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DAILY CURRENT AFFAIRS

Important Current News for UPSC & UPPSC

27th April 2026

TOPICS:-

- 1. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)**
- 2. Nasha Mukh Bharat Abhiyaan (NMBA)**
- 3. Strait of Malacca**
- 4. Project DANTAK**
- 5. Tornado**
- 6. Other Important News of the day**

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CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES (CGTMSE)

PIB

CGTMSE Leads Global Dialogue on Credit Guarantees, Reinforces Collateral-Free Credit Ecosystem for MSEs

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) organised the Global Symposium on Credit Guarantees along with the...



Why in News

- CGTMSE hosted **Global Symposium on Credit Guarantees** to strengthen MSME financing.

Institutional Framework

- Established in **2000** by **Government of India and SIDBI**.
- Corpus funded in **4:1 ratio (GoI : SIDBI)** ensuring financial backing.

Credit Guarantee Scheme for Micro & Small Enterprises	
Key Benefits:	<ul style="list-style-type: none">• Guarantee up to Rs. 5 crores, without collateral and third-party guarantee.• Guarantee coverage ranges from 75% to 85%.
Scheme Applicable For:	<ul style="list-style-type: none">• Micro and Small Enterprises
How To Apply:	<ul style="list-style-type: none">• Through Member Lending Institutions

For detailed guidelines please visit: <https://www.cgtmse.in>

Follow Ministry of MSME On:

Objectives and Coverage

- Provides **collateral-free credit guarantee** for **Micro and Small Enterprises (MSEs)**.
- Guarantees **75–85% of loan value**, reducing lender risk.

Eligible Lending Ecosystem

- Includes **SCBs, RRBs, NBFCs, SIDBI, NSIC, NEDFi, Small Finance Banks**.
- Expands **credit accessibility in underserved sectors**.

Economic Significance

- Strengthens **MSME sector contributing ~30% to GDP and employment generation**.
- Supports **financial inclusion and entrepreneurship development**.

NASHA MUKT BHARAT ABHIYAAN (NMBA)

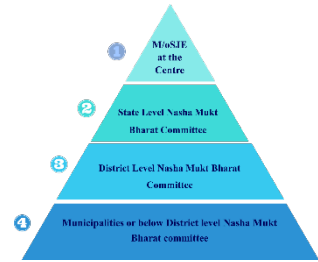
Nasha Mukh Bharat Abhiyaan (NMBA) App 2.0 to be launched to strengthen monitoring and institutional coordination under National Action Plan for Drug Demand Reduction (NAPDDR)

Why in News

- Launch of upgraded **NMBA App 2.0** for better monitoring and outreach.

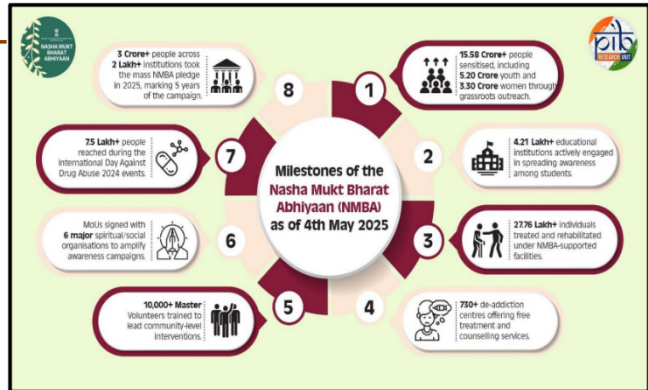
Programme Overview

- Launched in **2020** by **Ministry of Social Justice & Empowerment**.
- Expanded to **all districts (2023)** from initial **272 high-risk districts**.



Objectives and Target Groups

- Focuses on **drug demand reduction through awareness, counselling, and rehabilitation**.
- Targets **youth, women, educational institutions, and vulnerable communities**.



Key Components and Interventions

- Includes **IEC campaigns, community outreach, institutional engagement**.
- Promotes **capacity building of service providers and rehabilitation centres**.

NMBA App 2.0 Features

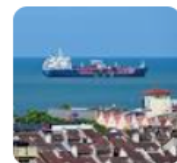
- Provides **e-pledge, helpline access, IEC materials, de-addiction centre locator**.
- Enables **real-time monitoring of Grant-in-Aid Institutions (GIAs)**.

STRAIT OF MALACCA

Bloomberg.com

Why the Hormuz Crisis Is Raising Concerns About the Malacca Strait

Disruptions to shipping in the Strait of Hormuz have raised concerns about vulnerabilities in another critical maritime corridor half a...



Why in News

- Highlighted due to concerns over **global maritime chokepoint vulnerabilities**.



Geographical Location and Boundaries

- Connects **Andaman Sea (Indian Ocean)** with **South China Sea (Pacific Ocean)**.

- Bordered by **Indonesia, Malaysia, Singapore, and Thailand.**

Economic and Strategic Importance

- Handles **~22% of global maritime trade** making it a critical chokepoint.
- Carries **~60% of India's seaborne trade and majority of LNG imports.**

Geopolitical Dimensions

- Vital for **energy security of Asia-Pacific economies.**
- Jointly patrolled by **Singapore, Malaysia, Indonesia** ensuring maritime safety.

Vulnerabilities and Risks

- Susceptible to **piracy, accidents, and geopolitical tensions.**
- Any disruption can impact **global supply chains and oil prices.**

PROJECT DANTAK

DD News

भूटान में 'प्रोजेक्ट दन्तक' के 66 साल पूरे, भारत-भूटान साझेदारी का मजबूत प्रतीक

सीमा सड़क संगठन (BRO) की प्रतिष्ठित परियोजना प्रोजेक्ट दन्तक ने 24 अप्रैल, 2026 को भूटान की राजधानी थिम्पू में अपना 66वां स्थापना दिवस धूमधाम से मनाया। अप्रैल 1961 में स्थापना के बाद से यह परियोजना



Why in News

- **Project DANTAK** celebrated its **66th Raising Day** in Bhutan.

Institutional and Historical Background

- An overseas project of **Border Roads Organisation (BRO), Ministry of Defence.**
- Established in **1961** through **India–Bhutan bilateral agreement.**

Infrastructure Contributions

- Constructed **1,500+ km of roads** including **East–West Highway.**
- Developed key assets like **Paro Airport, Yonphula Airfield, hydropower infrastructure.**

Strategic and Diplomatic Significance

- Strengthens **India–Bhutan relations and regional connectivity.**
- Supports **border infrastructure and strategic outreach in Himalayas.**

BRO Institutional Role

- Established in **1960**, responsible for **border road construction.**
- Operates under **Ministry of Defence (since 2015).**
- Motto: **“Shramena Sarvam Sadhyam”** (Everything is achievable through hard work)

TORNADO

USA Today

Oklahoma tornadoes cause injuries, temporarily shut down Air Force base



Powerful tornadoes tore across Oklahoma, injuring at least 10 people and prompting the temporary closure of Vance Air Force Base.

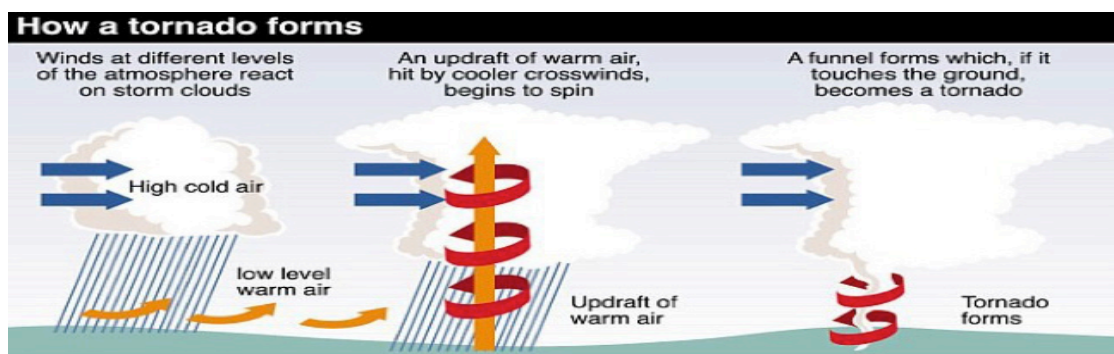
Why in News

- A severe **tornado event reported in Oklahoma, USA.**

Definition and Characteristics

- A **violent rotating column of air** extending from **thunderstorm to ground.**
- Visible as a **funnel-shaped condensation cloud.**

Formation Mechanism



Fujita tornado damage scale

F0 wind speed 0-73mph light damage: Some damage to chimneys, branches break off trees

F1	F2	F3	F4	F5
Wind speed 74-112mph	Wind speed 113-157mph	Wind speed 158-206mph	Wind speed 207-260mph	Wind speed 261-318mph
Moderate damage: Cars blown off roads, mobile homes overturned	Considerable damage: Large trees snapped, cars lifted off ground, mobile homes destroyed	Severe damage: Most trees uprooted, heavy cars thrown, walls of homes destroyed	Devastating damage: Well built buildings destroyed, large objects thrown	Incredible damage: Cars thrown over 100 metres, strong buildings swept away

Press Association Graphic

- Occurs due to interaction of **warm moist air and cold dry air masses.**
- Associated with **cumulonimbus clouds and low-pressure systems.**

Geographical Distribution

- Common in **mid-latitudes (20°–60°)**, especially **USA (Tornado Alley).**
- Occurs where **tropical and polar air masses frequently interact.**

Impact and Intensity

- Wind speeds range from **105 to 322 km/h**, causing massive destruction.
- Can lead to **loss of life, infrastructure damage, and economic disruption.**

OTHER IMPORTANT NEWS OF THE DAY

Places in News

PYKARA LAKE

Why in News

- **Madras High Court** refused to lift stay on **tourist boating** due to ecological concerns.

Location and Formation

- Located **~20 km from Ooty, Nilgiri district (Tamil Nadu)** in **Western Ghats**.
- Formed by **Pykara Dam on Pykara River**, originating from **Mukurthi Peak**.

Ecological Significance

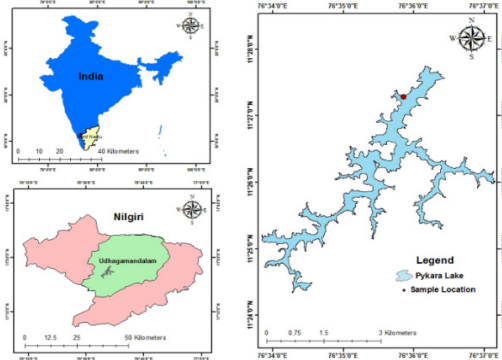
- Surrounded by **Mukurthi National Park (UNESCO Western Ghats, 2012)**.
- Features **shola forests and montane grasslands** with rich biodiversity.

Cultural and Economic Aspects

- **Toda tribe** considers the river **sacred**.
- Hydropower plant (**~60 MW**) is among **oldest in South India**.

Key Concern

- Highlights need to balance **eco-tourism with environmental conservation**.



Environment

SEA SLUGS

Why in News

- Rare species **Discodorid cebuensis** recorded in India for first time.

Biological Classification and Traits

- Sea slugs are **marine gastropod molluscs** lacking external shells.
- They resemble **naked snails** with soft bodies and vivid colours.

Habitat and Distribution

- Found in **all oceans**, particularly abundant in **coral reef ecosystems**.
- Presence indicates **healthy marine biodiversity**.

Feeding and Ecological Role

- Feed on **algae, sponges, hydroids, and small invertebrates**.
- Act as **important components of marine food chains**.

Unique Adaptations

- Exhibit **toxicity by storing chemicals from prey**.
- Some species perform **photosynthesis and regenerate lost body parts**.
- Capable of **kleptoplasty (stealing genes/pigments from prey)**.

Defence

ATLAS DRONE SWARM SYSTEM

🔥 The Indian Express

Expert Explains | Why China's new Atlas drone swarm system could worry India and the world

A single Swarm-2 ground combat vehicle can carry and launch 48 fixed-wing drones, and a single command vehicle can simultaneously control up to...



Why in News

- China unveiled **Atlas Drone Swarm System** enhancing modern warfare capabilities.

Technological Architecture

- Developed by **China Electronics Technology Group Corporation (CETC)**.
- Built around **Swarm-2 combat vehicle, command unit, and support vehicle**.

Operational Capabilities

- Can deploy **up to 96 drones simultaneously under a single operator**.
- Supports **reconnaissance, electronic warfare, communication relay, and precision strikes**.

Advanced Features


- Launch interval of **3 seconds enables rapid swarm deployment (~300 seconds).**
- Drones carry **diverse payloads (electro-optical sensors, munitions, communication systems).**
- Enables **autonomous swarm behaviour with adaptive formations.**

Strategic Implications

- Reflects shift towards **AI-enabled network-centric warfare.**
- Enhances **force multiplication and battlefield situational awareness.**
- Raises concerns regarding **asymmetric warfare and drone countermeasures.**

Health

DIPHTHERIA

 The Indian Express

A forgotten disease returns: Why Diphtheria is resurfacing in 2026 and what you need to know about the new indigenous Td vaccine

Diphtheria is making a concerning comeback in Australia and India. Learn about the symptoms, how it spreads, and why vaccine-preventable...



Why in News

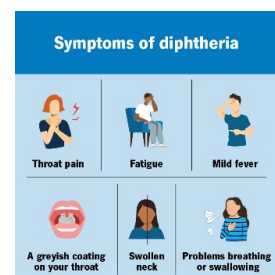
- Re-emergence of **diphtheria cases** reported in Australia after long control.

Disease Etiology and Transmission

- Caused by **Corynebacterium diphtheriae (toxin-producing bacteria).**
- Spreads through **respiratory droplets and contact with infected wounds.**

Types and Clinical Manifestations

- **Respiratory diphtheria** affects throat and airways (most common).
- **Cutaneous diphtheria** causes skin ulcers, common in tropical regions.



Cleveland Clinic

Symptoms and Complications

- Symptoms include **fever, sore throat, grey membrane formation.**
- Severe complications include **airway obstruction, myocarditis, nerve damage.**

Treatment and Prevention

- Treated with **Diphtheria Antitoxin (DAT) and antibiotics.**
- Prevented through **vaccination (DPT vaccine) with booster doses.**
- Untreated cases can have **~30% fatality rate**, especially in children.

Science and Technology

CERIUM–MAGNESIUM CHANGESITE

Why in News

- China announced discovery of **new lunar mineral Cerium–Magnesium Changesite.**



Scientific Identification

- It is the **11th known lunar mineral**, discovered in meteorite **Pakepake 005.**
- Meteorite is **44 g, spherical with molten outer shell.**

Physical and Chemical Properties

- Mineral is **colourless, transparent, brittle with micro-scale grains (3–25 μm).**
- Contains **rare earth elements, magnesium, and iron.**

Unique Functional Features

- Exhibits **fluorescence (light emission under excitation).**
- Has **distinct crystal structure variations** under extreme conditions.

Scientific and Technological Relevance

- Provides insights into **Moon’s crust formation and geochemical evolution.**
- Potential applications in **next-generation LED and photonic technologies.**
- Contributes to **growing database of extraterrestrial minerals.**