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1 Regional Rural Banks (RRB) (Source: PIB)

- *RRBs are government-owned scheduled commercial banks of India that operate at the regional level in different states of India.*
- They serve the country's rural areas and provide them with basic banking and other financial-related services.
- **Origin:**
 - *The Narasimham Committee on Rural Credit (1975) recommended the establishment of Regional Rural Banks (RRBs).*
 - The establishment of RRBs finds its route in the ordinance passed on 26th September 1975 and the RRB Act 1976.
 - *Prathama Grameen Bank was the first RRB and was established on 2nd October 1975.*
- **Functions:**
 - To provide basic banking facilities to rural and semi-urban areas.
 - To effect some governmental functions, such as the disbursal of wages under the MGNREGA policy.
 - To provide other bank-related facilities such as locker facility, internet banking, mobile banking, debit and credit cards, etc.
 - Grant credit facilities to people in rural areas, such as small farmers, artisans, small entrepreneurs, etc.
 - To accept deposits from people.
- **Regulation:**
 - Regional Rural Banks are regulated by RBI and supervised by the National Bank for Agriculture and Rural Development (NABARD).
- **Ownership:**
 - RRBs are jointly owned by the Government of India (GOI), the Sponsor Bank and the concerned State Government with share proportions of 50%, 35% & 15%, respectively.
- **Management:**
 - The Board of Directors manages the overall affairs of these banks, which consists of one Chairman, three Directors as nominated by the Central Government, a maximum of two Directors as nominated by the concerned State Government, and a maximum of three Directors as nominated by the sponsor bank.

2 Hill Ranges in North India (Source: The Hindu)

THE ANCIENT HILL RANGES OF INDIA

ARAVALLI RANGE • VINDHYA RANGE • SATPURA RANGE

1. ARAVALLI RANGE



India's oldest fold mountain range, running in a NE-SW direction for about 670 km.

OVERVIEW

- One of the world's oldest fold mountains.
- Runs in a NE-SW direction.
- Passes through Rajasthan, Delhi and Gujarat.

EXTENT

- From Delhi Ridge in the northeast to Gujarat in the southwest.
- Width varies from 10 to 100 km.

MAJOR HILLS / PEAKS

- Guru Shikhar (1,722 m) – Highest peak
- Other hills: Achalgarh, Ser, Jhalana, Taragarh

GEOLOGICAL CHARACTER

- Composed of highly folded and faulted rocks – granites, gneisses, schists.
- Extremely eroded and denuded.

DRAINAGE

- Acts as a watershed between the basins of the Indus (Luni, Sabarmati) and the Ganga (Banas, Chambal).

IMPORTANCE

- Rich in minerals – copper, lead, zinc, marble, granite.
- Supports forests and wildlife.
- Important for groundwater recharge.

STATES / REGIONS PASSED THROUGH

Rajasthan (major part), Delhi, Haryana (small part), Gujarat (major part).

DID YOU KNOW?

The Aravallis are among the oldest landforms on Earth, some rocks date back over 1.5 billion years!

2. VINDHYA RANGE



The northern boundary of the Deccan Plateau, running east-west for about 1,050 km.

OVERVIEW

- One of the major ancient mountain ranges of India.
- Runs roughly east-west.
- Lies to the south of the Yamuna-Son lineament.

EXTENT

- From Gujarat in the west to Kaimur hills in Bihar in the east.
- From the northern escarpment of the Deccan Plateau.

MAJOR HILLS / PEAKS

- Pariyatra (Gujarat) • Kaimur Hills (Bihar)
- Singrauli Hills (M.P.–U.P.)

GEOLOGICAL CHARACTER

- Composed mainly of sedimentary rocks – sandstone, limestone and shale.
- Less folded and comparatively flat-topped.

DRAINAGE

- Numerous rivers originate from the Vindhyas – Chambal, Betwa, Ken, Son, Tamsa, etc.
- Rivers flow northwards to the Ganga or southwards to the Narmada.

IMPORTANCE

- Important source of minerals – limestone, copper, bauxite, coal.
- Forested areas support rich biodiversity.

STATES / REGIONS PASSED THROUGH

Gujarat (western part), Madhya Pradesh (major part), Uttar Pradesh (southern part), Bihar (eastern part).

DID YOU KNOW?

The Vindhyas form a great wall-like boundary between the Indo-Gangetic Plain in the north and the Deccan Plateau in the south.

3. SATPURA RANGE



The southern boundary of the Narmada Valley, running east-west for about 900 km.

OVERVIEW

- Runs parallel to the Vindhyas, to their south.
- Extends for about 900 km in an east-west direction.

EXTENT

- From Gujarat in the west to Chhattisgarh in the east.
- Lies between the Narmada Valley (north) and the Tapi Valley (south).

MAJOR HILLS / PEAKS

- Dhupgarh (1,352 m) – Highest peak (Madhya Pradesh)
- Other hills: Mahadeo Hills, Maikal Range, Ajanta Range

GEOLOGICAL CHARACTER

- Composed of ancient crystalline and volcanic rocks.
- Block mountain with faults and fissures.

DRAINAGE

- Narmada River flows along its northern side.
- Tapti River flows along its southern side.
- Several tributaries originate from the range.

IMPORTANCE

- Rich forests and wildlife (Satpura Tiger Reserve, Pachmarhi Biosphere Reserve).
- Source of minerals – coal, bauxite, manganese.
- Important for water resources and ecotourism.

STATES / REGIONS PASSED THROUGH

Gujarat (western part), Madhya Pradesh (major part), Maharashtra (northern part), Chhattisgarh (eastern part).

DID YOU KNOW?

The Satpuras are one of the few mountain ranges that have steep slopes on both sides.

TOGETHER THEY SHAPE INDIA

- These ranges influence the drainage systems of major rivers like Narmada, Tapi, Chambal, Banas, Sabarmati and Luni.
- They are rich in forests, minerals and biodiversity and act as natural barriers and climatic dividers.
- They hold great cultural, historical and spiritual significance.
- Rich in minerals such as copper, lead, zinc, marble, bauxite, limestone, manganese and coal.
- They support wildlife conservation, ecotourism and sustainable development.