DirectoryIndex index.txt

Just to be clear this code should never be placed on webroot. this is specifically useful for sections like uploads folder where we only want static content to be present # also it is to be ensured that if we have any specific extension in such folders that needs to be added in the list below. example php55

this does inverse of allow_only_static as this basically assign all executable's to cgiscript and then disables CGI Execution in a way stopping execution of any file at server side.

Ref : http://journalxtra.com/websiteadvice/wordpress-security-hardening-htaccess-rules/
secure directory by disabling script execution

AddHandler cgi-script .php .pl .py .jsp .asp .htm .html .shtml .sh .cgi .* Options -ExecCGI