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Current Affairs - 14 January 2026

INDIA'S SMALL TOWNS AND THE CHANGING URBANISATION PATTERN

- India's urban discourse has traditionally focused on megacities such as Delhi, Mumbai, Bengaluru, and Chennai.
- However, a significant but quieter transformation is unfolding across the country's small towns.
- Of nearly 9,000 census and statutory towns in India, only around 500 qualify as large cities, while the majority have populations below one lakh.
- These small towns are becoming key nodes of economic activity, employment, and migration, marking a structural shift in India's urbanisation process.
- This shift reflects broader changes in India's economic geography, where urban growth is no longer confined to large metropolitan centres.

Structural Drivers of Small-town Growth

- The expansion of small towns is closely linked to changes in India's model of capitalist development.
- From the 1970s to the 1990s, large cities acted as centres of industrial production, infrastructure investment, and labour absorption.
- Over time, however, these metros began facing problems of over-accumulation, marked by soaring land prices, infrastructure stress, congestion, and rising living costs.
- As a result, economic activities have increasingly dispersed into smaller urban centres.

Nature of Urbanisation in Small Towns

- The urbanisation of small towns is not a continuation of rural life but a deepening of urban processes.
- These towns function under conditions of cheaper land, flexible labour markets, weaker regulation, and limited political oversight.
- Informal employment dominates, with construction labourers, home-based workers, and platform economy workers forming the backbone of local economies.
- Rather than inclusive growth, this pattern often leads to the urbanisation of rural poverty.



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- New local elites, such as real estate intermediaries, contractors, micro-financiers, and political brokers, gain control over land and labour.
- This reinforces socio-economic hierarchies while leaving workers vulnerable to insecurity and poor living conditions.

Policy and Governance Challenges

- A major concern highlighted by the growth of small towns is the mismatch between urban policy design and ground realities.
- India's flagship urban programmes remain largely metro-centric. Even expanded urban missions tend to prioritise large cities, leaving most small towns dependent on fragmented schemes and short-term infrastructure solutions.
- Basic services such as water supply, sanitation, housing, and public transport remain inadequate. Groundwater over-extraction, tanker-based water supply, and ecological stress are common.
- Local governance structures are weak, with underfunded municipalities, limited technical capacity, and planning processes outsourced to consultants with minimal local engagement.

Implications for India's Urban Future

- Small towns now represent the primary frontier of India's urban expansion.
 - Their trajectory will significantly influence employment generation, migration patterns, environmental sustainability, and social equity.
 - If current trends continue without policy correction, these towns risk replicating the inequalities and ecological stresses seen in larger cities, but without the institutional capacity to manage them.
 - At the same time, small towns offer an opportunity to rethink urban development. Integrated town-level planning that links housing, livelihoods, transport, and ecology can help create more balanced urban systems.
 - Strengthening municipal finances, participatory governance, and regulatory oversight of platform-based economies will be critical to ensuring fair and sustainable growth.
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INDIA MUST FOCUS ON AI AND ITS ENVIRONMENTAL IMPACT

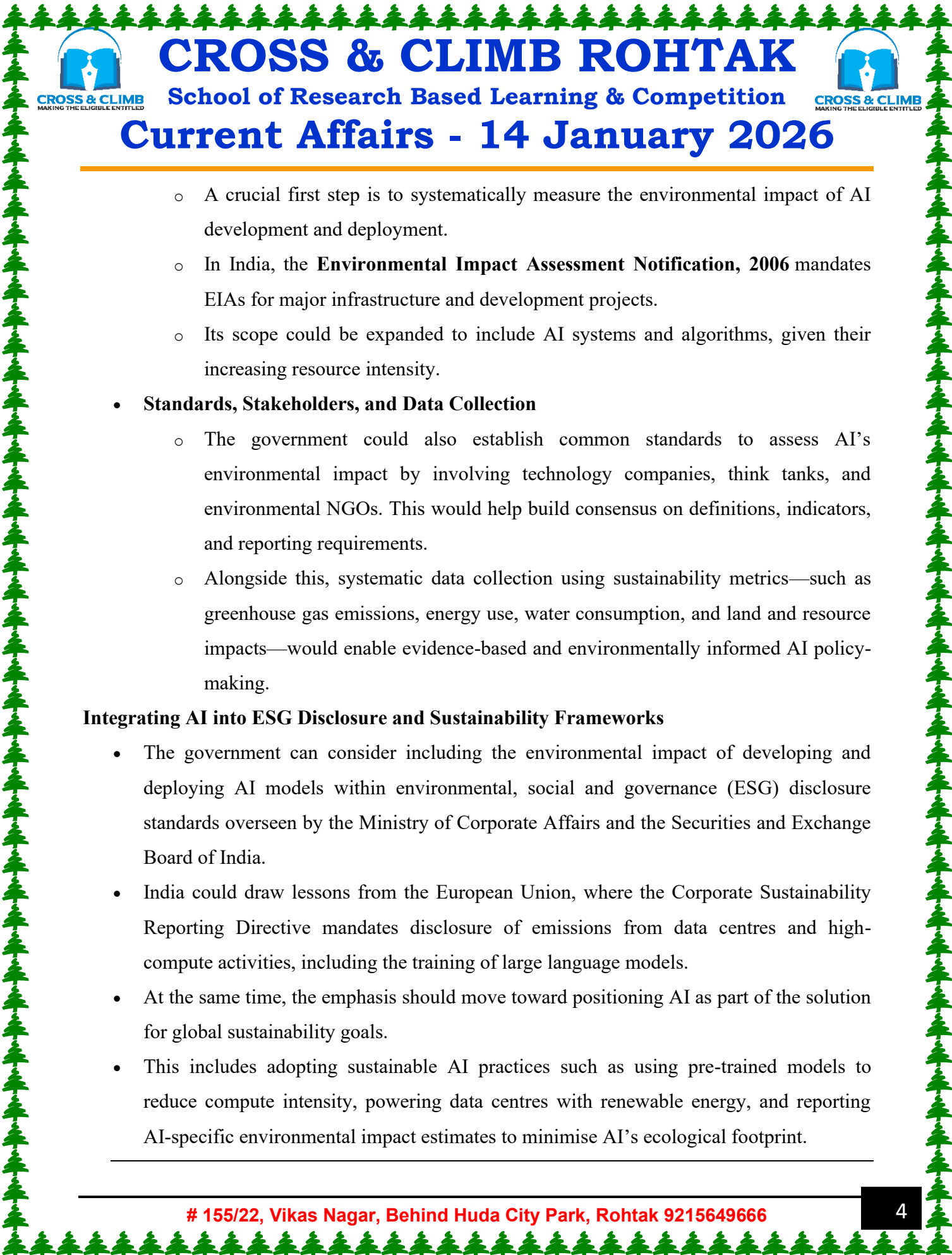
- While Artificial Intelligence is widely discussed for its applications across sectors, its environmental impact has received limited attention.
- An Organisation for Economic Co-operation and Development working paper highlights that developing and deploying AI algorithms entails environmental costs, notably an **increased carbon footprint** that worsens climate change challenges.
- The report estimates that the global ICT industry contributes about **1.8%–2.8%** of global greenhouse gas emissions, with some estimates placing this figure even higher.
- At the same time, reliable data on AI's carbon footprint remains contested.
- A 2025 report by Google claims that a single AI text prompt consumes minimal electricity, but this has been criticised for offering incomplete and potentially misleading conclusions about AI's true environmental impact.
- This article highlights the growing but under-recognised **environmental impact of Artificial Intelligence**, examining its carbon, energy, and water costs, global regulatory responses, and the urgent need for India to integrate sustainability into AI governance.

Global Efforts to Address AI's Environmental Costs

- In 2021, UNESCO released its **Recommendation on the Ethics of Artificial Intelligence**, urging recognition of AI's negative impacts on society and the environment. Though **non-binding**, it was adopted by around 190 countries.

The Indian Gap in AI–Environment Discourse

- While global debates increasingly focus on AI's carbon costs, discussions in India largely emphasise how AI can help address climate change, overlooking the environmental downsides of developing large AI models.
- There is a growing need for India to formally recognise and address these hidden environmental costs.
- **Measuring Environmental Impact of AI**



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- A crucial first step is to systematically measure the environmental impact of AI development and deployment.
- In India, the **Environmental Impact Assessment Notification, 2006** mandates EIAs for major infrastructure and development projects.
- Its scope could be expanded to include AI systems and algorithms, given their increasing resource intensity.
- **Standards, Stakeholders, and Data Collection**
 - The government could also establish common standards to assess AI's environmental impact by involving technology companies, think tanks, and environmental NGOs. This would help build consensus on definitions, indicators, and reporting requirements.
 - Alongside this, systematic data collection using sustainability metrics—such as greenhouse gas emissions, energy use, water consumption, and land and resource impacts—would enable evidence-based and environmentally informed AI policy-making.

Integrating AI into ESG Disclosure and Sustainability Frameworks

- The government can consider including the environmental impact of developing and deploying AI models within environmental, social and governance (ESG) disclosure standards overseen by the Ministry of Corporate Affairs and the Securities and Exchange Board of India.
- India could draw lessons from the European Union, where the Corporate Sustainability Reporting Directive mandates disclosure of emissions from data centres and high-compute activities, including the training of large language models.
- At the same time, the emphasis should move toward positioning AI as part of the solution for global sustainability goals.
- This includes adopting sustainable AI practices such as using pre-trained models to reduce compute intensity, powering data centres with renewable energy, and reporting AI-specific environmental impact estimates to minimise AI's ecological footprint.



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INDIA-CHINA DISPUTE OVER SHAKSGAM VALLEY IN KASHMIR

- Shaksgam Valley, also known as the **Trans Karakoram Tract**, lies in the **Hunza-Gilgit region** under Pakistan's occupation, north of the Siachen Glacier.
- Covering over 5,000 sq km, its harsh terrain limits habitation.
- Although claimed by India, Pakistan controlled the area until 1963, while China earlier asserted influence by building a highway through Aksai Chin linking Tibet and Xinjiang.



Why Shaksgam Valley Is Strategically Important for India?

Shaksgam Valley holds critical importance for India due to its proximity to the **Siachen Glacier**, the world's highest battlefield, and its access to the **Karakoram Pass**.

- From Siachen, India can closely monitor Pakistan's military movements, while the Karakoram Pass allows observation of Chinese manoeuvres.
- developments in Shaksgam Valley have direct implications for India's security along the Line of Actual Control (LAC) with China and Line of Control (LoC) with Pakistan.

Pakistan's Cession of Shaksgam Valley to China

- **Historical Background** - Shaksgam Valley, part of the **Hunza-Gilgit region**, came under China's control in **1963** following a so-called boundary agreement with Pakistan. Although India objected, it never attempted physical occupation of the valley.
- **Colonial-Era Developments** - In 1936, under British influence, the **Mir of Hunza** surrendered rights over the Taghdumbash Pamir and Raskam Valley. However, Shaksgam Valley and the Aghil range remained under his control.
- **Post-Independence Legal Status** - After the accession of Jammu and Kashmir to India in October 1947, Shaksgam Valley legally became Indian territory. India, however, could not exercise control due to Pakistan's forcible occupation of adjoining areas.
- **China's Entry and Pakistan's Calculus** - During the 1950s, China began moving into eastern Hunza, worsening India-China relations. Sensing an opportunity, Pakistan under President Ayub Khan sought closer ties with China, disregarding Indian concerns.



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- **The 1963 Boundary Agreement** - In 1963, Pakistan formally ceded the Yarkand River region and Shaksgam Valley to China, despite lacking legal authority to transfer Indian territory.
- **Present-Day Security Implications** - Since the Doklam standoff, China has intensified military infrastructure development in Shaksgam Valley. As a result, a region that legally belongs to India has emerged as a significant security challenge for New Delhi.

China's Infrastructure Push and Indian Concerns

- China has reportedly completed nearly 75 km of an all-weather road, around 10 metres wide, in the valley.
- The infrastructure development—linked to the **China-Pakistan Economic Corridor**—has raised Indian concerns about China and Pakistan jointly pressuring Indian positions in the region.
- **India's Response**
 - India maintains that Pakistan illegally ceded 5,180 sq km of the Shaksgam Valley to China under a 1963 agreement, which New Delhi has never recognised.
 - The territory was part of Jammu and Kashmir under Pakistan's illegal occupation.
 - The Ministry of External Affairs asserted that Shaksgam Valley is Indian territory and stated that India reserves the right to take “necessary measures” to safeguard its interests.
- **China's Position and Contradictions**
 - China has rejected India's objections, claiming its construction activities are legitimate.
 - However, this stance exposes a contradiction: while China calls Kashmir a bilateral issue between India and Pakistan, it continues strategic development in areas of Kashmir under Pakistan's illegal occupation.
 - The episode underscores continuing geopolitical tensions in the western sector of the India–China boundary and highlights growing concerns over China's strategic footprint in disputed regions, even as disengagement efforts continue elsewhere.



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URBAN COOPERATIVE BANKS



The Reserve Bank of India (RBI) proposed resuming the issuance of licenses for Urban Cooperative Banks (UCBs) after nearly two decades.

- Urban Cooperative Banks are not formally defined but refer to **primary cooperative banks located in urban and semi-urban areas**
- **History:** The first formal co-operative legislation in India came with the **Co-operative Credit Societies Act of 1904 (During Lord Curzon's tenure)** and also enacted the more comprehensive **Co-operative Societies Act of 1912**.
 - The first urban cooperative credit society, (Anyonya Sahakari Mandali) was established in **1889 in Baroda**.
- **Functions:** Provide services like housing **finance, personal loans**, MSME credit, and deposits to small borrowers, traders, and small-scale industries.
- **Registration:** They are registered as cooperative societies under the provisions of, either the **State Cooperative Societies Act** of the State concerned or the **Multi State Cooperative Societies Act, 2002**.
- **Regulation:** The Reserve Bank regulates and supervises the **banking functions of UCBs** under the provisions of **Banking regulation Act, 1949**.
 - **Banking related functions** (viz. licensing, area of operations, interest rates etc.) are to be governed by RBI.
 - **Registration, management, audit and liquidation**, etc. are governed by State Governments as per the provisions of **respective State Acts**.
 - The Reserve Bank has been vested powers to issues licence to UCBs **under Section 22 and 23 Banking Regulation Act, 1949** to carry on banking business and to open new places of business (branches, extension counters, etc.) respectively.



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WHITE DWARF STAR



Recently, astronomers have observed a white dwarf that is creating a colorful shockwave as it moves through space.

- It is the **stellar core** left behind after a dying star has **exhausted its nuclear fuel** and expelled its outer layers to form a planetary nebula.
 - **Characteristics of White dwarfs:**
 - It **no longer support nuclear fusion** reactions that generate energy, but they are still extremely hot.
 - **Size and Mass:** A typical white dwarf is **half as massive as the Sun**, yet only slightly bigger than Earth.
 - This makes white dwarfs one of the densest collections of matter, surpassed only by neutron stars.
 - **Composition:** A **newly born white dwarf consists of helium, carbon, and oxygen nuclei**, swimming in a sea of highly energetic electrons.
 - Unlike most other stars that are supported against their own gravitation by normal gas pressure, white dwarf stars are supported by the **degeneracy pressure of the electron gas in their interior**.
 - **Degeneracy pressure** is the increased resistance exerted by electrons composing the gas, as a result of stellar contraction.
 - Unless it is accreting matter from a nearby star, the white dwarf cools down over the next billion years or so.
 - It is predicted that they would **ultimately form 'black dwarfs'**, although the Universe is likely not old enough for any black dwarfs to exist yet.
 - The luminosity of white dwarfs can be used by astronomers to measure how long-ago star formation began in a particular region.
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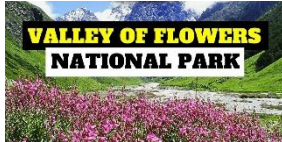
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VALLEY OF FLOWERS NATIONAL PARK



- It is located in the Chamoli district of Uttarakhand.
- It is a UNESCO World Heritage Site and forms one of the two core zones (the other being the Nanda Devi National Park) of the Nanda Devi Biosphere Reserve.
- The gentle landscape of the Valley of Flowers National Park complements the rugged mountain wilderness of Nanda Devi National Park.
- Together they encompass a unique transition zone between the Zaskar and Great Himalayan ranges.
- It is famed for its vibrant alpine meadows, rich biodiversity, and breathtaking scenic beauty.
- It has snow-capped peaks of the Himalayas as a backdrop.
- It remains covered with a thick blanket of snow during the winter

Flora:

- Exotic flowers (over 600 species) like orchids, poppies, primulas, marigolds, daisies, and anemones are an eye-catching spectacle.
- The valley also abounds in medicinal plants and herbs.
- Sub-alpine forests birch and rhododendron cover parts of the park's area.

Fauna: It is home to such rare and amazing wildlife species like the gray langur, the flying squirrel, the Himalayan weasel, black bear, the red fox, the lime butterfly, and the snow leopard.
