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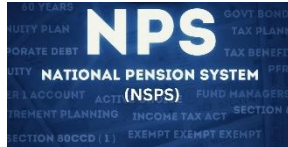
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NPS SWASTHYA PENSION SCHEME (NSPS)



- It is a new initiative launched by the Pension Fund Regulatory and Development Authority (PFRDA) as a Proof of Concept (PoC) under its Regulatory Sandbox Framework.
- The initiative aims to integrate health-related financial benefits with the existing National Pension System (NPS) framework.
- The scheme is designed to provide financial support for out-patient and in-patient medical expenses.
- The scheme will function as a sector-specific contributory pension scheme within the Multiple Scheme Framework (MSF) of NPS and will be offered to Indian citizens on a voluntary basis.
- It will be launched by Pension Funds after obtaining prior approval from PFRDA.
- As it is being implemented as a pilot project, only a restricted number of subscribers will be enrolled during the PoC phase.
- To facilitate the pilot, certain provisions of the PFRDA (Exits and Withdrawals under NPS) Regulations, 2015, have been relaxed. Pension Funds may also collaborate with FinTech firms and health service administrators to implement the scheme.

Key Features of the Scheme:

- Any Indian citizen is eligible to join the scheme, but a Common Scheme Account under NPS is mandatory.
- Subscribers can contribute any amount, in line with existing NPS guidelines applicable to the non-government sector.
- Subscribers aged above 40 years (excluding government sector subscribers) may transfer up to 30% of their contributions from the Common Scheme Account to the Swasthya Pension Scheme.



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- In cases of critical inpatient treatment, where **medical expenses exceed 70% of the available corpus, subscribers may opt for 100% premature withdrawal solely to meet such medical costs.**

Claim Settlement and Safeguards:

- **Amounts withdrawn** under the scheme will be **paid directly to the Health Benefit Administrator (HBA), Third Party Administrator (TPA), or hospital, based on valid claims and supporting bills.**
- **Any surplus remaining** after settlement of medical expenses will be **transferred back to the subscriber's Common Scheme Account.**

NATIONAL LEGAL SERVICES AUTHORITY



- It was established under the **Legal Services Authorities (LSA) Act, 1987.**
- **Purpose:** To provide **free and competent legal services** to the **poor and marginalised sections of the society** including Scheduled Caste (SC) and Scheduled Tribe (ST).
- **Structure of Legal Services:**
 - NALSA is housed at **Supreme Court of India, New Delhi**
 - In every State, a **State Legal Services Authority** and in every **High Court, a High Court Legal Services Committee** has been constituted.
 - **District Legal Services Authorities** and **Taluk Legal Services Committees** have been constituted in the Districts and most of the Taluks to give effect to the policies and directions of the NALSA.
- **The free legal services include:**
 - **Payment of court fees, process fees, and all other charges payable or incurred in connection with any legal proceedings;**

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- Providing the service of lawyers in legal proceedings;
 - Obtaining and supply of certified copies of orders and other documents in legal proceedings.
 - Preparation of appeal, paper book, including printing and translation of documents in legal proceedings.
 - **Persons eligible for free legal services includes:**
 - Women and children
 - Members of SC/ST
 - Industrial workmen
 - Victims of mass disasters, violence, flood, drought, earthquake, and industrial disaster
 - Disabled persons
 - Persons in custody
 - **Persons whose annual income** does not exceed Rs. 1 lakh (in the Supreme Court Legal Services Committee the limit is Rs. 5,00,000).
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TEHRI LAKE



- It is an **artificial dam reservoir** located in the Tehri Garhwal town of Uttarakhand.
- It **came into existence** during the **construction of Tehri Dam** when the **water from the Bhagirathi River** was **diverted to fill the dam reservoir**.

Key Facts about Tehri Dam:

- It is a **multipurpose dam** built on the **Bhagirathi River** (one of the source streams of the **Ganges River**) in the Garhwal district of Uttarakhand.
 - It is **one of the tallest dams in the world** and the **tallest dam in India**.
 - Its primary purpose is to **generate hydroelectricity**.
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PAIMANA PORTAL



The Ministry of Statistics and Programme Implementation (MoSPI) has operationalised a new web-based portal, PAIMANA portal for the mandated monitoring of Central Sector Infrastructure Projects worth ₹150 crore and above.

- The **Project Assessment, Infrastructure Monitoring & Analytics for Nation-building (PAIMANA)** is a flagship initiative of the **Ministry of Statistics and Programme Implementation (MoSPI)**.
- It functions as a **centralised national repository of infrastructure projects**, enabling web-generated analytical reports and enhancing data accuracy, and operational efficiency.
- It is integrated with DPIIT's **Integrated Project Monitoring Portal (IPMP/IIG-PMG)** through APIs.

Key features of the PAIMANA Portal:

- **Centralized Project Monitoring:** It serves as a **centralized project monitoring system**, providing a **single-window interface** for ministries, departments, and implementing agencies to upload, track, and review project information.
- **Real-time Dashboards:** It features **real-time dashboards with drill-down capabilities**, enabling users to monitor progress across sectors, states, and timelines.
- **Advanced Data Analytics:** It includes **advanced data analytics, role-based user access**, interactive dashboards.
- It is mandated to monitoring of Central Sector Infrastructure **Projects worth ₹150 crore** and above.



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SOLAR CYCLES



Recently, IIT-Kanpur team developed a new way to predict solar cycles.

- The solar cycle describes an **approximately 11-year** cycle of solar activity driven by the sun's **magnetic field**.
- It is **indicated by the frequency and intensity of sunspots** visible on the surface.
- Every 11 years or so, the Sun's **magnetic field completely flips**.
- This means that the Sun's north and south poles switch places.
- The solar cycle **affects activity on the surface of the Sun**, such as sunspots, which are caused by the Sun's magnetic fields.
- As the magnetic fields change, so does the amount of activity on the Sun's surface.
- It can be tracked by counting the **number of sunspots**.

Cycle Stages:

- **Solar minimum:** It is the beginning of a solar cycle or when the **Sun has the least sunspots**.
 - Over time, solar activity—and the number of sunspots—increases.
 - **Solar maximum:** It is the middle of the solar cycle or when the **Sun has the most sunspots**.
 - As the cycle ends, it fades back to the solar minimum, and then a new cycle begins.
 - **Impact:** The solar cycle has the potential to **impact Earth's climatic conditions** through changes in solar radiation, cosmic rays, and ozone distribution.
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IS INDIA PREPARED FOR THE END OF GLOBALISATION?

- Globalisation was never merely about markets. It was a political arrangement that shaped how states organised economies and interacted through **multilateralism**.
- This order rested on assumptions of open markets, mobility of capital, and rule-based cooperation, and it was closely associated with **liberalism** and institutional legitimacy.
- The weakening of shared rules and collective restraint has undermined this system, replacing cooperation with transactional bargaining rooted in **sovereignty** and strategic self-interest.

Historical Foundations of the Global Economy

- The global economy long predates liberal norms. Early integration relied on force, extraction, and unequal exchange, benefiting industrialised nations at the expense of colonies.
- The mid-20th century marked a turning point, as newly independent states and war-torn economies demanded a rules-based order.
- International **institutions** emerged to provide legitimacy and manage power asymmetries. Even unilateral actions were justified through normative language.
- The open abandonment of such restraint today reflects a fundamental historical reversal.

Unintended Consequences of Liberal Globalisation

- The liberal order generated significant economic expansion but also deep structural distortions.
- Rising **inequality** emerged as returns to **capital** far outpaced gains for **labour**, hollowing out manufacturing regions and intensifying migration pressures.
- These stresses fuelled political backlash and the rise of **populism**, as economic insecurity was channelled into nationalist sentiment.
- A second destabilising force was the rise of **China**, which integrated into global markets while retaining strong state control over finance, production, and information.



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- This model allowed China to accumulate economic and geopolitical power without fully adhering to liberal norms.
- Persistent **trade imbalances** and export-driven growth constrained the industrial ambitions of poorer nations, reshaping global hierarchies.

India's Position in the Emerging Global Order

- India occupies an uneasy position in this shifting landscape. It is geopolitically significant but constrained by internal weaknesses.
- Over the past decade, the country has failed to translate favourable **demographics** into broad-based productivity.
- While potential exists in digital public **infrastructure**, renewable energy, and services, limited state **capacity** and uneven **governance** hinder progress.
- Social stratification has deepened, weakening national **cohesion**.
- In a mercantilist world, such constraints carry long-term costs. Without sustained investment in human development and more inclusive **growth**, aspirations of global leadership risk remaining symbolic.
- Claims of becoming a **Vishwaguru** cannot substitute for robust institutions and economic foundations.

Conclusion

- The erosion of liberal globalisation represents a systemic shift toward **power-centric economic relations**.
 - Mercantilism, nationalism, and strategic competition have displaced cooperation and shared norms. For developing nations, this new order narrows opportunities and amplifies vulnerabilities.
 - India's future relevance will depend not on rhetoric, but on strengthening institutions, enhancing state capacity, and rebuilding a social contract capable of sustaining inclusive growth in an increasingly unforgiving global economy.
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BRIDGING THE GULF: ON INDIA DEFENCE TIES WITH GULF NATIONS

- India and the UAE already share strong economic ties. The UAE is India's **third-largest trading partner**, its second-largest export destination, and a major source of foreign investment.
- The two countries further strengthened this partnership through commitments to double bilateral trade to \$200 billion, a \$3 billion LNG agreement, and new UAE investments in Gujarat.

India's Stakes in the Gulf Region

- India's cautious approach is shaped by its **substantial interests** in the Gulf. Nearly ten million Indians live and work in the region, making stability there a critical national concern.
- Furthermore, the Gulf remains a vital source of energy for India, particularly as sanctions have restricted access to alternative suppliers.
- India's long-term connectivity initiatives, including the Chabahar port, the International North-South Transport Corridor, and the India-Middle East-Europe Economic Corridor, also depend on cooperation among diverse regional actors, all of whom are affected by the current instability.

Conclusion

- The proposed **India-UAE Strategic Defence Partnership** reflects growing trust and expanding engagement between the two countries.
 - At the same time, it underscores the challenges India faces in navigating an increasingly **fragmented and volatile** West Asian geopolitical landscape.
 - With deep economic, energy, and human stakes across the region, India must pursue deeper partnerships without becoming entangled in regional rivalries.
 - **Strategic restraint, diplomatic balance**, and cautious engagement will therefore remain central to India's approach in the years ahead.
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INCREASE IN HEALTH SPENDING BY THE CENTRE

- India's public health expenditure remains among the lowest globally.
- Comparative data show that countries such as **Bhutan, Sri Lanka, Thailand, and Malaysia** spend several times more per capita on health than India. Even among **BRICS nations**, India's per capita public health spending is markedly lower.
- During the COVID-19 pandemic, public health spending as a percentage of GDP rose temporarily.
- However, this increase was driven largely by State governments, not by sustained expansion in Union government allocations.

Union Government Health Spending: Declining Priority

- According to Reserve Bank of India data, the Union government's health expenditure declined from 0.37% of GDP in 2020-21 to 0.29% in 2025-26 (Budget Estimates).
- In real terms, the 2025-26 health allocation is 4.7% lower than actual spending in 2020-21, after adjusting for inflation.
- This decline indicates that the modest priority accorded to health during the pandemic has not been sustained.
- The share of health in the total Union Budget has also fallen from 2.26% to 2.05% during this period, signalling a relative de-prioritisation.

Implications for Public Health Outcomes

- Low and declining Central investment has several implications:
 - Increased **out-of-pocket expenditure** for households
 - Strain on **State finances**, especially poorer States
 - Weakened preventive and primary healthcare systems
 - Reduced preparedness for future health emergencies
 - These trends undermine India's ability to achieve **Universal Health Coverage** and meet Sustainable Development Goal targets related to health.
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