

DAILY CURRENT AFFAIRS (DCA)

Time: 45 Min

Date: 10-05-2025

Table of Content

Invisible Scars: Threat of Gully Erosion

10 Years of Three Jan Suraksha Schemes

Disqualification of MPs

Pakistan-Türkiye Nexus & India Stands

News In Short

164th Birth Anniversary of Rabindranath Tagore

Maharana Pratap

World Press Freedom Index

'UP AGREES' and 'AI Pragya' Initiatives

France-Poland Treaty

Expansion of Credit Guarantee Scheme for Startups (CGSS)

India and Chile Sign Terms of Reference for Comprehensive Economic Partnership Agreement Negotiations

Distributed Denial of Service (DDoS) Cyberattack

Coal Gasification Plant Development and Production Agreement (CGPDPA)

INVISIBLE SCARS: THREAT OF GULLY EROSION

Context

- A Scientific Reports paper highlights that gully erosion can derail progress on at least **nine of the 17 Sustainable Development Goals (SDGs)**, especially zero hunger, clean water and sanitation, and climate action.

What is Gully Erosion?

- Gully erosion is a **severe form of land degradation**, marked by the carving of **deep channels (gullies)** into soil due to surface and subsurface runoff.
- It differs from other erosive forms due to its deeply erosive nature, high specific soil losses, and unpredictable behaviour.
- Status of Gully Erosion:**
 - 51 global locations** have reported gully-related disasters; with **Nigeria alone hosting 15**.
 - In India, gully landforms are observed in **19 states and Delhi**. Most affected regions are Jharkhand, Chhattisgarh, Madhya Pradesh, and Rajasthan.

Causes of Gully Erosion

- Vegetation Loss:** The absence of trees and grasses weakens soil structure, making it vulnerable to erosion during rain.
- Irregular weather patterns**—long dry spells followed by heavy rain—reduce vegetation and increase runoff, worsening gully erosion.
- Improper disposal of solid waste** in drainage channels blocks flow, creating turbulence that deepens and widens gullies during storms.
- Weak Soils:** Sandy or loosely packed soils erode more easily under water pressure, especially in regions like Jharkhand and Chhattisgarh.

Erosion crisis

At least 51 locations across the globe are experiencing active gully degradation, with pronounced impacts in Nigeria and India



Impact of Gully Erosion

- Loss of Topsoil:** Gully erosion removes the fertile topsoil layer, which is essential for agriculture. Once lost, it takes decades or centuries to regenerate.
 - The removal of fertile land leads to declining agricultural productivity, threatening food security (**SDG 2: Zero Hunger**) and farmer livelihoods.
- Water Scarcity:** Gully erosion **disrupts the natural water-holding capacity** of the land, increasing surface runoff and reducing groundwater recharge, leading to water stress and droughts. (**SDG 6: Clean Water and Sanitation**)
- Ecosystem Degradation:** Erosion leads to **habitat fragmentation and biodiversity loss**, impacting local flora and fauna.
- Sediment Pollution:** The displaced soil often ends up in rivers and reservoirs, leading to siltation, water pollution, and reduced storage capacity.

Way Ahead

- Reforestation:** Planting native species in degraded catchments restores ecological balance and controls erosion over the long term.
- Land Use Planning:** Adopting land use practices appropriate to soil and topography, such as terracing, agroforestry, and contour farming, reduces erosion risk.
- Check Dams:** Small check dams made of stones, logs, or concrete across gullies reduce water speed, promote sediment deposition, and help in gully bed stabilisation.

Concluding remarks

- Gully erosion is a silent yet devastating form of land degradation that has been overlooked in mainstream environmental discourse.
- As India has pledged to restore **26 million** hectares of degraded land by 2030 under the **UN Convention to Combat Desertification**, it is imperative that it should adopt both preventive and remedial strategies to manage gully erosion effectively.

Source: DTE

10 YEARS OF THREE JAN SURAKSHA SCHEMES

Context

- India is celebrating the 10th anniversary of the three social security (Jan Suraksha) schemes — Pradhan Mantri Jeevan Jyoti Bima Yojana

(PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY).

- PMJJBY, PMSBY and APY were launched by **PM Modi on 9th May, 2015.**

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- Scheme:** PMJJBY is a one-year life insurance scheme renewable from year to year offering coverage for death due to any reason.
- Eligibility:** Persons in the age group of **18-50** years having an individual bank or a post office account are entitled to enroll under the scheme.
 - People who join the scheme before completing 50 years of age can continue to have the risk of life covered up to age of 55 years upon payment of regular premium.
- Benefits:** Life cover of **Rs. 2 Lakh** in case of death due to any reason against a premium of **Rs. 436/- per annum.**

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- Scheme:** PMSBY is a one-year accidental insurance scheme renewable from year to year offering coverage for **death or disability** due to accident.
- Eligibility:** Persons in the age group of **18-70 years** having an individual bank or a post office account are entitled to enroll under the scheme.
- Benefits:** Accidental death cum disability cover of **Rs.2 lakh** (Rs.1 lakh in case of partial disability) for death or disability due to an accident against a premium of **Rs.20/- per annum.**

Atal Pension Yojana (APY)

- Background:** It is an initiative of the Government to provide financial security and cover future exigencies for the people in the unorganised sector.
 - APY is administered by **Pension Fund Regulatory and Development Authority (PFRDA)** under the overall administrative and institutional architecture of the **National Pension System (NPS).**
- Eligibility:** Open to all bank account holders aged **18 to 40 years.**
 - Applicants must not be income tax payers.
 - Contribution amount varies based on the chosen pension slab and age of joining.
- Benefits:** Subscribers would receive the guaranteed minimum monthly pension of **Rs. 1000 or Rs. 2000 or Rs. 3000 or Rs. 4000 or Rs. 5000** after the age of **60 years**, based on the contributions.
- Disbursement of the Scheme Benefits:** Pension is first paid to the subscriber.

- After the subscriber's death, the spouse receives the pension.
- Upon the demise of both subscriber and spouse, the accumulated pension corpus is given to the nominee.
- In Case of Premature Death (Before Age 60):** The spouse can continue the contributions until the subscriber would have turned 60, maintaining pension eligibility.

Significance of the schemes

- Low-Cost Coverage:** The schemes offer insurance and pension at extremely affordable premiums, ideal for economically vulnerable groups.
- Financial Inclusion:** Enhanced the utility of Jan Dhan accounts by linking them with protective insurance.
- Women Empowerment:** A significant proportion of subscribers under APY are women.
- Insurance Penetration:** Broadened access to formal insurance and pension systems in rural and semi-urban India.

Conclusion

- The Jan Suraksha schemes represent a transformative step in building an inclusive social security net for India's vast unorganised sector.
- As the nation celebrates a decade of these initiatives, there is a need to consolidate gains, plug operational gaps, and deepen coverage, ensuring that every citizen has a basic shield against life's uncertainties.

Source: PIB

DISQUALIFICATION OF MPS

Context

- Karnataka MLA has been **disqualified from the State Legislative Assembly** following his conviction by the Principal Special Judge for CBI cases in Hyderabad.

Disqualification of MPs & MLAs

- The disqualification of a Member of the Legislative Assembly (MLA)** in India is primarily governed by **Article 191 of the Constitution**, the **Representation of the People Act, 1951**, and the **Tenth Schedule (anti-defection law).**
- The disqualification of a **Member of Parliament (MP)** in India is governed primarily by **Article 102 of the Constitution**, **Representation of the People Act, 1951**, along with the **Tenth Schedule (anti-defection law).**
- Disqualification Under Article 102**

- ♦ Holds any office of profit under the Government of India or State, unless Parliament exempts the office by law.
- ♦ Declared by a competent court to be of unsound mind.
- ♦ Legally declared insolvent and not yet discharged.
- ♦ Not a citizen of India, or has voluntarily acquired citizenship of a foreign State, or shows allegiance to a foreign State.
- **Disqualification by Law:** The Representation of the People Act, 1951 provides that a person will be disqualified **if convicted and sentenced to imprisonment for two years or more.**
 - ♦ Such a person is disqualified for the **period of imprisonment and a further six years.**
- **Defection under the Tenth Schedule:**
 - ♦ If the MP voluntarily gives up membership of their party.
 - ♦ If the MP votes/abstains contrary to party directions without permission.
 - ♦ If any independently elected member joins any political party; and
 - ♦ If any nominated member joins any political party after the expiry of six months.

Authority to Decide Disqualification

- **MPs:** President of India decides disqualification under Article 103, after consulting the Election Commission.
 - ♦ For defection (Tenth Schedule), the Speaker (Lok Sabha) or Chairman (Rajya Sabha) decides.
- **MLAs:** The Governor decides disqualification under Article 192, after obtaining the opinion of the Election Commission of India.
 - ♦ For defection cases under the Tenth Schedule, the Speaker of the Legislative Assembly makes the decision.

Challenges

- **Delayed Decisions by Presiding Officers:** Disqualification cases under the Tenth Schedule (anti-defection) are decided by the Speaker (MLA) or Chairman (MP).
 - ♦ There are no time limits specified in the Constitution, leading to indefinite delays.
- **Political Bias and Conflict of Interest:** The presiding officer (Speaker/Chairman) usually belongs to a political party, leading to allegations of partiality.
- **Judicial Delays:** Though courts can review decisions under Articles 103 (MPs) and 192 (MLAs), the process is often slow.

- ♦ Interim reliefs and long-pending appeals delay finality, allowing disqualified members to continue holding office.
- **Representation of the People Act Limitations:** Certain criminal cases lead to automatic disqualification only after conviction.
 - ♦ As trials are often delayed, accused persons can continue to contest and hold office for years.
- **Ambiguity in Office of Profit Cases:** Lack of a clear definition of what constitutes an "office of profit" has led to legal ambiguity.
- **Public Perception and Accountability:** Even when legally disqualified, politicians can contest elections again after short bans.
 - ♦ This undermines public trust in the system and dilutes accountability.

Related Verdicts of Supreme Court

- **Union of India vs Association for Democratic Reforms (2002):** Voters' right to know criminal records of candidates was established. However, the apex court did not extend this to lifetime bans.
- **The CEC vs Jan Chaukidar case (2013):** It upheld that persons who are under trial prisoners cease to be 'electors' and hence not qualified to contest elections.
 - ♦ However, the Parliament amended the act in 2013 to overturn this judgment allowing under trial prisoners to contest elections.
- **Lily Thomas (2013) Case:** The court struck down section 8(4) of the RP Act, 1951, that allowed a sitting legislator to continue as a member even after being convicted if they filed an appeal, as unconstitutional and against political justice.
 - ♦ After this judgment, a sitting legislator is disqualified immediately after the sentencing for a conviction.
- **Public Interest Foundation vs Union of India (2018):** Candidates facing serious criminal charges must publicly disclose their criminal records in election affidavits. The apex court left the lifetime ban decision to Parliament.

Reforms

- **Strengthening the Anti-Defection Law:** The Tenth Schedule, introduced in 1985, disqualifies MPs who voluntarily give up party membership or vote against party directives.
 - ♦ **The 52nd Constitutional Amendment (1985)** aimed to curb political instability by preventing frequent party-switching.
 - ♦ **The 91st Constitutional Amendment (2003)** removed the provision allowing one-third of legislators to split from a party, making defections more difficult.

- **Addressing Loopholes in Disqualification Process:** The Speaker or Chairman of the House decides on disqualification, but concerns over bias and delays have led to calls for judicial oversight.
 - ♦ Expert committees have recommended that disqualification decisions be made by the President (for MPs) or Governor (for MLAs) on the advice of the Election Commission of India, ensuring greater impartiality.
- **Private Member's Bills for Reform:** Some MPs have proposed Private Member's Bills to introduce stricter timelines for disqualification decisions and reduce political interference.
 - ♦ There is growing demand for automatic disqualification in cases of party defection, rather than relying on Speaker discretion.

Conclusion

- The disqualification of Members of Parliament in India is governed by a **robust legal and constitutional framework** aimed at **upholding the integrity of the legislature**.
- **Landmark judicial interventions** have strengthened this framework by promoting immediate accountability.
 - ♦ However, persistent challenges like political bias in disqualification decisions and the criminalization of politics underline the need for further reforms.
- **Strengthening these provisions is essential** to maintain public trust in democratic institutions and ensure a clean and accountable political system.

Source: IE

PAKISTAN-TÜRKIYE NEXUS & INDIA STANDS

Context

- Türkiye's support for Pakistan on Kashmir, along with defense collaborations, has raised concerns for India.

Türkiye's Strategic Interests in Pakistan

- **Cold War Alliances:** Türkiye and Pakistan were part of the **Central Treaty Organization (CENTO)** and **Regional Cooperation for Development (RCD)**, aligning their policies with Western-led security frameworks.
 - ♦ Pakistan supported **Türkiye's stance in Cyprus**, even offering military assistance during the 1964 and 1971 crises.
 - ♦ In 1983, Pakistan declared that it would be the first country to recognize **Turkish Cyprus**

if it declared independence, and it further strengthened the ideological bond between both countries.

- **Countering Saudi-Emirati Influence:** Türkiye, along with Qatar, has sought to challenge Saudi Arabia and the UAE's dominance in the Muslim world.
 - ♦ The **Kuala Lumpur Summit (2019)**, involving **Pakistan, Türkiye, Malaysia, and Indonesia**, was perceived as an alternative bloc to Riyadh's leadership.
- **Türkiye's Focus on the Indian Ocean Region (IOR):** Türkiye is expanding its presence in the Indian Ocean, establishing **its largest overseas base in Somalia (2017)**.
 - ♦ In 2024, Türkiye sold **Baykar TB2 drones to the Maldives**, signaling growing influence in South Asia's maritime domain.
 - ♦ The Turkish Navy has frequently conducted joint exercises with the Pakistan Navy, with limited engagements with the Indian Navy.

Türkiye-Pakistan Nexus

- **Türkiye's Support for Pakistan on Kashmir:** Türkiye has regularly expressed solidarity with Pakistan on Kashmir, calling for international attention to the issue.
 - ♦ Pakistan has acknowledged **Türkiye, China, and Azerbaijan** as its key diplomatic allies during geopolitical crises.
- **Türkiye's Emergence as a Major Arms Supplier:** According to SIPRI data, Turkish arms exports surged by 103% between 2015-2019 and 2020-2024.
 - ♦ By 2020, Türkiye had **become Pakistan's second-largest arms supplier (after China)**, providing advanced military equipment.
- **Pakistan's Acquisitions from Türkiye:** Under the Military Consultative Group framework (established in 1988), Pakistan has secured multiple defense agreements with Türkiye.
 - ♦ The **Ada-class anti-submarine corvette, and drone technology** transfers highlight Türkiye's commitment to Pakistan's military modernization.
- **Economic and Strategic Agreements:** Pakistan and Türkiye have signed multiple agreements covering trade, defense, and intelligence cooperation.
 - ♦ The **Pakistan-Türkiye High-Level Strategic Cooperation Council (HLSCC)** facilitates joint initiatives in energy, finance, and security.

Türkiye-Pakistan Nexus and Its Impact on India

- **Strengthening Ties with Greece and Cyprus:** India has consistently engaged and supported

the **Greece-backed Republic of Cyprus**, countering Türkiye and Pakistan's endorsement of the Turkish Republic of Northern Cyprus.

- ♦ **Greece, in turn, has backed India's stance on Kashmir**, reinforcing diplomatic solidarity.
- **Military Cooperation with Armenia:** India has emerged as one of the strongest military supporters of Armenia, particularly in its territorial dispute with Türkiye-backed Azerbaijan.
- ♦ By late 2024, **India surpassed Russia as Armenia's largest arms supplier**, a remarkable development in global arms trade.
- **Pakistan's Alignment with Azerbaijan:** Pakistan has continued to reject the recognition of the Armenian genocide, aligning with Türkiye-supported Azerbaijan.
- ♦ In 2024, Pakistan signed a \$1.6 billion defense deal to supply Azerbaijan with JF-17 Thunder Block III fighter jets, further strengthening its trilateral alliance with Türkiye and Azerbaijan.

India-Türkiye Relations

- **Formal Diplomatic Ties:** 1948
- **Political and Diplomatic Engagements:**
 - ♦ Turkish President Recep Tayyip Erdoğan visited India for the **G20 Summit in New Delhi**, meeting the Prime Minister of India to discuss trade, defense, and security cooperation.
 - ♦ The **External Affairs Minister (EAM)** of India held bilateral meetings with the Turkish Foreign Minister during the **ASEAN Foreign Ministers Meeting** (July 2024).
 - ♦ India and Türkiye have engaged in multilateral forums, including the **UN, G20, and SCO Summits**.
- **Economic and Trade Relations:**
 - ♦ **Trade Volume:** India-Türkiye trade reached \$10.7 billion in 2023, with India exporting automobiles, pharmaceuticals, and textiles, while Türkiye supplies machinery, chemicals, and metals.
 - ♦ **Investment and Business Cooperation:** Indian companies have invested in Türkiye's infrastructure, energy, and technology sectors, while Turkish firms explore construction and manufacturing opportunities in India.
- **Defense and Security Cooperation:** Türkiye has expressed interest in defense collaboration, including joint military exercises and technology exchange.

Geopolitical Shifts Benefiting India

- **U.S. Indo-Pacific Strategy (2022):** It **omitted any reference to Pakistan**, and, in contrast, **India was mentioned five times**.
- **India-Middle East-Europe Economic Corridor (IMEC) Bypasses Türkiye:** It challenges Türkiye's role as the bridge between Asia and Europe.
 - ♦ Türkiye openly criticized IMEC, pushing to pursue its own Asia-Europe corridor—the Iraq Development Road.

India's Response and Strategic Positioning

- **Strengthening Regional Alliances:** India has deepened ties with **Saudi Arabia, UAE, and other Gulf nations**, countering Türkiye's influence.
 - ♦ The **India-Greece defense partnership** has emerged as a counterbalance to Türkiye's regional ambitions.
- **Diplomatic Engagements:** India has reiterated that Kashmir remains a bilateral issue, rejecting Türkiye's interventionist stance.
 - ♦ India continues to engage global partners to reinforce its sovereignty and territorial integrity.
- **Military Preparedness:** India has enhanced its air defense systems and naval capabilities, ensuring readiness against regional security threats.
 - ♦ The S-400 missile system and indigenous defense projects strengthen India's strategic deterrence.

Conclusion

- The Pakistan-Türkiye nexus presents geopolitical challenges for India, particularly in defense and diplomatic spheres.
- By reinforcing regional partnerships, military capabilities, and diplomatic outreach, India can effectively counter emerging threats while maintaining strategic stability.

Source: IE

NEWS IN SHORT

164TH BIRTH ANNIVERSARY OF RABINDRANATH TAGORE

Context

- PM Modi paid tributes to Gurudev Rabindranath Tagore on his Jayanti.

About

- **Rabindranath Tagore** was an **Indian polymath** who worked as a poet, writer, playwright, composer, philosopher, social reformer, and painter of the Bengal Renaissance.

- ♦ He founded **Visva-Bharati University** in **1921**.
- **Literary Contributions:** Tagore reshaped Bengali literature and music by incorporating Contextual Modernism, blending tradition with contemporary themes.
 - ♦ **Gitanjali:** A collection of devotional poems.
 - ♦ **Gora:** A philosophical novel reflecting ideas of nationalism and identity.
 - ♦ **Ghare-Baire (The Home and the World):** A critique of aggressive nationalism.
- **Musical Legacy:** His lyrical compositions became the national anthems of:
 - ♦ **India:** "Jana Gana Mana"
 - ♦ **Bangladesh:** "Amar Shonar Bangla"
 - ♦ His song "**Banglar Mati Banglar Jol**" has been adopted as the state anthem of West Bengal.

Legacy

- In **1913**, Tagore became the **first non-European** to win a Nobel Prize in any category (**for Gitanjali**), and also the first lyricist to win the Nobel Prize in Literature.
- Tagore was known by the sobriquets **Gurudev, Kobiguru, and Biswokobi**.

Source: PIB

MAHARANA PRATAP

Context

- The Prime Minister paid tributes to the valiant warrior, **Maharana Pratap on the occasion of his Jayanti**.

About

- Maharana Pratap was born on **May 9th 1540** in Kumbhalgarh, Rajasthan.
- He was the **54th ruler of Mewar** in present-day Rajasthan in the line of the **Sisodiya Rajputs**.
- **Battle of Haldighati (1576):** Fought between Maharana Pratap and the Mughal forces led by **Raja Man Singh I of Amber**.
 - ♦ The battle is famous for heroic Rajput resistance against heavy odds.
 - ♦ The **Battle of Haldighati** failed to break the stalemate between Akbar and Rana Pratap, with the latter retreating into the hills of southern Mewar.
 - ♦ His horse Chetak is also legendary for its loyalty and bravery.
- **Legacy:**
 - ♦ Refused to accept Mughal supremacy, unlike many other Rajput rulers.

- ♦ Regained much of his lost territory except for Chittorgarh.
- ♦ Remains a symbol of Rajput pride, valor, and resistance.

Source: PIB

WORLD PRESS FREEDOM INDEX

Context

- **Reporters Without Borders (RSF)** has released the **World Press Freedom Index**.

About

- The Index is based on a **score ranging from 0 to 100** that is assigned to each country or territory, with **100 being the best possible score** (the highest possible level of press freedom) and **0 the worst**.
- It is to compare the level of freedom **enjoyed by journalists and media in 180 countries and territories**.

Findings

- **India ranked 151st** with a total score of **32.96** in 2025, moving up 8 places from **159th last year**.
- **Top-ranked: Norway** retained the 1st position, followed by other Scandinavian and European nations, benefiting from strong legal protections and diverse media ecosystems.
- **Bottom-ranked: Eritrea** ranked 180th (last), followed by countries in Sub-Saharan Africa and East Asia.
- **Challenges to Media Freedom:** Financial instability of media is a major issue in 160 of 180 countries.
 - ♦ **Notably affected countries:** United States: Rank 57 (↓ 2 places), Tunisia: Rank 129 (↓ 11 places), Argentina: Rank 87 (↓ 21 places).
 - ♦ **Political instability worsens media conditions:** Palestine: Rank 163, Israel: Rank 112 (↓ 11 places).
 - ♦ **Media Ownership & Self-Censorship:** Concentration of media ownership endangers media diversity and promotes self-censorship in 46 countries.
 - ♦ **Includes high-ranking democracies like:** Australia (29th), Canada (21st), Czechia (10th), France (25th, ↓ 4 places)
 - ♦ **State-controlled media:** Russia: Rank 171st (↓ 9 places), where the media landscape is heavily state-owned.

Source: IE

'UP AGREES' AND 'AI PRAGYA' INITIATIVES

In News

- Uttar Pradesh Chief Minister Yogi Adityanath met with World Bank President Ajay Banga in Lucknow to launch two major initiatives: '**UP AGREES**' and '**AI Pragya**'

About the initiatives

- UP AGREES stand for Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening(UP AGREES).
 - It will revolutionize **agriculture** in 28 districts of Bundelkhand and Purvanchal by promoting **tech-driven** farming and boosting productivity.
- AI Pragya** seeks to train **10 lakh youth in artificial intelligence** and **digital skills**, creating a strong talent pool for emerging tech sectors.
 - It will provide certification in key domains like AI, machine learning, data analytics, and cybersecurity — paving the way for more employment opportunities and a thriving startup ecosystem in the state.
 - It will be implemented with the support of various state departments, including Education, Health, Agriculture, Rural Development, Revenue, and Secretariat Administration

Importance

- These initiatives are vital steps toward making Uttar Pradesh a \$1 trillion economy and a national growth engine.
- The projects aim to transform farming, improve government services, and open new employment opportunities in technology.

Source :TH

FRANCE-POLAND TREATY

Context

- France and Poland have signed a landmark cooperation and friendship treaty, including a mutual defence clause, aimed at reinforcing bilateral ties amid heightened security threats in Europe.

About

- Mutual Defence Clause:** The treaty states that "in the event of armed aggression on their territories, the parties shall provide mutual assistance, including by military means."
- The treaty is in addition to, and not a substitute for, **NATO and EU** defence commitments.

- The treaty is the first that France has signed with a central European country after a series of pacts with **Italy, Spain and Germany**.

Source: TH

EXPANSION OF CREDIT GUARANTEE SCHEME FOR STARTUPS (CGSS)

Context

- The Department for Promotion of Industry and Internal Trade (DPIIT), **Ministry of Commerce and Industry** has notified the **expansion of the Credit Guarantee Scheme for Startups (CGSS)**.

About

- The government initiative aimed at **improving credit access** for startups in India, particularly those aligned with the '**Make in India**' initiative and the vision of '**Viksit Bharat**' (Developed India).
- Increased Guarantee Coverage:**
 - Ceiling on guarantee cover per borrower under the **Scheme from Rs. 10 crore to Rs. 20 crore**.
 - 85% guarantee on the default amount for loans up to Rs. 10 crore.
 - 75% guarantee for loans above Rs. 10 crore.
- Reduction in Annual Guarantee Fee (AGF):** For startups in 27 Champion Sectors, AGF has been reduced from 2% to 1% p.a.
 - This aims to boost innovation in priority manufacturing and service sectors.
- Operational Reforms:** Based on startup ecosystem feedback, several reforms have been introduced to make CGSS more accessible and attractive to both lenders and startups.
- Increased Lending Confidence:** The scheme's expansion reduces risk perception among lenders, encouraging more financial institutions to provide credit, especially early-stage debt.
- Implications:**
 - Startups benefit from easier access to collateral-free loans.
 - Financial institutions are more likely to participate in startup funding due to reduced risk.
 - Champion sectors will likely see a surge in innovation and investment.
 - This is a strategic push toward making India a global innovation hub.

Source: PIB

INDIA AND CHILE SIGN TERMS OF REFERENCE FOR COMPREHENSIVE ECONOMIC PARTNERSHIP AGREEMENT NEGOTIATIONS

Context

- **India and Chile** signed the **Terms of Reference (ToR) for a Comprehensive Economic Partnership Agreement (CEPA)**, marking a significant advancement in their bilateral trade relations.

About

- **Purpose of CEPA:** To build upon the existing **Preferential Trade Agreement (PTA)**.
 - ♦ To enhance cooperation in digital services, investment promotion, MSMEs, critical minerals, and more.
 - ♦ Aimed at deepening economic integration and fostering mutual economic growth.
- **Background of Bilateral Trade Relations:** Framework Agreement on Economic Cooperation signed in **2005**.
 - ♦ PTA signed in 2006, expanded in 2016, and effective from 2017.
 - ♦ Further PTA expansion discussions held from 2019–2021 in three negotiation rounds.
- **Significance:** India and Chile maintain warm, cordial, and steadily strengthening relations.
 - ♦ CEPA reflects a shared vision for a balanced, ambitious, and mutually beneficial economic partnership.

Source: PIB

DISTRIBUTED DENIAL OF SERVICE (DDoS) CYBERATTACK

Context

- In a recent high-level meeting with the Finance Minister, major banks have informed that anti-DDoS (Distributed Denial-of-Service) systems have been implemented to protect against massive cyber-attacks.

About DDoS Cyberattack

- It is a malicious attempt to disrupt the normal functioning of a targeted server, service, or network by flooding it with excessive internet traffic.
- It leverages **multiple compromised systems** — often infected with malware — to generate traffic, **unlike a Denial of Service (DoS) attack**, which originates from a single source.

Types of DDoS Attacks

- **Volumetric Attacks:** Flood the network with excessive data to consume bandwidth.
- **Protocol Attacks:** Exploit vulnerabilities in network protocols to disrupt communication.
- **Application Layer Attacks:** Target specific applications, such as web servers, to exhaust system resources.

How DDoS Attacks Work?

- **Botnet Deployment:** Attackers infect multiple devices with malware, turning them into bots that can be remotely controlled.
 - ♦ These bots are then used to send massive amounts of traffic to the target system.
- **Traffic Overload:** The target server receives an overwhelming number of requests, exceeding its capacity to process legitimate traffic.
 - ♦ It results in slowdowns, crashes, or complete service outages.

Preventing DDoS Attacks

- Deploying Firewalls and Intrusion Detection Systems (IDS) to filter malicious traffic.
- Using Load Balancers to distribute traffic and prevent overload.
- Implementing Rate Limiting to restrict excessive requests from a single source.
- Monitoring Network Traffic for unusual patterns and early threat detection.

Source: New IE

COAL GASIFICATION PLANT DEVELOPMENT AND PRODUCTION AGREEMENT (CGPDPA)

Context

- The Ministry of Coal has signed the Coal Gasification Plant Development and Production Agreement (CGPDPA) with selected applicants under Category II of the Coal Gasification Financial Incentive Scheme.
 - ♦ This category includes projects under both private sector companies and government PSUs.

What is Coal Gasification?

- Coal gasification enables **conversion of coal into syngas** (synthetic gas), which comprises **hydrogen, carbon monoxide, and CO₂**.
- **The syngas can be used** to produce Methanol, Synthetic Natural Gas (SNG), Ammonium nitrate, Fertilizers and Petrochemicals and power.

Financial Incentive Scheme for Coal Gasification

- **The scheme was launched in 2024** and has a total outlay of **₹8,500 crore**.
- The scheme aims to achieve **100 million tonnes of coal gasification by 2030**, leveraging India's abundant domestic coal reserves to promote sustainable industrial development.
- It encourages participation from both public and private sector players to establish coal gasification projects across the country.

Source: PIB

