



28 January 2025

Telangana State Regional News

<p>Non-Banking Financial Company (NBFC)</p>	<p>Why in news?</p> <ul style="list-style-type: none"> The Telangana government has sent proposals to the Union government, requesting the KIPCL loans be transferred to a Non-Banking Financial Corporation (NBFC). The state government aims to secure better terms and lower interest rates by transferring the loans to the NBFC, thereby reducing the financial burden on the state. <p>Key Points:</p> <ul style="list-style-type: none"> A NBFC is a company registered under the Companies Act, 1956, engaged in the business of loans and advances, the acquisition of shares/stocks/bonds/debentures/securities issued by the Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business. It does not include any institution whose principal business is that of agriculture activity, industrial activity, the purchase or sale of any goods (other than securities) or providing any services and sale/purchase/construction of immovable property. NBFCs lend and make investments, and hence their activities are akin to that of banks; however, there are a few differences as given below: <ul style="list-style-type: none"> NBFCs do not have a banking license; NBFCs cannot accept demand deposits; NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself; Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in the case of banks. Unlike banks, NBFCs are not subjected to stringent and substantial regulations. The functions of the NBFCs are managed by both the Ministry of Corporate Affairs and the RBI.
<p>Places in news: Nalgonda</p>	<p>Why in news?</p> <ul style="list-style-type: none"> A polished stone axe, crafted from black basalt and dating back to around 4000 BCE from the Neolithic period, was discovered at Gundrampalli in Chityal mandal. The prehistoric stone tool, made from black basalt,



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- measures 15 x 5 x 3 cm in length, width, and thickness.
- The stone tool suggests that Gundrampalli is affiliated with the Neolithic period. Additionally, five Naga sculptures from the Kakatiya period were also discovered at the same site.

Key Points:

- About Neolithic Period:**
 - The Neolithic Period, also called the **New Stone Age, is the final stage of cultural evolution or technological development among prehistoric humans.**
 - It is characterized by the **beginning of a settled human lifestyle.**
 - The Neolithic stage of development was attained during the **Holocene Epoch (the last 11,700 years of Earth's history).**
 - The starting point of the Neolithic is generally thought to have occurred sometime around **10,000 BCE.**
 - The Neolithic followed the Paleolithic Period, or the age of chipped-stone tools, and preceded the Bronze Age, or the early period of metal tools.
 - Some of the important Neolithic sites in India include **Burzahom in Kashmir, Chiron in Bihar and Uttar in Andhra Pradesh, and Edakkal caves in Kerala.**

Discuss:

- About **Kakatiya Dynasty**

SCR ANIMISHA' Vigilance App

Why in news?

- South Central Railway General Manager Arun Kumar Jain inaugurated the 'SCR ANIMISHA' Vigilance App.

Key Points:

- The app is a knowledge portal that features information related to Railway Board vigilance circulars, manuals, system improvements, discipline & appeal conduct rules, Prevention of Corruption Act etc.
- The app also shows the latest information related to the vigilance department, like vacancy notifications, bulletin, achievements, etc.

Kavach System

Why in news?

- The Parliamentary Standing Committee on Indian Railways has raised concerns over the slow implementation of the indigenous Automatic Train Protection (ATP) System, 'Kavach,' and the lack of emphasis on research and development.
- Kavach has been implemented on 1,465 route kilometers



	<p>of the South Central Railway (SCR) and 80 route kilometers on the North Central Railway.</p> <p>Key Points:</p> <ul style="list-style-type: none"> • It is an indigenously developed Automatic Train Protection (ATP) system. • Kavach was developed by the Research Design and Standards Organisation (RDSO) under Indian Railway (IR) in collaboration with Medha Servo Drives Pvt Ltd, HBL Power Systems Ltd and Kernex Microsystems. • It is a set of electronic devices and Radio Frequency Identification devices installed in locomotives, in the signaling system as well the tracks, that talk to each other using ultra-high radio frequencies to control the brakes of trains and also alert drivers, all based on the logic programmed into them.
Rythu Bharosa scheme	<p>Why in news?</p> <ul style="list-style-type: none"> • The state government has started distributing funds under the Rythu Bharosa scheme, one of the four welfare programs introduced on January 26, Republic Day. • The other programs include the Indiramma Housing Scheme, Indiramma Athmeeya Bharosa Scheme, and the issuance of new ration cards. <p>Key Points:</p> <ul style="list-style-type: none"> • The Rythu Bharosa scheme is a financial assistance program for farmers in Telangana that aims to help them meet their investment needs during the crop season. • The scheme provides farmers with an annual financial assistance of ₹13,500. • Of this, ₹7,500 is provided by the state government and ₹6,000 by the central government. • The amount is directly deposited into the beneficiary's bank account. <p>Discuss:</p> <ul style="list-style-type: none"> • About Indiramma Housing Scheme & Indiramma Athmeeya Bharosa Scheme



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START DATE 24TH OCT

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