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# CROSS & CLIMB ROHTAK

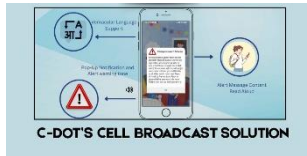
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## Current Affairs - 20 January 2026

### C-DOT'S CELL BROADCAST SOLUTION



- It is an indigenous **disaster and emergency alert platform**.
- It is designed to **enable near real-time dissemination** of life-saving information to citizens in affected areas through cellular networks.
- It is developed by the **Centre for Development of Telematics (C-DOT)**.

#### Features of Cell Broadcast Solution:

- It provides an automated integration between **government emergency alert dissemination platforms** and the **telecom networks** of the country for information delivery.
- It is designed to support **varied geographic & demographic scenarios**.
- It **integrates multiple disaster alert generation agencies**, including the **India Meteorological Department**, the Central Water Commission for floods, Indian National Centre for Ocean Information Services, and **Forest Survey of India**.
- It also brings together mobile service providers for message delivery, State Disaster Management Authorities and the National Disaster Management Authority for **alert approval** and disaster response.
- It enables **geo-targeted, multi-hazard alerts** with support for **21 Indian languages**.

#### Significance of C-DOT's Cell Broadcast Solution:

- It significantly **enhances the efficiency of disaster risk reduction** and management efforts.
- It aligns with the **United Nations' Early Warnings for All programme**, the **International Telecommunication Union's Common Alerting Protocol**.



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### KERALA HC RULING REDEFINES LIABILITY IN CELEBRITY ENDORSEMENTS

- The case arose from gold loans taken by two borrowers in Thiruvananthapuram. They had initially pledged gold with Catholic Syrian Bank at 15% interest.
- In 2018, Manappuram Finance took over the loans after a bank manager allegedly promised a lower interest rate.
- The borrowers claimed they were influenced by advertisements featuring actor Mohanlal, who was Manappuram Finance's brand ambassador at the time.
- They alleged that the advertised interest rate was lower than what was eventually charged.
- **Consumer Complaint and Claims**
  - When the borrowers tried to close the loan and retrieve their gold, Manappuram allegedly demanded a higher interest rate.
  - They approached the District Consumer Disputes Redressal Commission, alleging deficiency in service and unfair trade practices.
  - They sought a refund of excess interest and compensation of ₹25 lakh.
- **Mohanlal Made a Party to the Case**
  - Along with Manappuram Finance and its manager, Mohanlal was named as an opposite party solely because of his appearance in the advertisements.
  - Mohanlal raised a preliminary objection, arguing that he had no role in the loan transaction, no interaction with the borrowers, and no control over interest rates.
- **Consumer Fora's Initial View**
  - Mohanlal contended that being a brand ambassador did not make him a service provider.
  - However, relying on the definition of "endorsement" under the Consumer Protection Act, 2019, the District Commission rejected his objection and held the complaint maintainable. The State Consumer Commission later declined to rule on this issue at the revision stage.

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- **Role of the 2022 Misleading Advertisement Guidelines**

- The court also considered the 2022 guidelines issued by the Central Consumer Protection Authority.
- While these define endorsers and require due diligence, the court clarified that they operate within the scope of Section 21 and do not expand endorser liability to all consumer disputes.

### What the Kerala High Court Held?

- **No Direct Link to the Transaction**

- The court examined the consumer complaint to identify any direct connection between the actor and the borrowers' gold loan transaction.
- It found only two references to Mohanlal: his status as brand ambassador and an assurance allegedly given by the company's manager referring to advertisements featuring him. This, the court held, was insufficient.

- **Liability Cannot Be Presumed**

- The pleadings did not show that Mohanlal persuaded the borrowers, participated in the loan transaction, or made any assurance to them.
- The assurance, as pleaded, came solely from the company's manager.
- Therefore, the court ruled that no liability for unfair trade practice or deficiency of service could be fixed on the actor. The court clarified that merely falling within the definition of an "endorser" does not attract liability.
- A direct and specific link between the endorser and the consumer transaction must be established to fasten responsibility.

- **Company, Not Endorser, Answerable**

- Even if advertisements formed part of the background facts, an unfair trade practice arises when the service provider fails to deliver what was advertised.
  - On the pleadings, that failure could only be attributed to Manappuram Finance, not the endorser.
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### CALLING OUT THE ED'S ACTIONS, THE MEDIA TRIALS

- The episode involving film-producer Akash Bhaskaran and the Directorate of Enforcement (ED) in 2024–25 illustrates a conflict between investigative power and judicial scrutiny.
- Raids on Bhaskaran's home were accompanied by leaks, allegations of a ₹1000-crore scam, and media spectacle built around seized devices and purported messages.
- Hashtags and memes amplified accusations long before any formal establishment of wrongdoing.
- When challenged in court, the raids were deemed illegal, all proceedings were stayed, and the ED issued an unconditional apology.
- The Supreme Court later halted broader action, warning that the ED was violating **federal principles** and crossing all limits

### **Media Performance and the Construction of Guilt**

- Media outlets frequently act as accelerants, amplifying raids and leaks into spectacles of pre-judgment.
- In the Bhaskaran case, visuals of seized devices, **WhatsApp chats**, and alleged luxury goods circulated widely.
- Private news channels and online creators produced an environment in which allegations gained the status of fact without verification.
- Sensational reporting, particularly when derived from leaks, transforms investigatory acts into public indictments.
- This pattern contributes to **media trials**, reputational punishment, and political pressure irrespective of judicial outcome. Retractions rarely follow and exonerations seldom receive equal coverage.
- Citizens are left consuming narratives that blend **investigation**, accusation, and entertainment in ways that weaken the **rule of law** and degrade standards of verification.



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### Institutional Misuse, Selectivity, and Credibility Crisis

- Multiple ED officers have been arrested on charges of extortion and bribery, including cases in Rajasthan, Tamil Nadu, Mumbai, and Odisha.
- Suspension orders and brief press releases have followed, but no structural reform has emerged.
- Such incidents erode claims of **moral authority** and enable judicial doubt regarding whether the PMLA is used to secure convictions or to prolong incarceration.
- Political selectivity further fuels distrust. High-profile raids on West Bengal Chief Minister Mamata Banerjee, I-PAC offices, and Tamil Nadu Minister K.N. Nehru coincided with electoral or political tensions.

### Democratic Stakes and Constitutional Guardrails

- Robust anti-corruption enforcement remains essential to the integrity of financial markets.
- However, when coercive power becomes **arbitrary**, it threatens democratic norms. The ED's trajectory shows how extraordinary powers, if unchecked, can mutate into a form of **state overreach**.
- Each baseless case normalises weakened procedural safeguards; each media spectacle corrodes public trust in institutions; each selective investigation invites retaliation rather than reform.

### Conclusion

- An effective framework for combating financial crime must balance investigative authority with constitutional restraint.
  - When agencies exercise **extraordinary powers** without transparency, judicial oversight becomes the last defence against arbitrary state action.
  - Media sensationalism and political selectivity further erode public confidence, weakening both institutions and democratic culture.
  - Restoring equilibrium requires reforms that defend accountability without sacrificing the **rule of law**.
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### INDIA INTERNATIONAL CONFERENCE ON DEMOCRACY AND ELECTION



#### MANAGEMENT (IICDEM) 2026

- The 3-day conference, starting on the 21st of January, will be held at Bharat Mandapam, New Delhi.
- It is being organised by the India International Institute of Democracy and Election Management (IIIDEM) under the aegis of the Election Commission of India (ECI).
- IICDEM 2026 is poised to be the largest global conference of its kind hosted by India in the field of democracy and election management.
- Nearly 100 international delegates, representing over 70 countries from across the world, are expected to participate.
- Representatives of international organisations, foreign missions in India, and academic and practicing experts in the electoral domain will also take part.
- The programme will feature a mix of general and plenary sessions of Election Management Bodies (EMBs).
- These discussions will focus on global electoral challenges, international electoral standards, and innovations and best practices in election processes.
- As part of the conference, 36 thematic groups will conduct detailed deliberations.
  - These groups will be led by Chief Electoral Officers of States and Union Territories and supported by national and international academic experts.

During the event, the ECI will also formally launch ECINET, ECI's one-stop digital platform for all election-related information and services.

- An exhibition highlighting the scale and complexity of conducting elections in India will run alongside the conference.
- The exhibition will also showcase recent initiatives undertaken by the ECI to strengthen electoral roll preparation and the conduct of elections.



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### Key Facts about India International Institute of Democracy & Election Management (IIIDEM):

- IIIDEM is the **dedicated training, academic & resource arm** of the Election Commission of India (ECI).
  - **Established in 2011**, the Institute was conceived to **train, prepare, and equip election officials and other stakeholders** for delivery of free, fair, credible, and error-free elections.
  - It is a global knowledge and capacity-building centre dedicated to advancing democratic governance and strengthening electoral integrity.
  - IIIDEM is one of the few institutions in the world which is not only involved in the training and capacity building of its electoral officials, but **also caters to the requirements of Election Management Bodies (EMBs) the world over.**
  - IIIDEM has a team of senior experts and professionals to run its **academic and research programmes.**
  - It holds **domestic and international courses and training programmes** that are residential and non-residential.
  - Earlier, the IIIDEM was housed in the premises of the ECI. Now, the Institute is functioning from a **full-fledged campus at Dwarka (Delhi).**
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### UNITED NATIONS ECONOMIC AND SOCIAL COUNCIL



- It was established by the Charter of the **United Nations in 1945** as one of the **six principal organs** of the United Nations.
- It is responsible for the **direction and coordination of the economic, social, humanitarian, and cultural activities** carried out by the UN.
- Decisions are taken by a simple majority vote. The presidency of ECOSOC changes annually.

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- **Members:** It has **54 members**, which are elected for **three-year terms** by the General Assembly.
- **Headquarter:** New York (USA).

### Functions of ECOSOC

- It is responsible for **coordinating the social and economic fields** of the organization, specifically in regards to the **14 specialized agencies**, the five regional commissions under its jurisdiction and eight functional commissions.
  - It also serves as a central forum to **discuss international social and economic issue**.
  - It **formulates policy recommendations** addressed to the member states and the United States system.
  - It has been at the centre of global progress, advancing the principles of the United Nations Charter and promoting international cooperation on economic, social, cultural, educational, health and related issues.
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### KEY FACTS ABOUT SELA LAKE



Pradesh.

- Sela Lake, also known as **Paradise Lake**, is a **glacial lake** located near **Sela Pass** in **Tawang district**, **Arunachal Pradesh**.

**Sela Pass** is a crucial mountain pass **connecting the Tawang region with the rest of Arunachal Pradesh**.

- Its **crystal-clear waters** reflect the peaks around it, offering a stunning view.
  - The lake is usually **frozen all winter** because of its very cold temperatures (below zero).
  - The lake and its surroundings have **limited vegetation** because of the altitude.
  - Locals and **Buddhist monks consider Sela Lake a sacred site**.
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### VADHAVAN PORT



VADHAVAN  
PORT

- It is a **proposed new port** on the coast of **Maharashtra**.
- It is being developed as an **all-weather greenfield deep-draft major port**. It is **ideal for large container and bulk vessels**.
- The project will be **constructed by Vadhavan Port Project Limited (VPPL)**, a special purpose vehicle (SPV) **formed by Jawaharlal Nehru Port Authority (JNPA) and Maharashtra Maritime Board (MMB)**.
- The **strategic location** of Vadhavan Port provides it with a unique edge. It will connect seamlessly to industrial centers across Maharashtra, Gujarat, and beyond.
  - The capacities created will also **aid EXIM trade flow through IMEEC (India Middle East Europe Economic Corridor) and INSTC (International North South Transportation Corridor)**.

### INS SUDARSHINI



INS SUDARSHINI

- It is an **indigenously built Sail Training Ship (STS)**.
- It was built by **Goa Shipyard Limited** and **based at Kochi, Kerala** under the Southern Naval Command of the Indian Navy.
- The aim of using such ships is to make **sailors sea-friendly**, as they are taught how to survive alone at sea, understand rough weather conditions and train themselves to become good sailors.

**Features of INS Sudarshini:** Sudarshini is a **three-masted barque**.

- It is capable of **operations under sail or power**.
- It has got a **very high endurance** and can be deployed at sea continuously for a period of **twenty days**.

**What is Lokayan 26?**

- It is a **10-month transoceanic expedition** where the ship will visit 18 foreign ports across 13 countries.