

Moving the Needle

Oct 2025 Edition



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Welcome to the October 2025 edition of Moving the Needle, brought to you by Primus Partners.

September was a month of a lot of changes in the National and International arenas. On one side, announcements in the USA regarding changed visa norms tended to create mass concern among the Indian diaspora there, while at the same time, GST reforms heralded new beginnings.

At Moving the Needle, we tried to tap into some of the incidents that may shape how the policy and development landscape evolves in the backdrop of this current trends.

This October, we explore topics intricately interwoven with these policy changes:

- **Nutrition Security: India's Next Development Frontier**– This article tries to identify the nutritional paradox in the country and how India can progress from food for all to nutritional food for all.
- This time we have introduced a new section where our team interviewed Mr. Anil Trigunayan (IFS) Retd, a former Indian diplomat with over three decades of experience in the Foreign Service. Through the interview , the effort was to understand the current geo-political situation and how is India poised to navigate and stride through the various geo-political scenarios in the world and in the process also live up to the dream to Viksit Bharat.
- **Make in India, Build on Data: Future-Proofing India:** India's trillion-rupee infrastructure push must be powered by data to cut delays, lower costs, and build greener, more resilient assets. A digital-first approach—through BIM, IoT, and strong governance can ensure every rupee builds lasting value.
- **Taxing Health or Healing Finances? Rethinking GST on Insurance:** Exempting health and life insurance from GST will play a key role in reducing premium costs, ensuring affordability, accessibility, and coverage for millions of households. This reform strengthens financial security and aligns with India's vision of universal health coverage.

We hope this edition offers perspective and sparks conversation on how India can emerge more confident, resilient, and globally leading.

Wishing you all a very happy Diwali!!!

Until next time,

The Editorial Team

Primus Partners – Moving the Needle



01

Nutrition Security:

India's Next Development Frontier



Food policy in India has three favorite buzzwords: food security, food safety, and farmer income. All important. But there's a fourth word that rarely makes it to the table, which is nutrition. And that silence is costing us. As we observe National Nutrition Week from September 1-7, 2025, with the theme "Eat Right for a Better Life", India stands at a critical juncture. This isn't just about missing policies, but about seizing India's greatest untapped opportunity on its path to a Viksit Bharat by 2047.

The numbers tell a stark story that should alarm every policymaker. India is home to one-third of the world's stunted children^[1], with 46.6 million children suffering from chronic malnutrition^[2]. In sub-Saharan Africa, malnutrition is a serious challenge, with 21% of children under five classified as underweight^[3]. Even more troubling, this affliction transcends economic boundaries.

India has come a long way from the days when famine loomed as a real threat. Thanks to the Green Revolution, we've achieved grain self-sufficiency, the Public Distribution System (PDS) has made sure families can access affordable food, and various farmer-support programs have helped stabilize life in rural areas. But even as we've got plenty of calories on the table, proper nutrition has lagged. The Public Distribution System (PDS) has ensured. Today, the country faces what experts call the "double burden" of malnutrition, which is persistent undernutrition and micronutrient deficiencies on one side, and the surge of obesity and lifestyle-related diseases on the other.

The contradiction is stark. Despite being a cereal-surplus nation, India continues to battle anemia, stunting, and "hidden hunger." Having food to eat is not the same as having food that nourishes.



The Economic Cost of Nutritional Neglect

This isn't just a health crisis—it's an economic catastrophe as well. Malnutrition is draining India of billions each year, through lost productivity and skyrocketing healthcare expenses. Globally, poor diets are responsible for over 1.1 crore deaths every year, and India fares poorly in global rankings—standing at 118th with 310 deaths per 100,000 people linked to dietary risks^[4]. When Prime Minister Modi warns that obesity will affect one-third of India's population by 2050^[5], he's not just highlighting a health concern but identifying a potential economic disaster.

The crisis is much more serious than many policymakers realize. Over the last fifty years, India's staple grains have lost essential nutrients—zinc in rice and wheat has decreased by 33% and 30%, respectively, and iron has declined by 27% and 19%, respectively. At the same time, harmful arsenic levels in rice have skyrocketed by nearly 1,500%^[6]. High-yielding varieties that boost food supply have come at the cost of nutrition and safety.

Attempts have been made to address this issue. The World Bank has supported nutrition-sensitive agriculture projects, the government's Poshan Abhiyaan has brought nutrition into everyday conversations. Fortification of staples like rice and wheat has begun. Still, these remain add-ons to a system designed primarily around "more grain, more calories." Nutrition is too often treated as secondary.

What India needs is a mindset shift; nutrition must be embedded at the very core of food and agriculture policy.

A Blueprint for the Nutrition Revolution

The solution requires four fundamental shifts, each demanding political courage and policy innovation.



First, fortify what we grow through biofortification. The alarming decline in nutrient content of our staples demands immediate intervention at the genetic level. Biofortification, breeding crops to be naturally rich in essential nutrients, offers a sustainable solution. India has already developed 17 biofortified varieties covering eight crops, including CR Dhan 315 rice, which has a high zinc content^[7]. The Indian Council of Agricultural Research (ICAR) has committed that 10% of its Frontline Demonstrations now include zinc-biofortified wheat and rice varieties.^[8]

This effort must expand rapidly. It's necessary to have focused research on enhancing nutrient density through improved seeds, agronomy, and soil health.

Second, it's time to diversify and change what we grow.

For a long time, agricultural policies have focused mainly on rice and wheat, designing a system that prioritizes calories over true nutrition. Pulses, millets, fruits, and vegetables which are packed with protein, fiber, and essential micronutrients also deserve equal, if not more, attention in policymaking. Farmers should be supported with incentives, procurement systems, and research to encourage them to grow crops that promote health, not just crops that fill stomachs.

NITI Aayog's new age-based nutrition plan is a hopeful step forward, but its success comes down to how well it's put into practice. Making agriculture more nutrition-focused is not just about growing more variety of crops but rethinking the whole idea of what farming success looks like.



Third, it's vital to widen the range of nutritious foods we buy and share. The Public Distribution System (PDS) has done well at providing enough calories to fill stomachs. But now, it's time to focus on what really matters: giving people the nutrients they need to stay healthy. This means adding biofortified staples, making millets and pulses a regular part of the diet, and access to locally grown fruits and vegetables. By doing this, we won't just improve health outcomes; we'll also create a stronger demand for a variety of crops, benefiting both consumers and farmers.

Fourth, build capacity and awareness throughout the agricultural value chain. It's essential that we train the Farmers, Food Producer Organizations (FPOs), and extension workers on how to cultivate nutrient-rich crops that incorporate biofortified varieties as well as improved farming techniques. This also means helping the communities to understand the health and economic benefits of the nutrient-dense crops. This would provide the right tools and connect them to markets that appreciate these high-quality foods.



The Urgency of Now

India's opportunity to harness its demographic dividend is narrowing. A malnourished population simply cannot fuel the kind of economic growth needed to realize Viksit Bharat 2047. The government's acknowledgment that more than half the children under five suffer from chronic malnutrition must serve as a wake-up call for urgent and comprehensive action^[9].

The COVID-19 pandemic highlighted the importance of health for economic resilience. Countries with healthier, better-nourished populations weathered the crisis more effectively. As India aspires to become a developed nation by 2047, investing in population nutrition isn't just a good policy but an essential strategy.

India has already shown it can transform agriculture. The Green Revolution ended food scarcity through scientific innovation and strong policy commitment. Now, a "Nutrition Revolution" must address the challenge of nutrition insecurity. India has the required institutional strength, financial resources, and policy framework needed to make this transition. The aim shouldn't be to replace food security but to broaden it. True food security means making sure that every plate is not just full but also nourishing.

As we observe Nutrition Week 2025, it's worth remembering that progress cannot be measured only by full stomachs, but by healthy bodies and growing minds. India has the tools and the policies. What is now required is the political will to put nutrition where it belongs, i.e. at the center of food policy.

A nation that is well-fed is not necessarily well-nourished. Bridging this gap is India's next major developmental challenge—and its greatest chance to make Viksit Bharat synonymous with health and prosperity for every citizen.



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Make in India, Build on Data

Future-Proofing India- How Data Can Build Smarter, Greener Infrastructure



India is at the brink of the biggest infrastructure build-out in its history. Over ₹143 trillion will be spent between now and 2030 on highways, power grids, railways, and cities—more than double the past decade's outlay¹. Yet half of large projects already face cost or time overruns, draining public funds and delaying benefits².

The question is simple: will this investment deliver resilient, inclusive, climate-aligned growth—or buckle under inefficiency? The answer lies in treating infrastructure as a **data challenge**. Data is at the epicentre for future proofing cities, and as has now been rather well established, data-driven policy and decision making is at the crux of any government's success.

Why Data First

● Get it right the first time

Countries that mandated digital design tools like Building Information Modelling (BIM) cut project costs by 15–20% and sped delivery by nearly half³. For India, where projects average 40 months late, this is game-changing.

● Build greener by design

Construction drives ~23% of India's BIM plug-ins can flag low-carbon materials and optimized designs upfront, reducing embodied emissions by up to 20%⁴.

● Make assets last longer

Digital twins and IoT sensors enable predictive maintenance, cutting O&M costs by 15–25% and extending asset life⁵.

● Unlock finance

India needs \$840 billion in urban infrastructure funding by 2036. Cloud-based project data boosts transparency, making it easier for investors and insurers to back projects at lower cost.

What India Must Do Next

India's infrastructure moment is not just about pouring concrete, but about **building systems that are productive, transparent, and climate-proof**. To deliver on its trillion-rupee pipeline, India must pair digital design with stronger governance, smarter financing, and a future-ready workforce. The next decade is about making every rupee count—and every asset resilient.

- **Create a National Digital Infrastructure Repository:** A secure, interoperable database combining BIM, GIS, and IoT data for faster clearances and better coordination.
- **Put carbon at the gate:** Make embodied carbon disclosure mandatory at the project approval stage.
- **Invest in people:** Train 200,000 professionals by 2030 through ITIs, engineering curricula, and regional centres of excellence, well versed in critical technologies and processes, including BIM, IoT, & AI-driven emerging tech.
- **Set data rules:** Publish clear standards on ownership, privacy, and cybersecurity for critical assets.
- **Mandate digital delivery:** Require specific processes & roles to be put into place for public projects above ₹250 crore, linking fund disbursements to digital compliance.



India's infrastructure transformation faces real hurdles—fragmented procurement, limited digital capacity among smaller contractors, and a bidding culture that prizes lowest upfront cost over long-term performance. The **path forward must be pragmatic: start with high-value pilots** in rail, highways, hospitals, and urban systems to showcase replicable returns; support states with blended finance and technical assistance to ease adoption costs; and enforce consistent national standards and certifications to build trust in digital delivery. But this is about more than efficiency. It is about building infrastructure that serves people, meets climate goals, and strengthens resilience.

Data-driven systems can cut carbon intensity, optimise land use, and provide safer, more reliable services for India's rapidly growing cities. Without such an approach, trillions risk being locked into inefficient, brittle systems. With it, India can build faster, greener, and smarter—and create infrastructure that endures for generations.



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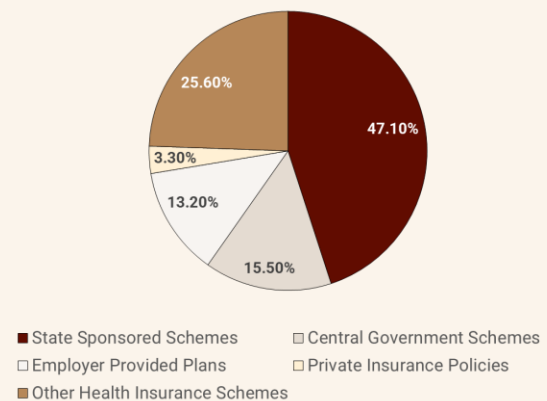
Taxing Health or Healing Finances? Rethinking GST on Insurance



Introduction: *This article highlights how removing GST on health and life insurance can ease costs, expand coverage, and advance India's goal of universal health protection.*

The implementation of GST in July 2017 increased the tax on **insurance premiums** from 15% to 18%, thereby raising the cost of **health and life insurance** for households. This **additional burden** reduced **affordability**, particularly for **middle-class families**, and discouraged many households from purchasing or renewing essential coverage. The **recent withdrawal of this tax** marks a significant policy intervention aimed at improving the **accessibility** and **financial viability** of health insurance, thereby encouraging **broader participation** across all sections of the population.

Distribution of Health Insurance Coverage in India



According to NFHS-5 (2019–21), only **41% of households** have at least one member covered by a health insurance scheme, underscoring a significant gap in financial protection. Among those insured, coverage is concentrated in **public programs**, with a larger proportion under **state-sponsored schemes** and a smaller share under **central government schemes**. Coverage through **employer-provided plans** and **other insurance schemes** remains limited, while **privately purchased insurance policies** account for only a marginal share. The burden of higher **insurance premiums following the introduction of GST** has further constrained participation, particularly among **low-income households**, resulting in continued dependence on **out-of-pocket expenditure** for healthcare.

Policy Shift: Removal of GST on Health Insurance

At its **56th meeting**, the **GST Council** announced the exemption of **individual health and term life insurance premiums** from the previously applicable **18% Goods and Services Tax (GST)**, effective from **22 September 2025**. This reform applies uniformly across both **public sector insurers** (such as LIC, New India Assurance, National Insurance, Oriental Insurance, and United India Insurance) and **private sector insurers** (including HDFC ERGO, ICICI Lombard, Star Health, among others)².

The earlier imposition of GST had considerably increased the cost of insurance premiums, reduced affordability and discouraging many households—particularly those from lower- and middle-income groups—from purchasing or renewing essential coverage. The exemption now brings premiums back to their base cost, resulting in **direct savings of up to 18%** for policyholders. This measure is expected to provide substantial relief to **middle-class families and senior citizens**, enhancing access to financial protection.

Beyond the immediate impact on affordability, this reform is expected to generate **broader systemic benefits**. By improving insurance penetration, it will extend financial protection to a larger share of households, thereby contributing to a **progressive reduction in out-of-pocket expenditure (OOPE)** on healthcare. In the long term, this development may support India's transition toward international best practices, where robust insurance frameworks and comprehensive public health systems protect citizens from catastrophic medical and financial risks.



The benefits of this reform extend across all stakeholders:

- **Policyholders / Consumers:** Significant reduction in premium costs, simplified pricing without GST, and improved affordability leading to wider participation.
- **Insurers / Providers:** Streamlined compliance with the removal of GST-related documentation and an opportunity to expand the customer base.
- **Government / Regulators:** Alignment with national priorities of improving financial protection, expanding insurance coverage, reducing OOPe, and simplifying the tax framework for the insurance sector.

In summary, the **removal of GST on health and life insurance premiums** represents a critical policy intervention aimed at strengthening financial security, expanding coverage, and advancing India's progress toward **universal health and social protection**.



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04.

Foreign Policy For Viksit Bharat@2047

Mr. Anil Trigunayan (IFS) Retd. | Moving
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Brief



Mr Anil Trigunayan is a former Indian diplomat with over three decades of experience in the Foreign Service. He has served as India's ambassador to Jordan, Libya, and Malta and has held important positions in Moscow, Geneva, and Washington, DC, among others. Currently, he is a Distinguished Fellow at the Vivekananda International Foundation, where he leads the West Asia Experts Group and writes extensively on India's foreign policy, strategic economy, and the evolving global order. He is also the President of the Millennial India International Chamber of Commerce Industry & Agriculture (MIICCIA), as well as an honorary adviser to the BRICS Chamber of Commerce.

Amb. Anil Trigunayan sits down with Sakshi Naphade and Mayuri Dutta to share his perspectives on India's evolving foreign policy, the current geopolitical scenario, and the role of foreign policy in Viksit Bharat@2047.



Interview

1. *Ambassador Trigunayan began his diplomatic career at a significant period in India's history in 1990, marking a turning point with economic liberalisation coinciding with the end of the Cold War. How would you describe the key transitions in India's foreign policy and negotiation strategy over the years?*

I began my career in the 1980s, but you are right that the 1990s marked a pivotal moment in our foreign policy. At that time, I served as a Trade Commissioner in New York. India had just initiated economic reforms and was eager to attract investment. During this period, I frequently traveled with Dr. Manmohan Singh, then Finance Minister, to meet with stakeholders and major companies, aiming to secure investments in the infrastructure, finance, and manufacturing sectors. We successfully attracted numerous investors to India, particularly in the financial sector.

During the 90s, it was easier for us to present India as an opportunity, since we were emerging from a period of relative economic stagnation. The US and other Western economies were beginning to see India's potential through a new lens. Over the following decades, India has solidified this position.

Today, as the world's fourth-largest economy, we have made significant progress. Under PM Modi, important reforms have also been undertaken to remove outdated laws, which have further strengthened our position as an attractive investment destination.

As a result, an important view that has emerged is that today, trade and investment are intertwined with environmental concerns. Climate change and green technologies have become vital to economic diplomacy, and these are now key aspects of India's global engagement.

2. *China and India have always maintained mutually competitive trade relations. In light of ongoing trade negotiations, how do you see this relationship developing?*

Given PM Modi's recent visit to China and his earlier meetings with President Xi Jinping in 2014, it has set the stage for continued engagements. Since then, there have been interactions at various levels, including those among foreign ministers, defense ministers, national security advisors, and technical teams. At the same time, India's primary focus has been on strengthening our domestic capabilities. Building on domestic strengths in manufacturing, developing indigenous technologies like AI or semiconductors, increasing expenditure on R&D, and integrating into global value chains are key to this effort. These priorities are structured to reduce vulnerabilities while enhancing India's competitiveness on a global scale.

3. *With the changing geo-political trade dynamics, how has India's approach to global partnerships evolved from international parity to regional strengthening?*

India today is a recognised power and meets the criteria for a permanent seat at the Security Council. However, while that remains a goal, we cannot ignore the opportunities presented by regional and plurilateral mechanisms. Platforms such as the Quad, BRICS, and the SCO offer flexibility, enabling us to pursue specific interests in the short and medium term. Looking ahead, as the international order evolves into a multipolar, or even a bipolar or tripolar structure, these forums will continue to play a crucial role. India, as the fourth-largest economy and soon-to-be third-largest, must remain actively engaged in all such platforms where its interests can be advanced.

4. *As we look towards Viksit Bharat@2047 agenda, what in your view will be the critical priorities of Indian diplomacy in securing national interests and a leadership role in the global order?*

I would identify them through what I call the four “Vs”. The first is a value-based foreign policy, rooted in the principle of *Vasudhaiva Kutumbakam*—the world is one family—which is an integral part of India’s ethos and lends credibility. The second is the consistent pursuit of Values in our global engagements. The third is India’s role as the Voice of the Global South, ensuring that the concerns of disadvantaged countries are articulated and addressed. The fourth is the idea of *Vishwamitra*—being a friend of the world. These four priorities will remain central as India’s profile continues to grow. They will shape the credibility of our foreign policy and enhance our standing in international discourse.



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for providing solutions to help clients achieve their goals

RESPECT

for all and alternate viewpoints

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of thoughts and actions

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