

1 Hindu Kush Himalaya (HKH) Region (Source: Down To Earth)

Stretching over 3500 kilometres and across eight countries: Afghanistan, Bangladesh, Bhutan, China, India, Nepal, Myanmar and Pakistan

- Often referred to as the "**Third Pole**" for its vast ice reserves, after the Arctic and Antarctic.
- It runs northeast to southwest and divides the Amu Darya valley to the north from the Indus River valley to the south.
- **Source of major river systems like**
 - The Indus, Ganga, and Brahmaputra flow towards the Arabian Sea and the Bay of Bengal
 - Syr Darya and Amu Darya towards the now-dead Aral Sea
 - The Tarim toward the Taklamakan
 - The Yellow River towards the Gulf of Bohai
 - The Yangtze towards the East China Sea
 - The Mekong towards the South China Sea
 - The Chindwin, Salween and Irrawaddy towards the Andaman Sea





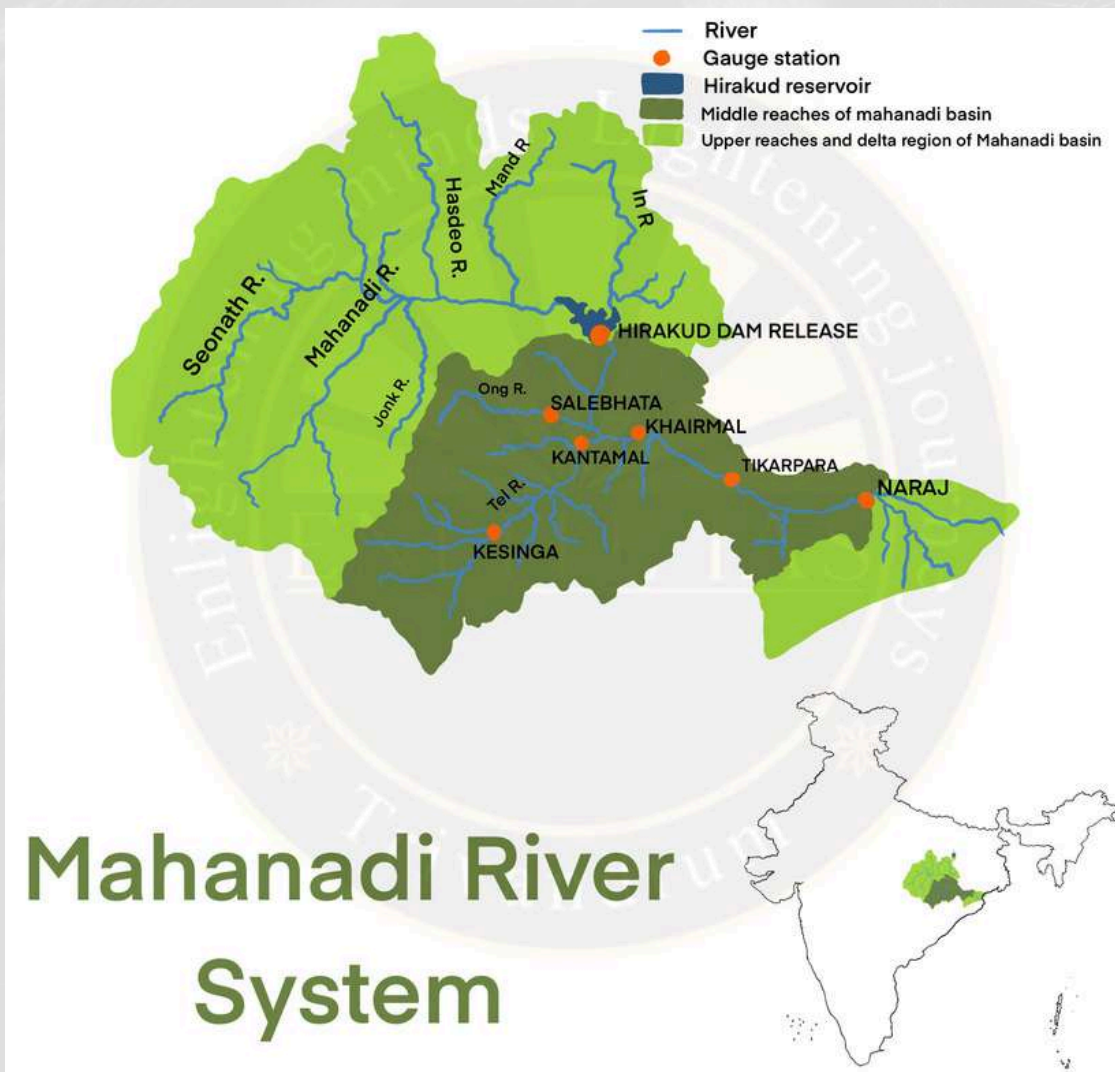
DATE: 25 APRIL 2026

2 Payments Bank (Source: The Hindu)

- It was set up based on the recommendations of the **Nachiket Mor Committee**.
- *It aims to advance financial inclusion by offering banking and financial services to the unbanked and underbanked areas, helping the migrant labour force, low-income households, small entrepreneurs, etc.*
- It is registered as a public limited company under the **Companies Act 2013**.
- **Features**
 - These operate on a smaller scale.
 - The minimum paid-up equity capital for payments banks shall be Rs. 100 crores.
- **Activities Involves**
 - It can take deposits up to Rs. 2,00,000. It can accept demand deposits in the form of savings and current accounts.
 - The money received as deposits can be invested in secure government securities only in the form of Statutory Liquidity Ratio (SLR). This must amount to 75% of the demand deposit balance.
 - The remaining 25% is to be placed as time deposits with other scheduled commercial banks.
 - It can offer remittance services, mobile payments/transfers/purchases, and other banking services like ATM/debit cards, net banking, and third-party fund transfers.
 - It can become a banking correspondent (BC) of another bank for credit and other services that it cannot offer.
- **Actives cannot be performed**
 - It cannot issue loans and credit cards.
 - It cannot accept time deposits or NRI deposits.
 - It cannot set up subsidiaries to undertake non-banking financial activities.

3 Mahanadi River System (Source: The Indian Express)

- It is the third-largest peninsular river system and the largest in Odisha, which originates in the northern foothills of Dandakaranya in Chhattisgarh.
- Basin states are Chhattisgarh, Odisha, Jharkhand, Maharashtra, and Madhya Pradesh.
- Bordering mountain ranges are the Central India hills, Eastern Ghats, and the Maikala range.
- The largest dam on the river is the Hirakud Dam.
- Pilgrimage site Puri is located at its mouth (Bay of Bengal).
- Tributaries are
 - Left bank: Seonath, Hasdeo, Mand, and Ib rivers.
 - Right bank: Ong, Tel, and Jonk rivers



Mahanadi River System