be faci litated through NABARD.   \nNational Cooperation Policy \n17. Our government wi ll bring out a National Cooperation Policy for \nsystematic, orderly and all- r ound development of the cooperative s ector. \nFast-tracking growth of rural ec onomy and generation of employment \nopportunities on a large scale will be the policy goal. \n18. This year, I have made a provision of ` 1.52 lakh crore for agriculture \nand allied sector.   \nPriority 2: Employment & Skilling \nEmpl oyment Linked Incentive \n19. Our government will implement following 3 schemes for 'Employment \nLinked Incentive', as part of the Prime Minister's package. T hese will be \nbased on enrolment in the EPFO, and focus on recognition of firs t- time \nemployees, and support to employees and employers.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4 2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 8, 'page_label': '9'}, page_content='5 \n \nScheme A: First Timers \n20. This scheme will provide one -month wage to all persons newly \nentering the workforce in all formal sectors. The direct benefit transf er of \none-month salary in 3 instalments to first -time employees, as register ed in \nthe EPFO, will be up to ` 15,000. The eligibility limit will be a salar y of  \n` 1 lakh per month. The scheme is expected to benefit 210 lakh youth. \nScheme B: Job Creation in manufacturing \n21. This scheme will incentivize a dditional employment in the \nmanufacturing sector, linked to the employment of first- time employees. An \nincentive will be provided at specified scale direc tly both to the employee \nand the employer with respect to their EPFO contribu tion in the first 4 years \nof employment. The scheme is expected to benefit 30 lakh youth entering \nemployment, and their employers. \nScheme C: Support to employers \n22. This employer- focussed scheme will cover additional employmen t in \nall sectors. All addi tional employment within a salary of ` 1 lakh per month \nwill be counted. The government will reimburse to employers up to ` 3,0 00 \nper month for 2 years towards their EPFO contribution for each additional \nemployee. The scheme is expected to incentivize addi tional employment of \n5 0 lakh persons.   \nParticipation of women in the workforce \n23. We will fac ilitate higher participation of women in the workforce \nthrough setting up of working women hostels in collaboration with industry, \nand establishing creche s. In addition, the partnership will seek to organize \nwomen-specific skilling programmes, and promotion of market access for \nwomen SHG enterprises. \nSkill ing programme \n24. I am happy to announce a new centrally sponsored scheme, a s the 4\nth \nscheme under the Prime Minister's package, for skilling in collab oration with \nstate governments and Industry. 20 lakh youth will be skilled ov er a 5 -year \nperiod. 1,000 Industrial Training Institutes will be upgraded in hub and spoke \narrangements with outcome orientation. Course co ntent and des ign will be'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4 2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 9, 'page_label': '10'}, page_content='6 \n \naligne d to the skill needs of industry, and new courses will be introduced for \nemer ging needs. \nSkilling Loans \n25. The Model Skill Loan Scheme will be revised to facilitate loans up to \n` 7.5 lakh with a guarantee from a government prom oted Fund. This measure \nis expected to help 25,000 students every year. \nEdu

cation Loans \n26. For helping our youth who have not been eligible for any benefit \nunder government schemes and policies, I am happy to announce a financial \nsupport for loans upto ` 10 lakh for higher education in domestic institutions. \nE-vouchers for this purpose will be given directly to 1 lakh students every \nyear for annual interest subvention of 3 per cent of the loan amount. \nPriority 3: Inclusive Human Resource Development and Social Justice \nSaturation approach \n27. Our government is committed to all- round, all- pervasive and all-\ninclusive development of people, particularly, farmers, youth, women and \npoor. For achieving social justice comprehensively, the saturation approach \nof covering all eligible people through various programmes including those \nfor education and health will be adopted to empower them by improving \ntheir capabilities. \n28. Implementation of schemes meant for supporting economic activities \nby craftsmen, artisans, self -help groups, scheduled caste, schedule tribe and \nwomen entrepreneurs, and street vendors, such as PM Vishwakarma, PM \nSVANidhi, National Livelihood Missions, and Stand- Up India will be stepped \nup. \nPurvodaya \n29. The states in the Eastern part of the country are rich in endowments \nand have strong cultural traditions. We will formulate a plan, Purvodaya, for \nthe all -round development of the eastern region of the country covering \nBihar, Jharkhand, West Bengal, Odisha and Andhra Pradesh. This will cover'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 10, 'page_label': '11'}, page_content='7 \n \nhuman resource development, infrastructure, and generation of economic \nopportunities to make the region an engine to attain Viksit Bharat. \n30. On the Amritsar Kolkata Industrial Corridor, we will support \ndevelopment of an industrial node at Gaya. This corridor will catalyze \nindustrial development of the eastern region. The industrial node at Gaya will \nalso be a good model for developing our ancient centres of cultural \nimportance into future centres of modern economy. This model shall \nshowcase "Vikas bhi Virasat bhi" in our growth trajectory. \n31. We will also support development of road connectivity projects, \nnamely (1) Patna- Purnea Expressway, (2) Buxar -Bhagalpur Expressway, (3) \nBodhgaya, Rajgir, Vaishali and Darbhanga spurs, and (4) additional 2 -lane \nbridge over river G anga at Buxar at a total cost of ` 26,000 crore. Power \nprojects, including setting up of a new 2400 MW power plant at Pirpainti, will \nbe taken up at a cost of ` 21,400 crore. New airports, medical colleges and \nsports infrastructure in Bihar will be constructed.   \n32. An additional allocation to support capital investments will be \nprovided. The requests of Bihar Government for external assistance from \nmultilateral development banks will be expedited. \nAndhra Pradesh Reorganization Act \n33. Our government has made co ncerted efforts to fulfil the \ncommitments in the Andhra Pradesh Reorganization Act. Recognizing the \nstate's need for a capital, we will facilitate special financial support through \nmultilateral development agencies. In the current financial year ` 15,000 \ncrore will be arranged, with additional amounts in future years. \n34. Our government is fully committed to financing and early completion \nof the Polavaram Irrigation Project, which is the lifeline for Andhra Pradesh \nand its farmers. This will facilitate our country's food security as well.   \n35. Under the Act, for promoting industrial development, funds will be \nprovided for essential infrastructure such as water, power, railways and \nroads in Kopparthy node on the Vishakhapatnam -Chennai Industrial Corridor \nand Orvakal node on Hyderabad-Bengaluru Industrial Corridor. An additional \nallocation will be provided this year towards capital investment for economic \ngrowth.'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 11, 'page_label': '12'}, page_content='8 \n \n36. G

rants for backward regions of Rayalaseema, Prakasam and North \nCoastal Andhra, as stated in the Act, will also be provided. \nPM Awas Yojana \n37. Three crore additional houses under the PM Awas Yojana in rural and \nurban areas in the country have been announced, for which the necessary \nallocations are being made.   \nWomen-led development \n38. For promoting women -led development, the budget carries an \nallocation of more than ` 3 lakh crore for schemes benefitting women and \ngirls. This signals our government's commitment for enhancing women's role \nin economic development.   \nPradhan Mantri Janjatiya Unnat Gram Abhiyan \n39. For improving the socio-economic condition of tribal communities, we \nwill launch the Pradhan Mantri Janjatiya Unnat Gram Abhiyan by adopting \n saturation coverage for tribal families in tribal- majority villages and \naspirational districts. This will cover 63,000 villages benefitting 5 crore tribal \npeople. \nBank branches in North-Eastern Region \n40. More than 100 branches of India Post Payment Bank will be set up in \nthe North East region to expand the banking services. \n41. This year, I have made a provision of ` 2.66 lakh crore for rural \ndevelopment including rural infrastructure.   \nPriority 4: Manufacturing & Services \nSupport for promotion of MSMEs \n42. This budget provides special attention to MSMEs and manufacturing, \nparticularly labour- intensive manufacturing. We have formulated a package \ncovering financing, regulatory changes and technology support for MSMEs to \nhelp them grow and also compete globally, as mentioned in the interim \nbudget. I am happy to announce the following specific measures.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 12, 'page_label': '13'}, page_content='9 \n \nCredit Guarantee Scheme for MSMEs in the Manufacturing Sector \n43. For facilitating term loans to MSMEs for purchase of machinery and \nequipment without collateral or third- party guarantee, a credit guarantee \nscheme will be introduced. The scheme will operate o n pooling of credit risks \nof such MSMEs. A separately constituted self -financing guarantee fund will \nprovide, to each applicant, guarantee cover up to ` 100 crore, while the loan \namount may be larger. The borrower will have to provide an upfront \nguarantee fee and an annual guarantee fee on the reducing loan balance. \nNew assessment model for MSME credit \n44. Public sector banks will build their in -house capabi lity to assess \nMSMEs for credit, instead of relying on external assessment. They will also \ntake a lead in developing or getting developed a new credit assessment \nmodel, based on the scoring of digital footprints of MSMEs in the economy. \nThis is expected to be a significant improvement over the traditional \nassessment of credit eligibility based only on asset or turnover criteria. That \nwill also cover MSMEs without a formal accounting system. \nCredit Support to MSMEs during Stress Period \n45. I am happy to announce a new mechanism for facilitating \ncontinuation of bank credit to MSMEs during their stress period. While being \nin the 'special mention account' (SMA) stage for reasons beyond their \ncontrol, MSMEs need credit to continue their business and to avoid getting \ninto the NPA stage. Credit availability will be supported through a guarantee \nfrom a government promoted fund. \nMudra Loans \n46. The limit of Mudra loans will be enhanced to ₹ 20 lakh from the \ncurrent ₹ 10 lakh for those entrepreneurs who have availed and successfully \nrepaid previous loans under the 'Tarun' category. \nEnhanced scope for mandatory onboarding in TReDS \n47. For facilitating MSMEs to unlock their working capital by converting \ntheir trade receivables into cash, I propose to reduce the turnover thresho ld \nof buyers for mandatory onboarding on the TReDS platform from ` 500 crore \nto ` 250 crore. This measure will bring 22 more CPSEs and 7000 more'),
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anies onto the platform. Medium enterprises will also be included in \nthe scope of the suppliers. \nSIDBI branches in MSME clusters \n48. SIDBI will open new branches to expand its reach to serve all major \nMSME clusters within 3 years, and provide direct credit to them. With the \nopening of 24 such branches this year, the service coverage will expand to \n168 out of 242 major clusters.   \nMSME Units for Food Irradiation, Quality & Safety Testing \n49. Financial support for setting up of 50 multi -product food irradiation \nunits in the MSME sector will be provided. Setting up of 100 food quality and \nsafety testing labs with NABL accreditation will be facilitated. \nE-Commerce Export Hubs \n50. To enable MSMEs and traditional artisans to sell their products in \ninternational markets, E -Commerce Export Hubs will be set up in public -\nprivate-partnership (PPP) mode . These hubs, under a seamless regulatory \nand logistic framework, will facilitate trade and export related services under \none roof. \nMeasures for promotion of Manufacturing & Services \nInternship in Top Companies \n51. As the 5\nth scheme under the Prime Minister's package, our \ngovernment will launch a comprehensive scheme for providing internship \nopportunities in 500 top companies to 1 crore youth in 5 years. They will gain \nexposure for 12 months to real -life business environment, varied professions \nand employment opportunities. An internship allowance of ` 5,000 per \nmonth along with a one -time assistance of ` 6,000 will be provided. \nCompanies will be expected to bear the training cost and 10 per cent of the \ninternship cost from their CSR funds.   \nIndustrial Parks \n52. Our government will facilitate development of investment- ready \n"plug and play" industrial parks with complete infrastructure in or near 100'),

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es, in partnership with the states and private sector, by better using town \nplanning schemes.   \n53. Twelve industrial parks under the National I ndustrial Corridor \nDevelopment Programme also will be sanctioned. \nRental Housing \n54. Rental housing with dormitory type accommodation for industrial \nworkers will be facilitated in PPP mode with VGF support and commitment \nfrom anchor industries. \nShipping industry \n55. Ownership, leasing and flagging reforms will be implemented to \nimprove the share of the Indian shipping industry and generate more \nemployment. \nCritical Mineral Mission \n56. We will set up a Critical Mineral Mission for domestic production, \nrecycling of critical minerals, and overseas acquisition of critical mineral \nassets. Its mandate will include technology development, skilled workforce, \nextended producer responsibility framework, and a suitable financing \nmechanism. \nOffshore mining of minerals \n57. Our gove rnment will launch the auction of the first tranche of \noffshore blocks for mining, building on the exploration already carried out.   \nDigital Public Infrastructure Applications \n58. Turning to the services sector, I propose development of DPI \napplications at po pulation scale for productivity gains, business \nopportunities, and innovation by the private sector. These are planned in the \nareas of credit, e -commerce, education, health, law and j ustice, logistics, \nMSME, services delivery, and urban governance. \nIntegrated Technology Platform for IBC eco-system \n59. An Integrated Technology Platform will be set up for improving the \noutcomes under the Insolvency and Bankruptcy Code (IBC) for achieving'),

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istency, transparency, timely processing and better oversight for all \nstakeholders. \nVoluntary closure of LLPs \n60. The services of the Centre for Proces sing Accelerated Corporate Exit \n(C-PACE) will be extended for voluntary closure of LLPs to reduce the closure \ntime. \nNational Company Law Tribunals \n6

1. The IBC has resolved more than 1,000 companies, resulting in direct \nrecovery of over ` 3.3 lakh crore to creditors. In addition,  28,000 cases \ninvolving over ` 10 lakh crore have been disposed of, even prior to \nadmission. \n62. Appropriate changes to the IBC, reforms and strengthening of the \ntribunal and appellate tribunals will be initiated to speed up insolvency \nresolution. Additional tribunals will be established. Out of those, some will be \nnotified to decide cases exclusively under the Companies Act.   \nDebt Recovery \n63. Steps for reforming and strengthening debt recovery tribunals will be \ntaken. Additional tribunals will be established to speed up recovery. \nPriority 5: Urban Development \nCities as Growth Hubs \n64. Working with states , our government will facilitate development of \n'Cities as Growth Hubs'. This will be achieved through economic and transit \nplanning, and orderly development of peri -urban areas utilising town \nplanning schemes. \nCreative redevelopment of cities \n65. For creativ e brownfield redevelopment of existing cities with a \ntransformative impact, our government will formulate a framework for \nenabling policies, market-based mechanisms and regulation.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 16, 'page_label': '17'}, page_content='13 \n \nTransit Oriented Development \n66. Transit Oriented Development plans for 14 large cities with a \npopulation above 30 lakh will be formulated, along with an implementation \nand financing strategy.   \nUrban Housing \n67. Under the PM Awas Yojana Urban 2.0, housing needs of 1 crore urban \npoor and mid dle-class families will be addressed with an investment of ₹ 10 \nlakh crore. This will include the central assistance of ₹ 2.2 lakh crore \nin the next 5 years. A provision of interest subsidy to facilitate loans at \naffordable rates is also envisaged. \n68. In addition, enabling policies and regulations for efficient and \ntransparent rental housing markets with enhanced availability will also be put \nin place. \nWater Supply and Sanitation \n69. In partnership with the State Governments and Multilateral \nDevelopment Banks we will promote water supply, sewage treatment and \nsolid waste management projects and services for 100 large cities through \nbankable projects. These projects will also envisage use of treated water for \nirrigation and filling up of tanks in nearby areas.   \nStreet Markets \n70. Building on the success of PM SVANidhi Scheme in transforming the \nlives of street vendors, our Government envisions a scheme to support each \nyear, over the next five years, the development of 100 weekly 'haats' or \nstreet food hubs in select cities. \nStamp Duty \n71. We will encourage states which continue to charge high stamp duty to \nmoderate the rates for all, and also consider further lowering duties for \nproperties purchased by women. This reform will be made an essential \ncomponent of urban development schemes.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 17, 'page_label': '18'}, page_content='14 \n \nPriority 6: Energy Security \nEnergy Transition \n72. In the interim budget, I had announced our strategy to sustain high \nand more resource -efficient economic growth, along with energy security in \nterms of availability, accessibility an d affordab ility. We will bring out a policy \ndocument on appropriate energy transition pathways that balances the \nimperatives of employment, growth and e nvironmental sustainability.   \nPM Surya Ghar Muft Bijli Yojana \n73. In line with the announcement in the interim budget, PM Surya Ghar \nMuft Bijli Yojana has been launched to install rooftop solar plants to enable 1 \ncrore households obtain free electricity up to 300 units every month. The \nscheme has generated remarkable res ponse with more than 1.28 crore \nregistrations and 14 lakh a pplications, and we will further encourage it.   \nPumped Storage Policy \n74. A policy for promoting pumped storage projects will be brought out \nfor electr

icity storage and facilitating smooth integration of the growing \nshare of renewable energy with its variable & intermittent nature in the \noverall energy mix. \nResearch and development of small and modular nuclear reactors \n75. Nuclear energy is expected to form a very significant part of the \nenergy mix for Viksit Bharat. Towards that pursuit, our government will \npartner with the private sector for (1) setting up Bharat Small Reactors, (2) \nresearch & development of Bharat Small Modular Reactor, and (3) research & \ndevelopment of newer technologies for nuclear energy. The R&D funding \nannounced in the interim budget will be made available for this sector.   \nAdvanced Ultra Super Critical Thermal Power Plants \n76. The development of indigenous technology for Advanced Ultra Super \nCritical (AUSC) thermal power plants with much higher efficiency has been \ncompleted. A joint venture between NTPC and BHEL will set up a full scale \n800 MW commercial plant using AUSC technology. The government will \nprovide the required fiscal support. Moving forward, development of \nindigenous capacity for the production of high- grade steel and other'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 18, 'page_label': '19'}, page_content='15 \n \nadvanced metallurgy materials for these plants will result in strong spin -off \nbenefits for the economy. \nRoadmap for 'hard to abate' industries \n77. A roadmap for moving the 'hard to abate' industries from 'energy \nefficiency' targets to 'emission targets' will be formulated. Appropriate \nregulations for transition of these industries from the current 'Perform, \nAchieve and Trade' mode to 'Indian Carbon Market' mode will be put in \nplace.   \nSupport to traditional micro and small industries \n78. An investment- grade energy audit of traditional micro and small \nindustries in 60 clusters, including brass and ceramic, will be facilitated. \nFinancial support will be provided for shifting them to cleaner forms of \nenergy and implementation of energy efficiency measures. The scheme will \nbe replicated in another 100 clusters in the next phase. \nPriority 7: Infrastructure \nInfrastructure investment by Central Government \n79. Significant investment the Central Government has made over the years \nin building and improving infrastructure has had a strong multiplier effect on the \neconomy. We will endeavour to maintain strong fiscal support for infrastructure \nover the next 5 years, in conjunction with imperatives of other priorities and \nfiscal consolidation. This year, I have provided ` 11,11,111 crore for capital \nexpenditure. This would be 3.4 per cent of our GDP. \nInfrastructure investment by state governments \n80. We will encourage states to provide support of similar scale for \ninfrastructure, subject to their development priorities. A provision of ` 1.5 \nlakh crore for long -term interest free loans has been made this year also to \nsupport the states in their resource allocation. \nPrivate investment in infrastructure \n81. Investment in infrastructure by private sector will be promoted \nthrough viability gap funding and enabling policies and regulations. A market-\nbased financing framework will be brought out.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 19, 'page_label': '20'}, page_content='16 \n \nPradhan Mantri Gram Sadak Yojana (PMGSY) \n82. Phase IV of PMGSY will be launched to provide all -weather \nconnectivity to 25,000 rural habitations which have become eligible in view \nof their population increase. \nIrrigation and Flood Mitigation \n83. Bihar has frequently suffered from floods, many of them originating \noutside the country. Plans to build flood control structures in Nepal are yet \nto progress. Our government, through the Accelerated Irrigation Benefit \nProgramme and other sources, will provide financial support for projects with \nestimated cost of ` 11,500 crore such as the Kosi -Mechi intra-state link \nand \n20 other ongoing and new schemes including barrages, river pollution \nabatement and irrigation projects. In addition, survey and investigation of \nKo

si related flood mitigation and irrigation projects will be undertaken.   \n84. Assam grapples with floods every year by the Brahmaputra River and \nits tribut aries, originating outside India. We will provide assistance to Assam \nfor fl ood management and related projects. \n85. Himachal Pradesh suffered extensive losses due to floods last year. \nOur government will provide assistance to th e state for reconstruction and \nrehabilitation through multilateral developmen t assistance. \n86. Uttarakhand too suffered losses due to cloud bursts and ma ssiv e \nlandslides. We will provide assistance to the state. \n87. Recently S ikkim witnessed devastating flash floods and landslides that \nwreaked havoc ac ross the state. Our Government will provide assistance to \nthe state. \nTour ism \n88. Tourism has always been a part of our civilization. Our efforts in \n positioning India as a global tourist destination will also create jobs, stimul ate \ninvestments and unlock economic opportunities for other sectors. In addit ion \nto the measures outlined in the interim budget, I propose the following \nmeasures. \n89. Vishnupad Temple at Gaya and Mahabodhi Temple at Bodh Gaya i n \nBihar are of immense spiritual significance. Comprehensive development o f'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4 2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 20, 'page_label': '21'}, page_content='17 \n \nVish nupad Temple Corridor and Mahabodhi Temple Corridor will be \nsupported, modell ed on the successful Kashi Vishwanath Temple Corridor, to \ntransform them into world class pilgrim and tourist destinations. \n90. Rajgir holds immense religi ous significance for Hindus, Buddhists and \nJains. The 20th Tirthankara Munis uvrata templ e in the Jain Temple complex \nis ancient. The Saptharishi or the 7 hotsprings form a warm water \nBrahmakund that is sacred. A comprehensive dev elopment initiative for \nRajgir will be undertaken.   \n91. Our government wil l support the development of Nalanda as a tourist \ncentre besides reviving Na landa University to its glorious stature.   \n92. Odisha's scenic beauty, templ es, monuments, craftsmanship, wildlife \nsanctuaries, natural landscapes and pr istine beaches make it an ultimate \ntourism destination. Our government wi ll provide assistance for their \ndevelopment. \nPriority 8: Innovation, Research & Development \n93. We will operationalize the Anusandhan National Research Fun d for \nbasic research and prototype development. Further, we will set up a \nm echanism for spurring private sector -driven research and innovation at \ncomme rcial scale with a financing pool of `  1 lakh crore in line with the \nannounc ement in the interim budget.  \nSpace Economy \n94. With our continued emphasis on expanding the space economy by 5 \ntimes in the next 10 years , a venture ca pital fund of ` 1,000 crore will be set \nup. \nPriority 9: Next Generation Re forms \nEconomic Policy Framework \n95. We will formulate an Economic Policy Fr amework to delineate the \noverarching approach to economic development and se t the scope of the \nnext generation of reforms for facilitating employment opp ortunities and \nsustaining high growth. \n96. Our government will initiate an d incentivize reforms for (1) improving \nproductivity of factors of productio n, and (2) facilitating markets and sectors \nto become more efficient. These r eforms will cover all factors of production,'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4 2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 21, 'page_label': '22'}, page_content='18 \n \nname ly land, labour, capital and entrepreneurship, and technology as an \nenabler o f improving total factor productivity and bridging inequality. \n97. Effective implementation of several of t hese reforms requires \ncollaboration between th e Centre and the states and building consensus, as \ndevelopment of the country lies in development of the states. For promoting \ncompetitive federalism and incentivizing states for faster implementation of \nreforms, I propose to earma rk a significant part of the 50 -year interest-free \nloan. Working with the st

ates, we will initiate the following reforms.   \nLand-related reforms by state governments \n98. Land-related reforms and actions, both in rural and urban areas, will \ncover (1) land administration, planning and management, and (2) urban \nplanning, usage and building bylaws. These will be incentivized for \ncompletion within the next 3 years through appropriate fiscal support. \nRural Land related actions \n99. Rural land related actions will include (1) assignment of Unique Land \nParcel Identification Number (ULPIN) or Bhu -Aadhaar for all lands, (2) \ndigitization of cadastral maps, (3) survey of map sub -divisions as per current \nownership, (4) establishment of land registry, and (5) linking to the farmers \nregistry. These actions will also facilitate credit flow and other agricultural \nservices. \nUrban Land related actions \n100. Land records in urban areas will be digitized with GIS mapping. An IT \nbased system for property record administration, updating, and tax \nadministration will be established. These will also facilitate improving the \nfinancial position of urban local bodies.   \nLabour related reforms \nServices to Labour \n101. Our government will facilitate the provision of a wide array of services \nto labour, including those for employment and skilling. A comprehensive \nintegration of e -shram portal with other portals will facilitate such one -stop \nsolution. Open architecture databases for the rapidly changing labour'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 22, 'page_label': '23'}, page_content='19 \n \nmarket, skill requirements and available job roles, and a mechanism to \nconnect job- aspirants with potential employers and skill provide rs will be \ncovered in these services. \nShram Suvidha & Samadhan Portal \n102. Shram Suvidha and Samadhan portals will be revamped to enhance \nease of compliance for industry and trade.   \nCapital and entrepreneurship related reforms \nFinancial sector vision and strategy \n103. For meeting financing needs of the economy, our government will \nbring out a financial sector vision and strategy document to prepare the \nsector in terms of size, capacity and skills. This will set the agenda for the \nnext 5 years and guide the work o f the government, regulators, financial \ninstitutions and market participants.   \nTaxonomy for climate finance \n104. We will develop a taxonomy for climate finance for enhancing the \navailability of capital for climate adaptation and mitigation. This will support \nachievement of the country's climate commitments and green transition. \nVariable Capital Company structure \n105. We will seek the required legislative approval for providing an \nefficient and flexible mode for financing leasing of aircrafts and ships, and \npooled funds of private equity through a 'variable company structure'.   \nForeign Direct Investment and Overseas Investment \n106. The rules and regulations for Foreign Direct Investment and Overseas \nInvestments will be simplified to (1) facilitate foreign direct investments, (2) \nnudge prioritization, and (3) promote opportunities for using Indian Rupee as \na currency for overseas investments. \nNPS Vatsalya \n107. NPS-Vatsalya, a plan for contribution by parents and guardians for \nminors will be started. On attaining the age of majority, the plan can be \nconverted seamlessly into a normal NPS account.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 23, 'page_label': '24'}, page_content='20 \n \nUse of Technology \n108. We have suc cessfully used technology for improving productivity and \nbridging inequality in our economy during the past 10 years. Public \ninvestment in digital infrastructure and innovations by the private sector \nhave helped in improving access of all citizens, particu larly the common \npeople, to market resources, education, health and services. We will step up \nadoption of technology towards digitalization of the economy.   \nEase of Doing Business \n109. For enhancing 'Ease of Doing Business', we are already working

on the \nJan Vishwas Bill 2.0. Further, states will be incentivized for impleme
ntation of \ntheir Business Reforms Action Plans and digitalization. \nData and
Statistics \n110. For improving data governance, collection, processing and \nm
anagement of data and statistics , different sectoral data bases, including \nt
hose established under the Digital India mission, will be utilized with active
\nuse of technology tools.   \nNew Pension Scheme (NPS) \n111. The Committe
e to review the NPS has made considerable progress in \nits work. I am happy th
at the Staff Side of the National Council of the Joint \nConsultative Machinery
for Central Government Employees have taken a \nconstructive approach. A soluti
on will be evolved which addresses the \nrelevant issues while maintaining fisc
al prudence to protect the common \ncitizens. \nBudget Estimates 2024-25 \n112.
For the year 2024 -25, the total receipts other than borrowings and \nthe total
expenditure are estimated at `  32.07 lakh crore  and ` 48.21 lakh \ncrore resp
ectively. The net tax receipts are estimated at ` 25.83 lakh crore. \nThe fisca
l deficit is estimated at 4.9 per cent of GDP.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 24, 'page_label': '25'}, page_content='21 \n \n113.
The gross and net market borrowings through dated securities during \n2024-25 a
re estimated at ` 14.01 lakh crore  and ` 11.63 lakh crore \nrespectively. Both
will be less than that in 2023-24. \n114. The fiscal consolidation path announ
ced by me in 2021 has served our \neconomy very well, and we aim to reach a def
icit below 4.5 per cent next \nyear. The Government is committed to staying the
course. From 2026 -27 \nonwards, our endeavour will be to keep the fiscal defic
it each year such that \nthe Central Government debt will be on a declining pat
h as percentage of \nGDP. \nI will, now, move to Part B.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 25, 'page_label': '26'}, page_content='22 \n \nPART
B \nIndirect Taxes \n115. I start with GST. It has decreased tax incidence on t
he common man; \nreduced compliance burden and logistics cost for trade and ind
ustry; and \nenhanced revenues of the central and state governments. It is a su
ccess of \nvast proportions. To multiply the benefi ts of GST, we will strive t
o further \nsimplify and rationalise the tax structure and endeavour to expand
it to the \nremaining sectors. \n116. My proposals for customs duties intend to
support domestic \nmanufacturing, deepen local value addition, promote export
\ncompetitiveness, and simplify taxation, while keeping the interest of the \ng
eneral public and consumers surmount. \n117. In Budget 2022- 23, we reduced the
number of customs duty rates. \nI propose to undertake a comprehensive review
of the rate structure over the \nnext s ix months to rationalise and simplify i
t for ease of trade, removal of \nduty inversion and reduction of disputes. \n1
18. I shall now take up sector specific customs duty proposals. \nMedicines and
Medical Equipment \n119. To provide relief to cancer patients, I propose to ful
ly exempt three \nmore medicines from customs duties. \n120. I also propose cha
nges in the BCD on x -ray tubes & flat panel \ndetectors for use in medical x -
ray machines under the Phased Manufacturing \nProgramme, so as to synchronise t
hem with domestic capacity addition. \nMobile Phone and Related Parts \n121. Wi
th a three -fold increase in domestic production and almost \n100-fold jump in
exports of mobile phones over the last six years, the India n \nmobile phone in
dustry has matured. In the interest of consumers, I now \npropose to reduce the
BCD on mobile phone, mobile PCBA and mobile \ncharger to 15 per cent.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 26, 'page_label': '27'}, page_content='23 \n \nCrit

ical Minerals \n122. Minerals such as lithium, copper, cobalt and rare earth elements are \ncritical for sectors like nuclear energy, renewable energy, space, defence, \ntelecommunications, and high- tech electronics. I propose to fully exempt \ncustoms duties on 25 critical minerals and reduce BCD on two of them. This \nwill provide a major fillip to the processing and refining of such minerals and \nhelp secure their availability for these strategic and important sectors.   \nSolar Energy \n123. Energy transition is critical in the fight against climate change. To \nsupport energy transition, I propose to expand the list of exempted capital \ngoods for use in the manufacture of solar cells and panels in the country. \nFurther, in view of sufficient domestic manufacturing capacity of solar glass \nand tinned copper interconnect, I propose not to extend the exemption of \ncustoms duties provided to them. \nMarine products \n124. India's seafood exports in the last financial year touched an all- time \nhigh of more than ₹ 60,000 crore. Frozen shrimp accounted for about \ntwo-thirds of these exports. To enhance their competitiveness, I propose to \nreduce BCD on certain broodstock, polychaete worms, shrimp and fish feed \nto 5 per cent. I also propose to exempt customs duty on various inputs for \nmanufacture of shrimp and fish feed. \nLeather and Textile \n125. Similarly, to enhance the competitiveness o f exports in the leather \nand textile sectors, I propose to reduce BCD on real down filling material \nfrom duck or goose. I am also making additions to the list of exempted goods \nfor manufacture of leather and textile garments, footwear and other leather \narticles for export. \n126. To rectify inversion in duty, I propose to reduce BCD, subject to \nconditions, on methylene diphenyl diisocyanate (MDI) for manufacture of \nspandex yarn from 7.5 to 5 per cent.'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 27, 'page_label': '28'}, page_content='24 \n \n127. Furthermore, the export duty structure on raw hides, skins a nd \nleather is proposed to be simplified and rationalized. \nPrecious Metals \n128. To enhance domestic value addition in gold and precious metal \njewellery in the country, I propose to reduce customs duties on gold and \nsilver to 6 per cent and that on platinum to 6.4 per cent. \nOther Metals \n129. Steel and copper are important raw materials. To reduce their cost of \nproduction, I propose to remove the BCD on ferro nickel and blister copper. I \nam also continuing with nil BCD on ferrous scrap and nickel cathode and \nconcessional BCD of 2.5 per cent on copper scrap. \nElectronics \n130. To increase value addition in the domestic electronics industry, \nI propose to remove the BCD, subject to conditions, on oxygen free copper \nfor manufacture of resistors. I also propose to exempt certain parts for \nmanufacture of connectors. \nChemicals and Petrochemicals \n131. To support existing and new capacities in the pipeline, I propose to \nincrease the BCD on ammonium nitrate from 7.5 to 10 per cent. \nPlastics \n132. PVC flex banners are non -biodegradable and hazardous for \nenvironment and health. To curb their imports, I propose to raise the BCD on \nthem from 10 to 25 per cent. \nTelecommunication Equipment \n133. To incentivise domestic manufacturing, I propose to increase the BCD \nfrom 10 to 15 per cent on PCBA of specified telecom equipment. \nTrade facilitation \n134. To promote domestic aviation and boat & ship MRO, I propose to \nextend the period for export of goods imported for repairs from six months \nto one year. In the same vein, I propose to extend the time-limit for re-import \nof goods for repairs under warranty from three to five years.'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 28, 'page_label': '29'}, page_content='25 \n \nDirect Taxes \n \n135. We will continue our efforts to simplify taxes, improve tax payer \nservices, provide tax certainty and reduce litigation while enhancing r

evenues \nfor funding the development and welfare schemes of the government. \n
136. It has been our endeavour to simplify taxation. We have taken a \nnumber o
f measures in the last few years i ncluding introduction of simplified \ntax re
gimes without exemptions and deductions for corporate tax and \npersonal income
tax. This has been appreciated by tax payers. 58 per cent of \ncorporate tax ca
me from the simplified tax regime in financial year 2022 -23. \nSimilarly, as p
er data available till now for the last fiscal, more than two -\nthirds have av
ailed the new personal income tax regime. \nComprehensive Review of the Income-
tax Act, 1961 \n137. I am now announcing a comprehensive review of the Income -
tax Act, \n1961. The purpose is to make the Act concise, lucid, easy to read an
d \nunderstand. This will reduce disputes and litigation, thereby providing tax
\ncertainty to the tax payers. It will also bring down the demand embroiled in
\nlitigation. It is proposed to be completed in six months. \n138. A beginning
is being made in the Finance Bill by simplifying the tax \nregime for charitie
s, TDS rate structure, provisions for reassessment and \nsearch provisions and
capital gains taxation. \nSimplification for Charities and of TDS \n139. The tw
o tax exemption regimes for charities are proposed to be \nmerged into one. The
5 per cent TDS rate on many payments is being merged \ninto the 2 per cent TDS
rate and the 20 per cent TDS ra te on repurchase of \nunits by mutual funds or
UTI is being withdrawn. TDS rate on e -commerce \noperators is proposed to be r
educed from one to 0.1 per cent. Moreover, \ncredit of TCS is proposed to be gi
ven in the TDS to be deducted on salary. \nFurther, I propose to decriminalize
delay for payment of TDS up to the due \ndate of filing statement for the sam
e. I also plan to provide a standard \noperating procedure for TDS defaults and
simplify and rationalise the \ncompounding guidelines for such defaults.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 29, 'page_label': '30'}, page_content='26 \n \nSimp
lification of Reassessment \n140. I propose to thoroughly simplif y the provisi
ons for reopening and \nreassessment. An assessment hereinafter can be reopened
beyond three \nyears from the end of the assessment year only if the escaped in
come is \n₹ 50 lakh or more, up to a maximum period of five years from the en
d of the \nassessment year. Even in search cases, a time limit of six years bef
ore the \nyear of search, as against the existing time limit of ten years, is p
roposed. \nThis will reduce tax-uncertainty and disputes. \nSimplification and
Rationalisation of Capital Gains \n141. Capital gains taxation is also propose
d to be hugely simplified. \n142. Short term gains on certain financial assets
shall henceforth attract a \ntax rate of 20 per cent, while that on all other f
inancial assets and all \nnon-financial assets shall continue to attract the a
pplicable tax rate. \n143. Long term gains on all financial and non -financial
assets, on the other \nhand, will attract a tax rate of 12.5 per cent. For the
benefit of the lower and \nmiddle-income classes, I propose to increase the lim
it of exemption of capital \ngains on certain financial assets to ₹ 1.25 lakh p
er year. \n144. Listed financial assets held for more than a year will be class
ified as \nlong term, while unlisted financial assets and all non -financial as
sets will have \nto be held for at least two years to be classified as long-ter
m. \n145. Unlisted bonds and debentures, debt mutual funds and market linked
\ndebentures, irrespective of holding period, however, will attract tax on \nca
pital gains at applicable rates. \nTax Payer Services \n146. All the major tax
payer services unde r GST and most services under \nCustoms and Income Tax have
been digitalised. All remaining services of \nCustoms and Income Tax including
rectification and order giving effect to \nappellate orders shall be digitalize
d and made paper- less over the next two \nyears. \nLitigation and Appeals \n14
7. While our concerted efforts to reduce pendency of appeals at various \nappel
late fora are beginning to show good results, it will continue to engage \nour
highest attention.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho

r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 30, 'page_label': '31'}, page_content='27 \n \n148. To dispose of the backlog of first appeals, I plan to deploy more \nofficers to hear and decide such appeals, especially those with large tax \neffect. \n149. For resolution of certain income tax disputes pending in appeal, I am \nalso proposing Vivad Se Vishwas Scheme, 2024. \n150. Further, I propose to increase monetary limits for filing appeals \nrelated to direct taxes, excise and service tax in the Tax Tribunals, High Courts \nand Supreme Court to ₹ 60 lakh, ₹ 2 crore and ₹ 5 crore respectively. \n151. With a view to reduce litigation and provide certainty in international \ntaxation, we will expand the scope of safe harbour rules and make them \nmore attractive. We will also streamline the transfer pricing assessment \nprocedure. \nEmployment and Investment \n152. I have a few proposals to promote investment and foster \nemployment. \n153. First of all, to bolster the Indian start- up eco -system, boost the \nentrepreneurial spirit and support innovation, I propose to abolish the so -\ncalled angel tax for all classes of investors. \n154. Second, there is tremendous potential for cruise tourism in India. To \ngive a fillip to this employment generating industry, I am proposing a simpler \ntax regime for foreign shipping companies operating domestic cruises in the \ncountry. \n155. Third, India is a world leader in the diamond cutting and polishing \nindustry, which employs a large number of skilled workers. To further \npromote the development of this sector, we would provide for safe harbour \nrates for foreign mining companies selling raw diamonds in the country. \n156. Fourth, to attract foreign capital for our development needs, \nI propose to reduce the corporate tax rate on foreign companies from 40 to \n35 per cent.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 31, 'page_label': '32'}, page_content='28 \n \nDeepening the tax base \n157. I have a couple of proposals for deepening the tax base. First, Security \nTransactions Tax on futures and options of securities is proposed to be \nincreased to 0.02 per cent and 0.1 per cent respectively. Second, for reasons \nof equity, I propose to tax income received on buy back of shares in the \nhands of the recipient. \nOthers \n158. To improve social security benefits, deduction of expenditure by \nemployers towards NPS is proposed to be increased from 10 to 14 per cent of \nthe employee's salary. Similarly, deduction of this expenditure up to 14 per \ncent of salary from the income of employees in private sector, public sector \nbanks and undertakings, opting for the new tax regime, is proposed to be \nprovided. \n159. Indian professionals working in multinationals get ESOPs and invest in \nsocial security schemes and other movable assets abroad. Non -reporting of \nsuch small foreign assets has penal consequences under the Black Money \nAct. Such non- reporting of movable assets up to ₹ 20 lakh is proposed to be \nde-penalised. \n160. Other major proposals in the Finance Bill relate to: \n• Withdrawal of equalization levy of 2 per cent; \n• Expansion of tax benefits to certain funds and entities in IFSCs; and \n• immunity from penalty and prosecution to benamidar on full and \ntrue disclosure so as to improve conviction under the Benami \nTransactions (Prohibition) Act, 1988. \nPersonal Income Tax \n161. Coming to Personal Income Tax Rates, I have two announcements to \nmake for those opting for the new tax regime. First, the standard deduction \nfor salaried employees is proposed to be increased from ₹50,000/ - to \n₹75,000/-. Similarly, deduction on family pension for pensioners is proposed \nto be enhanced from ₹ 15,000/- to ₹ 25,000/ -. This will provide relief to \nabout four crore salaried individuals and pensioners.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',

'total_pages': 62, 'page': 32, 'page_label': '33'}, page_content='29 \n \n162. Second, in the new tax regime, the tax rate structure is proposed to \nbe revised, as follows: \n0-3 lakh rupees Nil \n3-7 lakh rupees 5 per cent \n7-10 lakh rupees 10 per cent \n10-12 lakh rupees 15 per cent \n12-15 lakh rupees 20 per cent \nAbove 15 lakh rupees 30 per cent \nAs a result of these changes, a salaried employee in the new tax regime \nstands to save up to ₹ 17,500/- in income tax. \n163. Apart from these, I am also making some other changes as given in \n the annexure. \n164. A s a r e s u l t o f t h e s e p r o p o s a l s , r e v e n u e o f a b o u t ₹ 37,000 crore –   \n₹ 29,000 crore in direct taxes and ₹ 8,000 crore in indirect taxes – will be \nforgone while revenue of about ₹ 30,000 crore rupees will be additionally \nmobilized. Thus, the total revenue forgone is about ₹ 7,000 crore annually. \n165. Mr. Speaker Sir, w ith this, I commend the budget to this august \nHouse. \nJai Hind.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 33, 'page_label': '34'}, page_content='30'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 34, 'page_label': '35'}, page_content='31 \n \nAnnexure to Part – A \n \nPrime Minister's Package for Employment and Skilling \nCoverage and Estimated Central Outlay \n \n Enrolment \nDuration \nExpenditure \nDuration \nBeneficiaries Central \nOutlay \n Years (lakhs) (`Crore) \nEmployment Linked \nIncentive \n   \nScheme A (first \ntimers) \n2 3 210 23,000 \nScheme B   \n(bulk hiring of first \ntimers in \nmanufacturing) \n2 6 30 52,000 \nScheme C (job \ncreation) \n2 6 50 32,000 \nInternship Programme \n(Phase-1) \n2 3 30 19,000 \nInternship Programme \n(Phase-2) \n3* 4* 70 44,000 \nUpgradation of ITIs N/A 5 20 30,000 \nTotal 410 2,00,000 \n*Starting from third year \n \nOutline of Schemes \n1. Employment Linked Incentive Scheme A: First Timers (Para 20) \n• One month's wage as subsidy (maximum `15,000) \n• Applicable to all sectors \n• First timers have a learning curve before they become fully \nproductive; subsidy is to assist employees and employers in hiring of \nfirst timers.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 35, 'page_label': '36'}, page_content='32 \n \n• Applicable to all persons newly entering the workforce (EPFO) with \nwage/salary less than `1 lakh per month. \n• Subsidy will be paid to the employee in three instalments \n• Employee must undergo compulsory online Financial Literacy course \nbefore claiming the second instalment. \n• Subsidy to be refunded by employer if the employment to the fi rst \ntimer ends within 12 months of recruitment. \n• Expected to cover approximately one crore persons per annum. \n• Scheme will be for 2 years \n2. Employment linked Incentive Scheme B : Job creation in manufacturing \n(Para 21) \n• Applicable for substantial hiring of first time employees in the \nmanufacturing sector \n• All employers which are corporate entities and those non -corporate \nentities with a three year track record of EPFO contribution will be \neligible. \n• Employer must hire at least the following number of previously non-\nEPFO enrolled workers: \n\uf0a7 50 or \n\uf0a7 25% of the baseline (previous year's number of EPFO employees) \n[whichever is lower] \n• Incentive will be paid for four years partly to the employee and partly \nto the employer as follows: \nYear I n c e n t i v e (a s % o f w a g e / s a l a r y , s h ared \nequally between employer & employee) \n1 24 \n2 24 \n3 16 \n4 8 \n \n• Employer must maintain threshold level of enhanced employment \nthroughout, failing which subsidy benefit will stop.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob

at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 36, 'page_label': '37'}, page_content='33 \n \n• Employee must be directly working in the entity paying salary/wage \n(i.e. in-sourced employee). \n• Employees with a wage/ salary of up to `1 lakh per month will be \neligible, subject to contribution to EPFO. \n• For those with wages/salary greater than `25,000/month, incentive \nwill be calculated at `25,000/month. \n• Subsidy to be ref unded by employer if the employment to first timer \nends within 12 months of recruitment. \n• This subsidy will be in addition to benefit under Part-A \n• Scheme will be for 2 years \n3. Employment Linked Incentive Scheme C: Support to employers (Para 22) \n• Applicable to an employer who: \n\uf0a7 Increases employment above the baseline (previous year's \nnumber of EPFO employees) by at least two employees (for those \nwith less than 50 employees) or 5 employees (for those with 50 \nor more employees) and sustains the higher level, and \n\uf0a7 For employees whose salary does not exceed `1,00,000/month  \n\uf0a7 New employees under this Part need not be new entrants to \nEPFO \n• For two years Government will reimburse EPFO employer \ncontribution [up to] `3,000/month to the Employer for the additional \nEmployees hired in the previous year. \n• If the employer creates more than 1000 jobs: \n\uf0a7 Reimbursement will be done quarterly for the previous quarter \n\uf0a7 Subsidy will continue for the 3\nrd and 4th year on the same scale as \nEmployer benefit in Part-B \n• Not applicable for those Employees covered under Part-B. \n• This subsidy will be in addition to benefit under Part-A. \n• Scheme will be for 2 years \n4. Skilling Program me and Upgradation of Industrial Training Institutes \n(Para 24) \n• 1000 Industrial Training Institutes (ITIs) to be upgraded in hub and \nspoke arrangements in five years'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 37, 'page_label': '38'}, page_content='34 \n \n• New Centrally Sponsored Scheme in collaboration with states and \nindustry \n• Focus on outcome and quality of skilling \n• Course content and design aligned to needs of industry \n• Total outlay of ` 60,000 crore over five years \no Government of India—` 30,000 crore \no State Governments—` 20,000 crore \no Industry—` 10,000 crore (including CSR funding) \n• 200 hubs and 800 spoke ITIs –all with industry collaboration \no Re-design and review of existing courses \no New courses \no 1 to 2 year courses in all 1000 ITIs \no Short term specialised courses in Hub ITIs \n• Capacity augmentation of 5 national institutes for training of trainers \n• 20 lakh students expected to benefit \n \n5. Internship in Top Companies (Para 51) \n• One crore youth to be skilled by India's top companies in five years. \n• Twelve months Prime Minister's Internship with monthly allowance of \n`5,000 \n• Applicable to those who are not employed and not engaged in full \ntime education. \n• Youth aged between 21 and 24 will be eligible to apply. \n• Cost sharing (per annum): \n\uf0a7 Government – `54,000 towards monthly allowance (plus `6,000 \ngrant for incidentals) \n\uf0a7 Company – Rs 6,000 from CSR funds towards monthly allowance \n\uf0a7 Training cost to be borne by the Company from CSR funds. \n\uf0a7 Administrative costs to be borne by respective parties (for the \nCompany, reasonable administrative expenses can be counted as \nCSR expenditure) \n• Participation of companies is voluntary'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 38, 'page_label': '39'}, page_content='35 \n \n• Applications through an online portal \n• Company to select from a short list; short listing based on objective \ncriteria with emphasis on those with lower employability \n• Ineligible candidates (indicative list) \n\uf0a7 Candidate has IIT, IIM, IISER, CA, CMA etc as qualification \n\uf0a7 Any member of the family

is assessed to Income Tax
- Any member of the family is a government employee, etc.
- Company is expected to provide the person an actual working experience on a skill in which the company is directly involved.
- At least half the time should be in actual working experience/job environment, not in classroom.
- In case the Company cannot directly do so, it must tie-up with:
  - Companies in its forward and backward supply chain (e.g. suppliers or customers) or
  - Other Companies/Institutions in its Group or otherwise
- Will be co-ordinated with State Government initiatives wherever applicable.
- Phase 1 of the scheme will be for 2 years followed by Phase 2 for 3 years

Note: Details of the schemes are subject to modification during the process of appraisal and approval.

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Annexure to Part B

Amendments relating to Indirect Taxes

A. LEGISLATIVE CHANGES IN CUSTOMS LAWS

A.1 Amendments in the Customs Act, 1962

(i) Section 28 DA is being amended to enable the acceptance of different types of proof of origin provided in trade agreements in order to align the said section with new trade agreements which provide for self-certification.

(ii) A proviso to sub-section (1) of Section 65 is being inserted to empower the Central Government to specify certain manufacturing and other operations in relation to a class of goods that shall not be permitted in a warehouse.

(iii) The expression "a class of importers or exporters" is being substituted with "a class of importers or exporters or any other persons" in Section 143AA of the Customs Act for purposes of facilitating trade. Consequential changes are being carried out in clause (m) of subsection (2) of Section 157 of the Customs Act.

These changes shall come into effect from date of assent to the Finance (No.2) Bill

A.2 Amendments in the Customs Tariff Act, 1975

(i) Section 6 is being omitted on account of winding up of the Tariff Commission.

(ii) The First Schedule to the Customs Tariff Act, 1975 is being amended to,-

a) increase the rates on certain tariff items with effect from 24.07.2024.

b) create new tariff lines in respect of defence products, technical textiles, sustainable blended naviation fuel, products used in Indian semiconductor machines, e-bicycles, natural menthol, printer cartridge etc. This is to align the tariff lines with WCO classification and better identification of goods.

These changes shall come into effect from 01.10.2024.

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A.3 Amendment of Customs Tariff (Identification, Assessment and Collection of Countervailing Duty on Subsidized Articles and for Determination of Injury) Rules, 1995

The Customs Tariff (Identification, Assessment and Collection of Countervailing Duty on Subsidized Articles and for Determination of Injury) Rules, 1995 have been amended to insert a provision for New Shipper Review. This will be effective from 24.07.2024.

B. LEGISLATIVE CHANGES IN GST LAWS

[Save as otherwise provided, these changes will be brought into effect from a date to be notified in coordination with States, as per recommendations of the GST council]

AMENDMENT FOR TRADE FACILITATION

B.1 Amendment to keep Extra Neutral Alcohol outside the purview of central tax:

Section 9 is being amended to take Extra Neutral Alcohol used in manufacture of alcoholic liquor for human consumption out of the purview of central tax. Similar amendments are also proposed in IGST Act and UTGST Act.

B.2 Amendment to regularize non-levy and short-levy of central tax due to general practice

Section 11A is being inserted to empower the government to regularize non-levy or short levy of central tax due to any general practice prevalent in trade. Similar power is being proposed in IGST Act, UTGST Act and GST (Compensation to Sta

tes) Act.

B.3 Amendment to relax the time limits to avail input tax credit

New sub-sections (5) and (6) are being inserted in section 16 of CGST Act to relax the time limit to avail input tax credit as per section 16(4) of the CGST Act with effect from 01.07.2017, as follows:

a) In respect of initial years of implementation of GST, i.e., financial years 2017-18, 2018-19, 2019-20 and 2020-21:

In respect of an invoice or debit note for the Financial Years 2017-18, 2018-19, 2019-20 and 2020-21, the registered person shall be entitled to take input tax credit in any return under section 39

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which is filed upto the 30th day of November, 2021

b) with respect to cases where returns have been filed after revocation:

The time limit to avail input tax credit in respect of an invoice or debit note, in cases where returns for the period from the date of cancellation of registration/ effective date of cancellation of registration till the date of revocation of cancellation of the registration, will be extended till the date of filing the said GSTR -3B return, subject to certain conditions, if the said return is filed by the registered person within thirty days of the order of revocation of cancellation of registration.

B.4 Insertion of new section to provide a common time limit for issuance of demand notices and orders

Section 74A is being inserted in the CGST Act to provide a common time limit for issuance of demand notices and orders in respect of demands for FY 2024-25 onwards, for cases involving charges of fraud, suppression of facts or wilful misstatement and the cases not involving the charges of fraud, suppression of facts or wilful misstatement etc. Also, the time limit for the taxpayers to avail the benefit of reduced penalty, by paying the tax demanded along with interest, is being increased from 30 days to 60 days.

B.5 Amendment to reduce the maximum amount of pre-deposit for filing appeals

Sections 107 and 112 of CGST Act are being amended to reduce the maximum amount of pre-deposit for filing appeal with the Appellate Authority from Rs. 25 crore of central tax to Rs. 20 crore of central tax and to reduce the amount of pre-deposit for filing appeal with the Appellate Tribunal from 20% with a maximum amount of Rs. 50 crore of central tax to 10 % with a maximum of Rs. 20 crore of central tax. Besides, the time limit for filing appeals before the Appellate Tribunal is being modified w.e.f. 1st August, 2024 to avoid the appeals from getting time barred, on account of Appellate Tribunal not coming into operation.

B.6 Amendment to provide conditional waiver of interest or penalty or both relating to demands raised under section 73, for certain tax periods

Section 128A is being inserted in the CGST Act to provide for a conditional waiver of interest and penalty in respect of demands pertaining to financial

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years 2017-18, 2018-19 and 2019-20, in cases where demand notices have been issued under section 73 and full tax liability is paid by the taxpayer before a date to be notified.

B.7 Amendment to enable availment of the transitional credit of eligible CENVAT credit by Input Services Distributor in respect of invoices received prior to the appointed date

Section 140(7) of CGST Act is being amended with effect from 01.07.2017, to enable availment of transitional credit in respect of input services received by an Input Services Distributor prior to the appointed day, where invoices were also received prior to the appointed day.

B.8 Amendment to empower Government to notify Appellate Tribunal to handle anti-profiteering cases and to provide for a sunset clause for accepting anti-profiteering cases

Section 171 of CGST Act is being amended to enable the Government to notify the GST Appellate Tribunal to handle anti

-profiteering cases and to \nempower the Government to notify a date after whic
h the Authority for \nanti-profiteering shall not accept applications for exami
nation. \nB.9 Amendment to clarify various activities in insurance sector as
\nneither a supply of goods nor a supply of services \nParagraphs 8 and 9 are
being inserted in Schedule III of CGST Act to \nprovide that the activity of a
pportionment o f co -insurance premiums by \nthe lead insurer to the co -insure
rs in the co -insurance agreement and the \nservices by insurers to reinsurers
in respect of ceding/re -insurance \ncommission will, subject to certain condit
ions , be treated neither as a \nsupply of goods nor as a supply of services.
\nOTHER LAW AMENDMENTS IN CGST ACT \nB10. Amendment to clarify time of supply
of services in reverse charge \nsupplies. \nAmendment is proposed in Section 1
3 of CGST Act t o provide for time of \nsupply of services where the invoice i
s required to be issued by the \nrecipient of services in cases of reverse char
ge supplies.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
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2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 43, 'page_label': '44'}, page_content='40 \n \nB11.
Amendment to restrict blockage of input tax credit for tax paid \nunder section
74 to demands upto Financial Year 2023-24 \nClause (i) of Section 17 of CGST Ac
t is being amended to restrict blockage of \ninput tax credit for tax paid unde
r Section 74 for demands pertaining up to \nFY 2023-24. \nB12. Amendment to pr
ovide for conditions and restrictions for \nrevocation of cancellation of regis
tration \nSection 30 of the CGST Act is being amended to enable the government
to \nprescribe conditions and restrictions for revocation of cancellation of \n
registration. \nB13. Amendment to prescribe the time period for issuance of in
voice by \nrecipient in Reverse Charge Mechanism supplies \nClause (f) of secti
on 31 of CGST Act is being amended to provide for an \nenabling provision to pr
escribe the time period within which the invoice \nhas to be issued by the reci
pient under reverse charge mechanism and to \nclarify that a person registered
solely for purpose of deducting TDS under \nsection 51 of CGST Act shall be tre
ated as a person not registered for the \npurpose of clause (f) of section 31
(3) of the said Act. \nB14. Amendment to make filing of monthly returns by TD
S deductors \nmandatory. \nSection 39 is being amended to mandate filing of ret
urns by TDS deductors \nfor every month, even if no deductions are made during
the said month, \nand also to provide for an enabling clause for prescribing th
e time limit for \nfiling such returns. \nB15. Amendment to prohibit refund in
zero rated supply of goods \nwhere such goods are subjected to export duty. \nS
ection 54 of CGST Act and section 16 of IGST Act are being amended to \nprohib
it refund of unutilized input tax credit or integrated tax on zero -\nrated su
pply of goods, which are subjected to export duty. \nB16. Amendment for allowin
g appearance by authorised representative \non behalf of a summoned person \nS
ub-section 1A is being inserted in section 70 of the CGST Act to enable \nappe
arance by an authorized representative on behalf of a summoned person.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4
2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 44, 'page_label': '45'}, page_content='41 \n \nB17.
Amendment to empower the government to notify cases which shall \nbe heard only
by the principal Bench of GST Appellate Tribunal \nSection 109 of CGST Act is b
eing amended to empower the government to \nspecify cases to be heard only by
the Principal Bench of the Appellate \nTribunal. \nB18. Amendment to restrict a
pplicability of penal provisions under \nSection 122(1B) to Electronic Commerce
Operators who deduct TCS \nSection 122(1B) of CGST Act is being amended w.e.f.
01.10.2023 to restrict \nthe applicability of penal provisions under this secti
on to only those \nElectronic Commerce Operators who are required to collect ta
x at source \nunder section 52. \nB19. Consequential amendments due to insert i
on of new section 74A in \nthe CGST Act \nSections 73 and 74 of CGST Act are b

eing amended to limit the applicability \nof these sections to demands up to FY 2023 -24, since from FY 2024 -25 \nonwards demands are to be ascertained as per provisions of newly inserted \nsection 74A. Also, Section 75 of CGST Act is being amended to allow for \nredetermination of penalties if the charges of fraud, suppression, or wilful \nmisstatement are not established. Further, references to section 74A or the \nconcerned sub- sections of section 74A are being inserted in section 10, \nsection 21, section 35, section 49, section 50, section 51, section 62, section \n63, section 64, section 65, section 66, section 104 and section 127. \n \nC. OTHER PROVISIONS IN THE FINANCE (No. 2)BILL \nC.1 Amendment of Customs duty notification dated 10.5.2023 \nNotification No. 37/2023 - Customs dated 10.5.23 is being validated for the \nperiod from 1st April, 2023 up to and inclusive of 10th May,2023 to provide \nexemption from basic customs duty and AIDC on imports of crude \nsoyabean oil and crude sunflower seed oil subject to availability of \nunutilized quota in TRQ authorization for FY 2022-23 allotted by DGFT and \nBill of lading issued on or before 31 st March,2023. The changes will come \ninto effect from date of assent to the Finance (No.2) Bill 2024'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 45, 'page_label': '46'}, page_content='42 \n \nC.2 Amendment of Central excise duty notification dated 17.3.2012 \nNotification No 12/2012 -Central Excise dated 17.3.2012 is being amended \nto extend the time period for submission of the final Mega Power Project \ncertificate from 120 months to 156 months . The changes will come into \neffect from date of assent to the Finance (No.2) Bill 2024 \nC.3   Exemption from Clean Environment Cess \nThe Clean Environment Cess , levied and collected as a duty of excise, is \nbeing exempted on excisable goods lying in sto ck as on 30 th June, 2017 , \n subject to payment of appropriate GST Compensation Cess on supply of \nsuch goods on or after 1st July, 2017.The changes will come into effect from \ndate of assent to the Finance (No.2) Bill 2024 \nC.4 Exemption GST Compensation Cess ,2017 \nBased on the recommendation of the GST Council in its 53rd meeting , GST \nCompensation Cess is being exempted with effect from 1 st July, 2017 on \nimports in SEZ by SEZ units or developers for authorized operations. The \nchanges will come into effec t from date of assent to the Finance(No.2) Bill \n2024 \nD. CUSTOMS DUTY RATE CHANGES \nD.1. Reduction in customs duty to reduce input costs, deepen value \naddition, promote export competitiveness, correct inverted duty \nstructure, boost domestic manufacturing etc [with effect from \n24.07.2024] \nS. \nNo. Commodity \nFrom \n(per cent) \nTo \n(per cent) \nI. Agricultural Products \n1. Shea nuts 30 15 \nII. Aquafarming & Marine exports \n1 Prawn and Shrimps feed 15 5 \n2 Fish feed 15 5'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 46, 'page_label': '47'}, page_content='43 \n \nS. \nNo. Commodity \nFrom \n(per cent) \nTo \n(per cent) \n3. Following inputs for manufacture of \nPrawn and Shrimps feed or fish feed: \n(i) Mineral &vitamin pre mixes \n(ii) Krill Meal \n(iii) Fish lipid oil \n(iv) Crude fish oil \n(v) Algal prime (flour) \n(vi) Algal oil \n30/15/5 Nil \n4 Artemia 5 Nil \n5 Artemia cysts 5 Nil \n6 SPF Polychaete worms 30 5 \n7 Live SPF Vannamei shrimp \n(Litopenaeus vannamei) broodstock & \nLive Black tiger shrimp (Penaeus \nmonodon) broodstock \n10 5 \n8 Insect Meal for use in R&D for \naquatic feed manufacturing 15 5 \n9 Single Cell Protein from Natural Gas \nfor use in R&D for aquatic feed \nmanufacturing \n15 5 \n10 Pre-dust breaded powder for use in \nprocessing of sea-food 30 Nil \nIII. Critical Minerals \n1. Antimony, Beryllium, Bismuth, Cobalt, \nCopper, Gallium, Germanium, \nHafnium, Indium, Lithium, \nMolybdenum, Niobium, Nickel, \nPotash, REE, Rhenium, Strontium, \nTantalum, Tellurium, Tin, Tungsten, \n10/7.5/5/2.5 Nil'),

Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 47, 'page_label': '48'}, page_content='44 \n \nS. \nNo. Commodity \nFrom \n(per cent) \nTo \n(per cent) \nVanadium, Zirconium, Selenium , \nCadmium, Silicon other than Quartz & \nSilicon Dioxide. \n2. Graphite 7.5/5 2.5 \n3 (i) Silicon Quartz   \n(ii) Silicon Dioxide \n7.5/5 2.5 \nIV. Cancer Drugs \n1. (i) Trastuzumab Deruxtecan \n(ii) Osimertinib \n(iii) Durvalumab \n10 Nil \nV. Precious Metals \n1. Gold bar 15 6 \n2. Gold dore 14.35 5.35 \n3. Silver bar 15 6 \n4. Silver dore 14.35 5.35 \n5. Platinum, Palladium, Osmium, \nRuthenium, Iridium \n15.4 6.4 \n6. Coins of precious metals 15 6 \n7. Gold/Silver findings 15 6 \n8. Platinum and Palladium used in the \nmanufacture of noble metal solutions, \nnoble metal compounds and catalytic \nconvertors \n7.5 5 \n9. Bushings made of platinum and \nrhodium alloy when imported in \nexchange of worn out or damaged \nbushings exported out of India \n7.5 5'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 48, 'page_label': '49'}, page_content='45 \n \nS. \nNo. Commodity \nFrom \n(per cent) \nTo \n(per cent) \nVI. Textile and Leather Sector \n1. MDI for manufacture of spandex yarn 7.5 5 \n2. Wet white, Crust and finished leather \nfor manufacture of textile or leather \ngarments, leather /synthetic \nfootwear or other leather products , \nfor export \n10 Nil \n3. Certain additional accessories and \nembellishments for manufacture of \ntextile or leather garments, \nleather/synthetic footwear or other \nleather products, for export \nAs \napplicable \nNil \n4. Real Down Filling material from duck \nor goose for use in manufacture of \ntextile or leather garments for export \n30 10 \nVII. Steel Sector   \n1. Ferro-Nickel 2.5 Nil \n2. Ferrous Scrap Nil (till \n30.09.2024) \nNil (till \n31.03.2026) \n3. Certain s pecified raw material s for \nmanufacture of CRGO steel \nNil (till \n30.09.2024) \nNil (till \n31.03.2026) \nVIII. Copper Sector   \n1. Blister Copper 5 Nil \nIX. Capital Goods \n1. Certain additional goods for use in \npetroleum exploration operations \nAs \napplicable \nNil \n2. Certain additional capital goods for \nuse in manufacture of solar cells and \nmodules \n7.5 Nil'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 49, 'page_label': '50'}, page_content='46 \n \nS. \nNo. Commodity \nFrom \n(per cent) \nTo \n(per cent) \nX. Shipping Sector \n1. Components and c onsumables for \nmanufacture of vessels \nAs \napplicable \nNil \n2. Technical documentation and spare \nparts for construction of warships \nAs \napplicable \nNil \nXI. IT and Electronics \n1. Cellular Mobile Phone 20 15 \n2. Charger/Adapter of cellular mobile \nphone \n20 15 \n3. Printed Circuit Board Assembly (PCBA) \nof cellular mobile phone \n20 15 \n4 Specified goods for use in \nmanufacture of connectors \n5/7.5 Nil \n5. Oxygen Free Copper for use in \nmanufacture of Resistors \n5 Nil \nXII. Medical Equipment \n1. All type s of polyethylene for use in \nmanufacture of orthopedic implants \nAs \napplicable \nNil \n2. Special grade stainless steel, Titanium \nalloys, Cobalt -chrome alloys, and a ll \ntypes of polyethylene for use in \nmanufacture of other artificial parts \nof the body \nAs \napplicable \nNil \n3. X-ray tubes and Flat panel detectors \n(including scintillators) for use in \nmanufacture of medical, surgical, \ndental or veterinary X-ray machines \n15 5 \n(till \n31.03.2025) \n \n7.5 \n (1.4.2025'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',

'total_pages': 62, 'page': 50, 'page_label': '51'}, page_content='47 \n \nS. \nNo. Commodity \nFrom \n(per cent) \nTo \n(per cent) \nto \n31.3.2026) \n \n10 \n \n (1.4.2026 \nonwards) \n \nD.2. Increase in Customs duty [with effect from 24.07.2024] \nS. \nNo. \nCommodity \n \nRate of duties \nFrom \n(per cent) \nTo \n(per cent) \nI. Plastics and Chemicals \n1. Ammonium Nitrate 7.5 10 \n2. PVC Flex Films/Flex Banners 10 25 \nII Chemicals \n1 Laboratory Chemicals under heading \n9802 \n10 150 \nIII. Renewable Sector \n1. Solar Glass for manufacture of solar \ncells or modules \nNil 10 \n(w.e.f \n1.10.24) \n2. Tinned Copper Interconnect for \nmanufacture of solar cells or modules \nNil 5 \n(w.e.f \n1.10.24) \nIV. Miscellaneous Items \n1. PCBA of specified telecom equipment 10 15 \n1. Garden Umbrella (tariff item 6601 10 \n00) \n20 20 or ₹60 \nper piece \nwhichever \nis higher'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 51, 'page_label': '52'}, page_content='48 \n \nD.3. Increase in t ariff rate with no change in effective duty rate [With \neffect from 01.10.2024] \nS. No. Commodity \nRate of duties \nFrom \n(per cent) \nTo \n(per cent) \n1 Other roasted nuts and seeds, \nincluding areca nuts \n30 150 \n2 Other nuts, otherwise prepared or \npreserved , including areca nuts \n30 150 \nD.4 Rationalization of Export duty on Raw hides, skins and leather [with \neffect from 24.07.2024] \nS. \nNo. \nCommodity \n \nRate of duties \nFrom \n(per cent) \nTo \n(per cent) \n1 Raw Hides & skins, all sorts (other than \nbuffalo) \n40 40 \n2 Raw Hides & skins of buffalo 30 30 \n3 Raw fur and skins including lamb fur \nskin \n60/10 40 \n4 Wet Blue Chrome Leather 40 20 \n5 Crust Leather 40 20 \n6 Tanned fur skin 60 20 \n7 E.I. Tanned Leather Nil Nil \n8 Finished leather (as defined by DGFT) Nil Nil \nE. Trade Facilitation Measures \nE.1. Increase in duration for re-import of goods exported out of India \nThe time -period of duty free re -import of goods (other than those \nunder export promotion schemes) exported out under warranty from \nIndia has been increased from 3 years to 5 years , further extendable \nby 2 years.'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 52, 'page_label': '53'}, page_content='49 \n \nE.2. Increase in duration for export of articles of foreign origin imported \ninto India for repairs \nCurrently, articles of foreign origin can be imported into India for \nrepairs subject to their re -exportation within six months extendable \nupto 1 year. The duration for export in the case of aircraft and vessels \nimported for maintenance, repair and overhauling has been increased from 6 \nmonths to 1 year, further extendable by 1 year. \n \nF. OTHERS \nThere are few other changes of minor nature. For details of the budget \nproposals, the Explanatory Memorandum and other relevant budget \ndocuments may be referred to.'),

 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 53, 'page_label': '54'}, page_content='50 \n \nAnnexure to Part B \nAmendments relating to Direct Taxes \n(A) Providing tax relief \nA.1 Substantial relief is proposed under the new tax regime with new \nslabs and tax rates as under:- \n Total income Rate of tax \nUpto ` 3,00,000 Nil \nFrom ` 3,00,001 to ` 7,00,000 5 per cent \nFrom ` 7,00,001 to ` 10,00,000 10 per cent \nFrom ` 10,00,001 to ` 12,00,000 15 per cent \nFrom ` 12,00,001 to ` 15,00,000 20 per cent \nAbove ` 15,00,000 30 per cent \nA.2 Standard deduction: Standard deduction to salaried individuals \nand pensioners is proposed to be increased from ` 50,000 to  \n` 75,000 under the new tax regime. \nA.3 Family pension deduction : Deduction from family pension of \n` 15,000 is proposed to be increased to ` 25,000 under the new \ntax regime. \nA.4 Non-government employer

contribution to New Pension \nscheme: It is proposed to increase the amount of deduction \nallowed to an employer in respect of his contribution to a pension \nscheme referred to in section 80CCD, from the extent of 10% to \nthe extent of 14% of the salary of the employee. Further, a non-\ngovernment employee in the new tax regime shall be allowed \ndeduction of an amount not excee ding 14% of the employee's \nsalary in place of 10%. \n(B) Measures to promote investment and employment \nB.1 Incentives to IFSC \n• It is proposed that retail schemes and Exchange Traded Funds \nin IFSC, shall enjoy tax exemptions along similar lines as \navailable to specified funds.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 54, 'page_label': '55'}, page_content='51 \n \n• It is further proposed to exempt certain income of Core \nSettlement Guarantee Fund set up in IFSC. \n• It is proposed to exclude the applicability of section 9 4B to \ncertain finance companies located in IFSC. \n• It is proposed that where a venture capital fund (VCF) located \nin IFSC extends a loan / other amount to an assessee, it shall \nno longer be called upon to explain the source of funds. \n• Further, it is proposed that surcharge shall not apply on \nincome-tax payable on income from securities by sp ecified \nfunds. \nB.2 Reduction of rat e of foreign companies to 35 per cent : It is \nproposed to reduce the rate of income -tax chargeable on income \nof foreign company (other than that chargeab le at special rates) \nfrom 40 per cent to 35 per cent. \nB.3 Tax on share prem ium: It is proposed that the provisions of \nclause (viib) of sub -section (2) of section 56 of the Act related to \ntax on share premium of private companies shall not apply from \nthe financial year 2024-25\n. \nB.4 Scheme of presumptiv e taxation for cruise ship operations by \nnon-residents: It is proposed to put in place a presumptive \ntaxation regime for cruise ship operations of non -res idents. \nFurther, it is proposed to provide exemption for any income of a \nforeign company from lease rentals of cruise ships, received from \na related company which operates such ship or ships in India. \n \n(C) Simplification and Ra tionalisation \nC.1 Introduction of block assessment scheme for search and seiz ure \ncases: It is proposed to introduce a new scheme of block \nassessment for search cases. The block period is proposed to be \nsix previous years and the p eriod up to the date of conclusion of \nsearch. Total income of the block perio d is proposed to be taxed \nat the rate of 60 per cent.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 55, 'page_label': '56'}, page_content='52 \n \nC.2 Reducing the time -limit for which reassessment can be done \nand rationalisati on of the provisions: Time limit for reassessment \nis proposed to be reduced f rom ten years to five years. Further, \nthere are proposals to rationalis e the procedure for \nreassessment. Further, it is proposed to omit reference to \nPrincipal Chief Commissioner or Chief Commissioner in section \n275 to provide clarity of time limitation for imposition of \npenalties. It is also proposed to withhold refund up to sixty days \nof assessment under section 245 and to ratio nali se time limit to \nfile appeal to ITAT under section 253. \nC.3 Charitable trusts/ Institutions \nIt is proposed to make amendments to merge the two schemes \nfor exemption and also provide for rationalisation of filing of \napplications and the timelines for registration and approval of \ncertain benefits to c haritable trusts and institutions. \nC.4 Simplification of taxation of Capital Gains: The taxation of capital \ngains is proposed to be rationalised and simpl ified. \nShort term gain s on specified financial assets shall henceforth \nat tract a tax rate of 20 per cent instead of 15 per cent, while that \non all oth er financial assets and non -\nfinancial assets shall \ncontinue to attract the applicable tax rate. \nLong term gains on all financial and non-financial asset s, on the \nother hand, will attract a tax rate of 12.5 per cent. For the benef

it \nof the lower and middle-income classes, it is proposed to increase \nthe l
imit of exemption of capital gains on certain listed financial \nassets from ₹
1 lakh to ₹ 1.25 lakh per year. \nListed financial assets held for more than a
year will be classified \nas long term, while unlisted financial assets and all
non -financial \nassets will have to be held for at least two years to be class
ified as \nlong-term. \nUnlisted bonds and debentures, debt mutual funds and m
arket \nlinked debentures, irrespective of holding period, however, will \nattr
act tax on capital gains at applicable rates. \nThese proposals are proposed to
be given effect with immediate \nforce.'),
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at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
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2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 56, 'page_label': '57'}, page_content='53 \n \nC.5
Rationalisation of tax deducted at source (TDS) rates: It is \nproposed to bri
ng down TDS rates from 5 per cent to 2 per cent in \ncertain sections and omit
section 194F where TDS rate is 20 per \ncent, as given below: \nC.6 Credit of T
DC and TCS: It is proposed to allow credit of all tax \ndeducted or collected w
hile computing the amount of tax to be \ndeducted on salary income under sectio
n 192. \nC.7 Claiming credit for TCS of minor in the hands of parent: It is \np
roposed to empower the Board to make rules to provide credit \nof tax collected
to person other than collectee. \n \nSection \nPresent \nTDS \nRate \nProposed
\nTDS Rate \nWith effect \nfrom \nSection 194D - Payment of insurance \ncommiss
ion (in case of person other \nthan company) \n5% 2% 1.4.2025 \nSection 194DA -
Payment in respect \nof life insurance policy \n5% 2% 1.10.2024 \nSection 194G
– Commission etc on \nsale of lottery tickets \n5% 2% 1.10.2024 \nSection 194H
- Payment of \ncommission or brokerage \n5% 2% 1.10.2024 \nSection 194-IB - Pay
ment of rent by \nindividual or HUF \n5% 2% 1.10.2024 \nSection 194M - Payment
of certain \nsums by certain individuals or Hindu \nundivided family \n5% 2% 1.
10.2024 \nSection 194-O - Payment of certain \nsums by e-commerce operator to e
-\ncommerce participant \n1% 0.1% 1.10.2024 \nSection 194F relating to payments
\non account of repurchase of units by \nMutual Fund or Unit Trust of India \nP
roposed to be \nomitted \n1.10.2024'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob
at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho
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2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf',
'total_pages': 62, 'page': 57, 'page_label': '58'}, page_content='54 \n \nC.8
Alignment of interest rate on delayed payment on TCS with TDS: \nIt is proposed
to increase the rate of simple interest from 1 per \ncent to 1.5 per cent on d
elayed payments of TCS after collection, \nas in the case of TDS. \nC.9 Increas
e in limit of remuneration to working partners of a firm \nallowed as deductio
n: It is proposed to increase the limit of \nremuneration to working partners t
o ` 3,00,000 or 90 per cent of \nthe book-profit, whichever is more, on the fir
st ` 6,00,000 of the \nbook-profit or in case of a loss. \n \n(D) Widening and
deepening of tax base and anti-avoidance \nD.1 Buy-back of shares: It is propos
ed that the income from buy -back \nof shares by companies be chargeable in the
hands of recipient \ninvestor as dividend, instead of the current regime of add
itional \nincome-tax in the hands of the company. Further, the cost of such \ns
hares shall be treated as a capital loss to the investor. \nD.2 Securities tra
nsaction tax (STT) rates: It is proposed to increase \nthe rates of STT on sale
of an option in securities from 0.0625 per \ncent to 0.1 per cent of the option
premium, and on sale of a \nfutures in securities from 0.0125 per cent to 0.02
per cent of the \nprice at which such futures are traded. \nD.3 Income from let
ting out of house property: It is proposed that \nincome from letting out of a
house or part of the house by the \nowner, shall not be charged un der the head
'profits and gains of \nbusiness o r profession' and will be chargeable to tax
under the \nhead 'income from house property' only. \nD.4 Transfer of capital a
sset : It is proposed to provide that the \ntransfer of a capital asset, under
a gift or will o r an irrevocable \ntrust, by an entity other than an individua

l or a Hindu undivided \nfamily (HUF) only, shall be regarded as transfer for t he purpose of \ncalculation of capital gain. \nD.5 TDS on payment to a partne r: It is proposed that payments made \nby firm to its partner in the nature of salary, remuneration, \ncommission, bonus and interest, etc shall be subject to TDS at the \nrate of 10 per cent for aggregate amounts more than ` 20,000 in a \nfinancial year.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4 2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 58, 'page_label': '59'}, page_content='55 \n \nD.6 TCS on notified luxury goods: To enable TCS on luxury goods, it is \nproposed t o levy TCS of 1 per cent on notified goods of value \nexceeding ten lakh rupee s. \nD.7 TDS on sale of immovable property: It is proposed to clarify that \nw here there is more than one transferor or transferee in respect \nof an immovab le property, then such consideration for transfer of \nthe immovable property s hall be the aggregate of the amounts \npaid or payable by all the transferees t o the transferor or all the \ntransferors for transfer of such immovable proper ty. \nD.8 TDS on Floating Rate Savings (Taxable) Bonds (FRSB) 2020: TDS is \npr oposed on interest exceeding ten thousand rupees on Floating \nRate Savings (Ta xable) Bonds (FRSB) 2020 or any other notified \nsecurity of the Central or Sta te Governments. \nD.9 Inadmissibility of non -business expenditure by life insu rance \ncompanies: It is proposed to provide that any expenditure which \nis no t admissible under the provisions of section 37 in computing \nthe profits and gains of a business shall be included to the profits \nand gains of the life in surance business. \nD.10 Inclusion of taxes withheld outside India for purposes of \ncalculating total income: It is proposed to provide that income \ntax paid outside India by way of deduction is deemed to be \nincome received for the pu rpose of computing the income of the \nassessee. \nD.11 Excluding income mentio ned in section 194J from applicability of \nsection 194C : It is proposed to ex plicitly state that any sum \nreferred to in sub-section (1) of section 194J (f ees for professional \nor technical services) does not constitute "work" for th e purposes \nof TDS under section 194C (payments to contractors). \nD.12 Claim of settlement amounts as business expenditure : It is \nproposed to disallow ex penses incurred as settlement fees for any \ncontravention of l aw, as may be n otified by the Central \nGovernment. \nD.13 Definition of Fair Market Value (FM V):   It is proposed to provide \nfor a method of calculation of fair market va lue on 31.01.18 \nunder section 55(2) (ac) in the case of sale of unlisted equi ty \nshares in an offer for sale in an initial public offer.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrob at PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'autho r': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:4 2+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 59, 'page_label': '60'}, page_content='56 \n \n(E) Tax Administration \nE.1 Introduction of Vivad se Vishwas Scheme, 2024: It is proposed to \nintroduce a new scheme for settlement of pending appeals. It is \nproposed to be made operational from a specified date. Last date \nfor the s cheme is also proposed to be notified. \nE.2 Equalisation Levy : It is propose d that Equalisation Levy at the \nrate of 2 per cent of consideration received for e -commerce \nsupply of goods or services, shall no longer be applicable on or \nafter 1st August, 2024. \nE.3 Non-reporting of small foreign assets has p enal consequences \nunder the Black Money Act. Such non-reporting of movable as sets \nup to ₹ 20 lakh is proposed to be de-penalised. \nE.4 It is proposed to decriminalize late payment of tax deducted at \nsource (TDS) , if the payment is made before the time prescribed \nfor filing the TDS statement. \nE.5 It is proposed to provide that no order for failure to deduct/ \ncollect tax from any person shall be passed after the expiry of six \nyears from the end of the fin ancial year in which payment is \nmade. \nE.6 Enabling processing of statements other than those filed by \ndeductors: It is proposed to provide that the Boar d may make a \nscheme for processing of such statements. \nE.7 Lower deduction

/ collection certificate of tax at source: It is \nproposed to allow for application for lower deduction / collection \ncertificate of tax for section 194Q (TDS on payment for purchase \nof goods) and sub- section (1H) of section 206C (TCS on receipt of \nsale of goods). \nE.8 Notification of certain persons or class of persons as exempt \nfrom TCS: It is proposed to empower the government to notify \npersons or class of persons from whom no collection of tax shall \nbe made or collection of tax shall be made at a lower rate in \nrespect of specified transactions. \nE.9 Time limit to file correction statement for TDS/TCS statements: \nIt is proposed to p rovide that no correction statement shall be \ndelivered after the expiry of six years from the end of the financial'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 60, 'page_label': '61'}, page_content='57 \n \nyear in which the TDS/TCS statement are respectively required to \nbe delivered. \n E.10 Penalty for failure to furnish statements : It is proposed to \nprovide fo r penalty on late furnishing of TDS or TCS statement \nbeyond one month instead of the existing period of 12 months. \nE.11 It is proposed to prescribe the period within which annual \nstatement of activities of a liaison office is requir ed to be \nfurnished. It is further proposed to provide for penalty on failure \nof submission of annual statement within the due period. \nE.12 It is proposed to enable the Transfer Pricing Officer to deal with \nspecified domestic tran sactions which have not been referred to \nhim by the Assessing Officer. \nE.13 It is proposed to discontinue the quoting of Aadhaar Enrolment ID \nin place of Aadhaar number. \nE.14 It is proposed to provide those applications before the Board for \nAdvance Rulings transferred from Authority of Advance Rulings \nmay be allowed to be withdrawn before 31.10.2024. \nE.15 It is proposed to empower Commissioner (Appeals) to set aside \nex-parte assessment orders. \nE.16 Amendment in Section 271FAA : It is proposed to amend section \n271FAA to provide for a penalty on failure to comply with due \ndiligence requirement relating to compliance with Automatic \nExchange of Information (AEOI). \nE.17 Tax Clearan ce Certificate : It is proposed to include reference of \nBlack Money Act, 2015 fo r the purposes of obtaining a tax \nclearance certificate. \nE.18 Returns filed after condonation of delay : It is proposed that in \nrespect of returns file d after condonation of del ay, the \nassessment can be made up to 12 months fro m the end of the \nfinancial year in which such return was furnished. \nE.19 Donations to National Sports Development Fund: Any sums paid \nas donations to t he National Sports Fund set up by the Central \nGovernment are presently eligib le for deduction under section \n80G. The name of the fund is proposed to be co rrected as \nNational Sports Development Fund.'),
 Document(metadata={'producer': 'Adobe PDF Library 24.2.159', 'creator': 'Acrobat PDFMaker 24 for Word', 'creationdate': '2024-07-23T00:18:17+05:30', 'author': 'hss', 'company': 'HCL Infosystems Limited', 'moddate': '2024-07-23T00:30:42+05:30', 'sourcemodified': 'D:20240722173931', 'source': 'budget_speech.pdf', 'total_pages': 62, 'page': 61, 'page_label': '62'}, page_content='58 \n \nE.20 Removing reference to National Housing Board: As housing \nfinance companies a re now under the purview of th e Reserve \nBank of India as a category of Non - Banking Financial Companies \n(NBFCs), it is proposed to remove reference to National Housing \nBoard in section 43D of the Act. \nE.21 Adjusting liability under Black Money Act, 2015 against seized \nassets: It is pr oposed to insert reference of Black Money \n(Undisclosed Foreign Income and Assets) and Impositi on of Tax \nAct, 2015 in the section 132B of the Income -tax Act, 1961 so as to \nenable recovery of liabilities under the Act out of seized assets. \nE.22 A mendments to the Prohibition of Benami Property \nTransactions Act, 1988: It is proposed to provide immunity from \npenalty and prosecution to benamidar on ful l and true disclosure. \nIt is also proposed to rationalize time limits for att achment of \nproperty and reference to adjudicating authority.')]

```python
In [17]:  text_splitter = RecursiveCharacterTextSplitter(chunk_size=1000, chunk_overlap=10
          texts = text_splitter.split_documents(documents)
```

```python
In [19]:  gemini_key="AIzaSyBcqprMT7sI40NtJoH_RpYMCmxK180QAYA"
          pine_cone="pcsk_631Zkq_MSgHAzPSEtyNiX11LqcW8GZb9REUwDCMKMBE2ELgjcAoBNQZzhHVcPNED

          embeddings = GoogleGenerativeAIEmbeddings(
              model='models/embedding-001',
              google_api_key=gemini_key,
              task_type="retrieval_query"
          )


          from google.generativeai.types.safety_types import HarmBlockThreshold, HarmCateg

          safety_settings = {
                            HarmCategory.HARM_CATEGORY_DANGEROUS_CONTENT: HarmBlockThres
                            HarmCategory.HARM_CATEGORY_HATE_SPEECH: HarmBlockThreshold.B
                            HarmCategory.HARM_CATEGORY_HARASSMENT: HarmBlockThreshold.BL
                            HarmCategory.HARM_CATEGORY_SEXUALLY_EXPLICIT: HarmBlockThres
                            }

          chat_model = ChatGoogleGenerativeAI(
              model="gemini-2.0-flash",
              google_api_key=gemini_key,
              temperature=0.3,
              safety_settings=safety_settings
          )
```

```python
In [21]:  from langchain_pinecone import PineconeVectorStore
          import os
          os.environ['PINECONE_API_KEY'] = pine_cone
          index_name = "langchain-rag-indexes"
```

```python
In [28]:  vectordb = PineconeVectorStore.from_documents(
              documents=texts,
              embedding=embeddings,
              index_name=index_name
          )
```

```
--------------------------------------------------------------------------
gaierror                                    Traceback (most recent call last)
File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connection.py:198,
in HTTPConnection._new_conn(self)
    197 try:
--> 198     sock = connection.create_connection(
    199         (self._dns_host, self.port),
    200         self.timeout,
    201         source_address=self.source_address,
    202         socket_options=self.socket_options,
    203     )
    204 except socket.gaierror as e:

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\util\connection.py:
60, in create_connection(address, timeout, source_address, socket_options)
     58     raise LocationParseError(f"'{host}', label empty or too long") from N
one
---> 60 for res in socket.getaddrinfo(host, port, family, socket.SOCK_STREAM):
     61     af, socktype, proto, canonname, sa = res

File ~\anaconda3\Lib\socket.py:976, in getaddrinfo(host, port, family, type, prot
o, flags)
    975 addrlist = []
--> 976 for res in _socket.getaddrinfo(host, port, family, type, proto, flags):
    977     af, socktype, proto, canonname, sa = res

gaierror: [Errno 11001] getaddrinfo failed

The above exception was the direct cause of the following exception:

NameResolutionError                          Traceback (most recent call last)
File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connectionpool.py:7
87, in HTTPConnectionPool.urlopen(self, method, url, body, headers, retries, redi
rect, assert_same_host, timeout, pool_timeout, release_conn, chunked, body_pos, p
reload_content, decode_content, **response_kw)
    786 # Make the request on the HTTPConnection object
--> 787 response = self._make_request(
    788     conn,
    789     method,
    790     url,
    791     timeout=timeout_obj,
    792     body=body,
    793     headers=headers,
    794     chunked=chunked,
    795     retries=retries,
    796     response_conn=response_conn,
    797     preload_content=preload_content,
    798     decode_content=decode_content,
    799     **response_kw,
    800 )
    802 # Everything went great!

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connectionpool.py:4
88, in HTTPConnectionPool._make_request(self, conn, method, url, body, headers, r
etries, timeout, chunked, response_conn, preload_content, decode_content, enforce
_content_length)
    487         new_e = _wrap_proxy_error(new_e, conn.proxy.scheme)
--> 488     raise new_e
    490 # conn.request() calls http.client.*.request, not the method in
    491 # urllib3.request. It also calls makefile (recv) on the socket.
```

```
File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connectionpool.py:4
64, in HTTPConnectionPool._make_request(self, conn, method, url, body, headers, r
etries, timeout, chunked, response_conn, preload_content, decode_content, enforce
_content_length)
    463 try:
--> 464     self._validate_conn(conn)
    465 except (SocketTimeout, BaseSSLError) as e:

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connectionpool.py:1
093, in HTTPSConnectionPool._validate_conn(self, conn)
    1092 if conn.is_closed:
-> 1093     conn.connect()
    1095 # TODO revise this, see https://github.com/urllib3/urllib3/issues/2791

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connection.py:753,
in HTTPSConnection.connect(self)
    752 sock: socket.socket | ssl.SSLSocket
--> 753 self.sock = sock = self._new_conn()
    754 server_hostname: str = self.host

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connection.py:205,
in HTTPConnection._new_conn(self)
    204 except socket.gaierror as e:
--> 205     raise NameResolutionError(self.host, self, e) from e
    206 except SocketTimeout as e:

NameResolutionError: <urllib3.connection.HTTPSConnection object at 0x00000237DBB7
E420>: Failed to resolve 'api.pinecone.io' ([Errno 11001] getaddrinfo failed)

The above exception was the direct cause of the following exception:

MaxRetryError                             Traceback (most recent call last)
Cell In[28], line 1
----> 1 vectordb = PineconeVectorStore.from_documents(
      2     documents=texts,
      3     embedding=embeddings,
      4     index_name=index_name
      5 )

File ~\AppData\Roaming\Python\Python312\site-packages\langchain_core\vectorstores
\base.py:848, in VectorStore.from_documents(cls, documents, embedding, **kwargs)
    845     if any(ids):
    846         kwargs["ids"] = ids
--> 848 return cls.from_texts(texts, embedding, metadatas=metadatas, **kwargs)

File ~\anaconda3\Lib\site-packages\langchain_pinecone\vectorstores.py:827, in Pin
econeVectorStore.from_texts(cls, texts, embedding, metadatas, ids, batch_size, te
xt_key, namespace, index_name, upsert_kwargs, pool_threads, embeddings_chunk_siz
e, id_prefix, **kwargs)
    782 @classmethod
    783 def from_texts(
    784     cls,
(...)
    798     **kwargs: Any,
    799 ) -> PineconeVectorStore:
    800     """Construct Pinecone wrapper from raw documents.
    801
    802     This is a user-friendly interface that:
(...)
```

```
   825              )
   826          """
--> 827      pinecone_index = cls.get_pinecone_index(index_name, pool_threads)
   828      pinecone = cls(pinecone_index, embedding, text_key, namespace, **kwar
gs)
   830      pinecone.add_texts(
   831          texts,
   832          metadatas=metadatas,
   (...)
   838          **(upsert_kwargs or {}),
   839      )

File ~\anaconda3\Lib\site-packages\langchain_pinecone\vectorstores.py:764, in Pin
econeVectorStore.get_pinecone_index(cls, index_name, pool_threads, pinecone_api_k
ey)
   760  _pinecone_api_key = pinecone_api_key or os.environ.get("PINECONE_API_KE
Y") or ""
   761  client = PineconeClient(
   762      api_key=_pinecone_api_key, pool_threads=pool_threads, source_tag="lan
gchain"
   763  )
--> 764  indexes = client.list_indexes()
   765  index_names = [i.name for i in indexes.index_list["indexes"]]
   767  if index_name and index_name in index_names:

File ~\anaconda3\Lib\site-packages\pinecone\pinecone.py:387, in Pinecone.list_ind
exes(self)
   386  def list_indexes(self) -> "IndexList":
--> 387      return self.db.index.list()

File ~\anaconda3\Lib\site-packages\pinecone\utils\require_kwargs.py:14, in requir
e_kwargs.<locals>.wrapper(*args, **kwargs)
     9      param_names = list(inspect.signature(func).parameters.keys())[1:]  #
Skip self
    10      raise TypeError(
    11          f"{func.__name__}() requires keyword arguments. "
    12          f"Please use {func.__name__}({', '.join(f'{name}=value' for name
in param_names)})"
    13      )
---> 14  return func(*args, **kwargs)

File ~\anaconda3\Lib\site-packages\pinecone\db_control\resources\sync\index.py:20
0, in IndexResource.list(self)
   198  @require_kwargs
   199  def list(self) -> IndexList:
--> 200      response = self._index_api.list_indexes()
   201      return IndexList(response)

File ~\anaconda3\Lib\site-packages\pinecone\openapi_support\endpoint.py:102, in E
ndpoint.__call__(self, *args, **kwargs)
    91  def __call__(self, *args, **kwargs):
    92      """This method is invoked when endpoints are called
    93      Example:
    94
   (...)
   100      """
   101      """
--> 102      return self.callable(self, *args, **kwargs)

File ~\anaconda3\Lib\site-packages\pinecone\core\openapi\db_control\api\manage_in
```

```
dexes_api.py:1161, in ManageIndexesApi.__init__.<locals>.__list_indexes(self, **k
wargs)
   1127 """List indexes  # noqa: E501
   1128
   1129 List all indexes in a project.  # noqa: E501
   (...)
   1158         thread.
   1159 """
   1160 kwargs = self._process_openapi_kwargs(kwargs)
-> 1161 return self.call_with_http_info(**kwargs)

File ~\anaconda3\Lib\site-packages\pinecone\openapi_support\endpoint.py:134, in E
ndpoint.call_with_http_info(self, **kwargs)
   124 params = EndpointUtils.gather_params(
   125     attribute_map=self.attribute_map,
   126     location_map=self.location_map,
   (...)
   129     kwargs=kwargs,
   130 )
   132 HeaderUtil.prepare_headers(headers_map=self.headers_map, params=params)
--> 134 return self.api_client.call_api(
   135     self.settings["endpoint_path"],
   136     self.settings["http_method"],
   137     path_params=params["path"],
   138     query_params=params["query"],
   139     header_params=params["header"],
   140     body=params["body"],
   141     post_params=params["form"],
   142     files=params["file"],
   143     response_type=self.settings["response_type"],
   144     auth_settings=self.settings["auth"],
   145     async_req=kwargs["async_req"],
   146     async_threadpool_executor=kwargs.get("async_threadpool_executor", Non
e),
   147     _check_type=kwargs["_check_return_type"],
   148     _return_http_data_only=kwargs["_return_http_data_only"],
   149     _preload_content=kwargs["_preload_content"],
   150     _request_timeout=kwargs["_request_timeout"],
   151     _host=_host,
   152     collection_formats=params["collection_format"],
   153 )

File ~\anaconda3\Lib\site-packages\pinecone\openapi_support\api_client.py:306, in
ApiClient.call_api(self, resource_path, method, path_params, query_params, header
_params, body, post_params, files, response_type, auth_settings, async_req, async
_threadpool_executor, _return_http_data_only, collection_formats, _preload_conten
t, _request_timeout, _host, _check_type)
   285         return self.threadpool_executor.submit(
   286             self.__call_api,
   287             resource_path,
   (...)
   302             _check_type,
   303         )
   305 if not async_req:
--> 306     return self.__call_api(
   307         resource_path,
   308         method,
   309         path_params,
   310         query_params,
   311         header_params,
```

```
312              body,
313              post_params,
314              files,
315              response_type,
316              auth_settings,
317              _return_http_data_only,
318              collection_formats,
319              _preload_content,
320              _request_timeout,
321              _host,
322              _check_type,
323          )
325  return self.pool.apply_async(
326      self.__call_api,
327      (
 (...)
344      ),
345  )
```

File **~\anaconda3\Lib\site-packages\pinecone\openapi_support\api_client.py:170**, in
ApiClient.__call_api(**self, resource_path, method, path_params, query_params, head
er_params, body, post_params, files, response_type, auth_settings, _return_http_d
ata_only, collection_formats, _preload_content, _request_timeout, _host, _check_t
ype**)

```
161  url = build_request_url(
162      config=config,
163      processed_path_params=path_params_tuple,
164      resource_path=resource_path,
165      _host=_host,
166  )
168  try:
169      # perform request and return response
--> 170      response_data = self.request(
171          method,
172          url,
173          query_params=processed_query_params,
174          headers=headers_tuple,
175          post_params=processed_post_params,
176          body=body,
177          _preload_content=_preload_content,
178          _request_timeout=_request_timeout,
179      )
180  except PineconeApiException as e:
181      e.body = e.body.decode("utf-8")
```

File **~\anaconda3\Lib\site-packages\pinecone\openapi_support\api_client.py:360**, in
ApiClient.request(**self, method, url, query_params, headers, post_params, body, _p
reload_content, _request_timeout**)

```
358  """Makes the HTTP request using RESTClient."""
359  if method == "GET":
--> 360      return self.rest_client.GET(
361          url,
362          query_params=query_params,
363          _preload_content=_preload_content,
364          _request_timeout=_request_timeout,
365          headers=headers,
366      )
367  elif method == "HEAD":
368      return self.rest_client.HEAD(
369          url,
```

```
    370            query_params=query_params,
    (...)
    373            headers=headers,
    374        )

File ~\anaconda3\Lib\site-packages\pinecone\openapi_support\rest_utils.py:75, in
RestClientInterface.GET(self, url, headers, query_params, _preload_content, _requ
est_timeout)
     72 def GET(
     73     self, url, headers=None, query_params=None, _preload_content=True, _r
equest_timeout=None
     74 ):
---> 75     return self.request(
     76         "GET",
     77         url,
     78         headers=headers,
     79         _preload_content=_preload_content,
     80         _request_timeout=_request_timeout,
     81         query_params=query_params,
     82     )

File ~\anaconda3\Lib\site-packages\pinecone\openapi_support\rest_urllib3.py:246,
in Urllib3RestClient.request(self, method, url, query_params, headers, body, post
_params, _preload_content, _request_timeout)
    244            if query_params:
    245                url += "?" + urlencode(query_params, quote_via=quote)
--> 246            r = self.pool_manager.request(
    247                method, url, preload_content=_preload_content, timeout=timeou
t, headers=headers
    248            )
    249 except urllib3.exceptions.SSLError as e:
    250     msg = "{0}\n{1}".format(type(e).__name__, str(e))

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\_request_methods.p
y:135, in RequestMethods.request(self, method, url, body, fields, headers, json,
**urlopen_kw)
    132     urlopen_kw["body"] = body
    134 if method in self._encode_url_methods:
--> 135     return self.request_encode_url(
    136         method,
    137         url,
    138         fields=fields,  # type: ignore[arg-type]
    139         headers=headers,
    140         **urlopen_kw,
    141     )
    142 else:
    143     return self.request_encode_body(
    144         method, url, fields=fields, headers=headers, **urlopen_kw
    145     )

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\_request_methods.p
y:182, in RequestMethods.request_encode_url(self, method, url, fields, headers, *
*urlopen_kw)
    179 if fields:
    180     url += "?" + urlencode(fields)
--> 182 return self.urlopen(method, url, **extra_kw)

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\poolmanager.py:459,
in PoolManager.urlopen(self, method, url, redirect, **kw)
    457     response = conn.urlopen(method, url, **kw)
```

```
     458 else:
--> 459         response = conn.urlopen(method, u.request_uri, **kw)
     461 redirect_location = redirect and response.get_redirect_location()
     462 if not redirect_location:
```

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connectionpool.py:8
71, in HTTPConnectionPool.urlopen(self, method, url, body, headers, retries, redi
rect, assert_same_host, timeout, pool_timeout, release_conn, chunked, body_pos, p
reload_content, decode_content, **response_kw)

```
     866 if not conn:
     867     # Try again
     868     log.warning(
     869         "Retrying (%r) after connection broken by '%r': %s", retries, er
r, url
     870     )
--> 871     return self.urlopen(
     872         method,
     873         url,
     874         body,
     875         headers,
     876         retries,
     877         redirect,
     878         assert_same_host,
     879         timeout=timeout,
     880         pool_timeout=pool_timeout,
     881         release_conn=release_conn,
     882         chunked=chunked,
     883         body_pos=body_pos,
     884         preload_content=preload_content,
     885         decode_content=decode_content,
     886         **response_kw,
     887     )
     889 # Handle redirect?
     890 redirect_location = redirect and response.get_redirect_location()
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```

```
886            **response_kw,
887        )
889  # Handle redirect?
890  redirect_location = redirect and response.get_redirect_location()

    [... skipping similar frames: HTTPConnectionPool.urlopen at line 871 (2 times)]

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connectionpool.py:871, in HTTPConnectionPool.urlopen(self, method, url, body, headers, retries, redirect, assert_same_host, timeout, pool_timeout, release_conn, chunked, body_pos, preload_content, decode_content, **response_kw)
866  if not conn:
867      # Try again
868      log.warning(
869          "Retrying (%r) after connection broken by '%r': %s", retries, err, url
870      )
--> 871  return self.urlopen(
872          method,
873          url,
874          body,
875          headers,
876          retries,
877          redirect,
878          assert_same_host,
879          timeout=timeout,
880          pool_timeout=pool_timeout,
881          release_conn=release_conn,
882          chunked=chunked,
883          body_pos=body_pos,
884          preload_content=preload_content,
885          decode_content=decode_content,
886          **response_kw,
887      )
889  # Handle redirect?
890  redirect_location = redirect and response.get_redirect_location()

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\connectionpool.py:841, in HTTPConnectionPool.urlopen(self, method, url, body, headers, retries, redirect, assert_same_host, timeout, pool_timeout, release_conn, chunked, body_pos, preload_content, decode_content, **response_kw)
838  elif isinstance(new_e, (OSError, HTTPException)):
839      new_e = ProtocolError("Connection aborted.", new_e)
--> 841  retries = retries.increment(
842      method, url, error=new_e, _pool=self, _stacktrace=sys.exc_info()[2]
843  )
844  retries.sleep()
846  # Keep track of the error for the retry warning.

File ~\AppData\Roaming\Python\Python312\site-packages\urllib3\util\retry.py:519, in Retry.increment(self, method, url, response, error, _pool, _stacktrace)
517  if new_retry.is_exhausted():
518      reason = error or ResponseError(cause)
--> 519      raise MaxRetryError(_pool, url, reason) from reason  # type: ignore[arg-type]
521  log.debug("Incremented Retry for (url='%s'): %r", url, new_retry)
523  return new_retry

MaxRetryError: HTTPSConnectionPool(host='api.pinecone.io', port=443): Max retries
```

In [ ]:
```python
prompt_template = """
You are an intelligent assistant specialized in analyzing and summarizing Indian

## Instructions:
Use the **context** provided below to answer the **question** clearly and factua

If the answer is **not found in the context**, respond with:
**"The answer is not available in the provided document."**

## Additional Guidelines:
- Avoid political bias or speculation
- Focus on budgetary figures, schemes, reforms, and policy announcements
- Do not infer or hallucinate numbers or statements


---

### Context:
{context}

### Question:
{question}

### Answer:
"""
prompt = PromptTemplate(template=prompt_template, input_variables=["context", "q
```

In [ ]:
```python
retriever = MultiQueryRetriever.from_llm(
    retriever=vectordb.as_retriever(search_kwargs={"k": 5}),
    llm=chat_model
)

# 8. Final QA Chain
qa_chain = RetrievalQA.from_chain_type(
    llm=chat_model,
    retriever=retriever,
    return_source_documents=True,
    chain_type="stuff",
    chain_type_kwargs={"prompt": prompt}
)
```

In [ ]:
```python
response = qa_chain.invoke({"query": "What are the key findings in this PDF?"})
print(response["result"])
```

In [ ]:

In [ ]:

In [ ]: