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मुख्य परीक्षा उत्तर पुस्तिका
(Mains Answer Sheet)

भारत का नं. 1 संस्थान
कौटिल्य एकेडमी
सफलता का पथ है द्वारा

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Asian Development Bank is situated in <u>Manila, Philippines</u> . It has <u>68</u> member countries including India. It works for socio-economic development of <u>Asia-Pacific</u> region through its credit facilities.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lorenz curve is a graphical representation of <u>income inequalities</u> in any country. In which θ zero mean no inequality & one depicts perfect inequality.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Policy rates are <u>benchmark</u> <u>lending</u> rates decided by central bank (<u>RBI</u>) to regulate the money supply in the country. For example <u>Repo rate</u> , <u>Reverse Repo rate</u> etc.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Demographic dividend is the <u>potential</u> of <u>working age population</u> to contribute in the <u>economic growth</u> of a country. The more the working age population the more will be the economic growth.
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	

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भारत का नं. 1 अध्यापन
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1.	5	National income of a country can be defined as the total income of a country irrespective of its geographical area. It included GDP plus the income from foreign sources.
1.	6	Priority Sector Lending is the kind of lending wherein the specific sections of the society are targeted to make avail enough credit. It is decided by RBI. These sections include farmers, SC-STs, women, MSMEs etc.
1.	7	The main objective behind creating SEZ is to boost <u>manufacturing</u> & thus the <u>exports</u> . It aims at maintaining a positive Balance of Payment and increasing the FOREX Reserves.
1.	8	UIDAI is a statutory body established under AADHAR Act, 2016. Its main function is to make AADHAR related services available to the citizens. It works under Ministry of Electronics & IT.

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भारत का नं. 1 संख्यांक
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	10	According to census-2011, the <u>highest</u> ^{population} density district of MP is <u>Bhopal</u> , and the <u>lowest</u> population density district is <u>Dindori</u> .
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	11	Madhya Pradesh being an agrarian economy its primary sector includes agriculture & allied activities. This includes horticulture, animal husbandry etc.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	12	Agriculture schemes of Madhya Pradesh are - ① Bharat Bhugtan Yojna ② Balsam Taal Yojna ③ Khet Sadak Yojna
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	13	GDP of Madhya Pradesh is around <u>USD 150 Million</u> or ₹ 11.51 crore. The <u>highest</u> GDP state is <u>Maharashtra</u> .
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	14	Major crops of Madhya Pradesh are - Kharif - Rice (Paddy), Sorghum, Maize etc. Rabi - wheat, Groundnut etc Pulses - Arhar, Mung etc Cash crops - Cotton, sugarcane, Others - hemp, opium

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1.	15	<p>Malwa region has seen more industrial growth than the other parts due to its geographical location & availability of mineral resources. The presence of Black soil in Malwa has supported higher yield of crops than other areas.</p>
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	



2.	1	Foreign capital plays a significant role in Indian economy as :
<input type="checkbox"/>	<input type="checkbox"/>	① As <u>FDI inflow</u> not just the money but <u>technology</u> also comes to Indian market.
<input type="checkbox"/>	<input type="checkbox"/>	② <u>Manufacturing units</u> are setup by foreign companies.
<input type="checkbox"/>	<input type="checkbox"/>	③ It generates <u>employment</u> for the natives.
<input type="checkbox"/>	<input type="checkbox"/>	④ It helps boost the <u>Foreign Exchange Reserves</u> of India.
<input type="checkbox"/>	<input type="checkbox"/>	⑤ It provides <u>global market</u> for India's made goods & services.
2.	2	① GDP of a country involves the market price of all the ^{finished} goods & services produced in a country within its geographical area in a specific period. While Net Domestic product (NDP) included the GDP minus the depreciation of fixed capital assets. Net Domestic products shows the more accurate picture of an economy as the depreciation is considered.

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1.	3	The features of multinational companies - ① They are <u>well structured</u> and have a <u>world wide network of branches</u> and <u>regional offices</u> . ② They are <u>profit oriented</u> and <u>expansionist</u> in nature. ③ They are <u>technologically advanced</u> . ④ They have <u>huge capital</u> & <u>investments</u> . ⑤ They follow <u>unity in chain of command</u> and <u>bureaucratic</u> in nature.
2.	4	The issues related to service sector are - ① Lack of <u>skilled labour</u> in India. ② The <u>mismatch</u> between <u>required proficiency</u> and <u>academic qualification</u> . ③ Lack of <u>technological advancement</u> . ④ Lack of <u>support</u> from the <u>government</u> in form of <u>relaxed taxation</u> etc. ⑤ Lack of <u>proper infrastructure</u> . ⑥ Lack of <u>training & skill development</u> both by the <u>companies</u> & the <u>academic institutions</u> . ⑦ <u>Low wages</u> & <u>lack of social security</u> .

2.	5	<p>Economic impact of COVID-19 on India ^{Economy}</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>① Disruption of global supply chain resulted in domestic demand-supply mismatch.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>② Indebtness of MSMEs increased.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>③ Capital market experienced waves of ups & down & foreign investors started withdrawing their re shares.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>④ Tourism industry disrupted, as communication was restricted.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>⑤ Issue of NPA started surging.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>⑥ Growth rate came down to <u>5.1%</u> (as per IMF)</p>
2.	6	<p>The causes of migration :</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>① <u>Pull factors</u> — It includes the attractive or lucrative factors of a region which make people come & settle to another place. There can be better job opportunities & standard of living, better education, higher pay scale etc.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>② <u>Push factors</u> — It includes those factors which force people to move from one place to another. There can be poverty, social discrimination, agriculture distress, natural calamities such as flood etc.</p>

2.	8	<p>Regional imbalance can be described as uneven development of different regions.</p> <p>There may be various reasons for behind it such as historical, geographical, social, economical etc. For example Malwa region is more developed than other regions due to its geographical location. The regional imbalance can be tackled by the approach of balanced growth concept. In this every region is considered equally and equal of ind tailor-made operations are launched to bring balanced development.</p>
2.	9	<p>Factors influencing production & distribution of crops in MP -</p> <p>① <u>Geographical factors</u> such as topography, climate & soil type. eg. Malwa region has black soil & hence has higher production.</p> <p>② <u>Government policies</u> such as MSP. farmers grow those crops more which attract higher MSP hence results into demand supply mismatch.</p> <p>③ <u>Lack of storage ^{and} logistic facilities</u> leads to wastage of food.</p> <p>④ <u>Lack of scientific agriculture</u></p> <p>⑤ <u>Lack of political will to bring changes.</u></p>



<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3.	1	Subsidies are economic incentives provided by the government to its citizens to reduce their financial burden & promote growth & development.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			Subsidies have been very successful <u>solutions</u> to many issues such as:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			① <u>Poverty alleviation alleviation</u> - The <u>food subsidies</u> provided through <u>Public Distribution System (PDS)</u> under <u>National Food Security Act, 2013</u> has ensured the food security & reduced poverty to a great extent.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			② <u>Increased agriculture production</u> - The <u>fertilizer subsidy</u> in form of <u>Nutrient Based Subsidy</u> of <u>Urea</u> & other fertilizers have changed the agriculture scenario in states like Rajasthan. etc
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			③ <u>Promotion of Exports</u> - The <u>export tax relaxation</u> provided to SEZs have boosted p exports. The other such example is <u>production linked Incentive (PLI)</u> scheme which has recently helped grow the exports.



<input type="checkbox"/>	<input type="checkbox"/>	However, excessive subsidies can have detrimental impacts on an economy
<input type="checkbox"/>	<input type="checkbox"/>	such as :
<input type="checkbox"/>	<input type="checkbox"/>	① Burden on economic purse of the government. (around 9% of govt's expenditure)
<input type="checkbox"/>	<input type="checkbox"/>	② Increases fiscal deficit. ₹
<input type="checkbox"/>	<input type="checkbox"/>	③ Increases regional disparity as some region got more benefitted from the fertilizers subsidy such as Haryana, Punjab etc.
<input type="checkbox"/>	<input type="checkbox"/>	④ Put threats on soil health due to excess use of subsidized fertilizers.
<input type="checkbox"/>	<input type="checkbox"/>	⑤ Issue of ghost-beneficiaries under PDS system.
<input type="checkbox"/>	<input type="checkbox"/>	Various Initiatives of ^{the} Government -
<input type="checkbox"/>	<input type="checkbox"/>	① Union Government's initiatives
<input type="checkbox"/>	<input type="checkbox"/>	→ Nutrient Based Fertilizer Subsidy
<input type="checkbox"/>	<input type="checkbox"/>	→ Food Subsidy under NFSA, 2013
<input type="checkbox"/>	<input type="checkbox"/>	→ Production Linked Incentive Scheme
<input type="checkbox"/>	<input type="checkbox"/>	→ Incentives under Fasal Bima Yojna (2% Interest subvention)
<input type="checkbox"/>	<input type="checkbox"/>	② Madhya Pradesh Government's schemes -
<input type="checkbox"/>	<input type="checkbox"/>	↳ Bhavantar Bhugtan Yojna
<input type="checkbox"/>	<input type="checkbox"/>	↳ Fasal Hris Mafi Yojna
<input type="checkbox"/>	<input type="checkbox"/>	↳ Balram Tal yojna, etc

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Financial inclusion means bringing more people under the <u>formal financial system</u>. It targets mainly the left one out, specially the rural population, socially & economically backward people, women etc.</p>
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<p>Significance of financial inclusion -</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>① Bringing the bottom line population under the <u>formal credit system</u>.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>② <u>Women empowerment</u> through bank-linked self-help groups.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>③ Check on <u>corruption</u> through <u>Direct benefit transfers</u></p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>④ Easy distribution of <u>incentives & subsidies</u>.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>⑤ <u>Accessibility</u> to various financial, banking & <u>insurance products</u>.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>⑥ Financial empowerment of rural people through <u>JAM Trinity</u>.</p>
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<p><u>Challenges</u> -</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>① Lack of <u>financial literacy</u>.</p>
<input type="checkbox"/>	<input type="checkbox"/>	<p>② Lack of awareness regarding government's schemes.</p>

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<input type="checkbox"/>	<input type="checkbox"/>	③ Lack of availability of small customized banking products.
<input type="checkbox"/>	<input type="checkbox"/>	④ Lack of banking infrastructure such as ATMs in remote areas.
<input type="checkbox"/>	<input type="checkbox"/>	⑤ Small transaction size of rural population & and higher ^{interest} bank rates.
<input type="checkbox"/>	<input type="checkbox"/>	However, to deal with these challenges government of India has taken various steps to strengthen the financial inclusion, these are:
<input type="checkbox"/>	<input type="checkbox"/>	① Jan-Dhan Account, Mobile and AADHAR Linkages (JAM Trinity)
<input type="checkbox"/>	<input type="checkbox"/>	② Overdraft facility through Jan Dhan Account.
<input type="checkbox"/>	<input type="checkbox"/>	③ Kisan Credit Cards
<input type="checkbox"/>	<input type="checkbox"/>	④ Bank Mitra or Banking Correspondence facilities in rural areas.
<input type="checkbox"/>	<input type="checkbox"/>	⑤ Bank linked SHGs
<input type="checkbox"/>	<input type="checkbox"/>	⑥ financial & digital literacy campaign run by the government such as <u>Digital India</u> .
<input type="checkbox"/>	<input type="checkbox"/>	⑦ Direct Benefit Transfer
		Financial inclusion can be achieved through proper implementation of these schemes.

3. 3

Public Distribution System is a subsidized food distribution program run by the government of India under National Food Security Act, 2013.

Under this system the central government procures food grains from various states through Food Corporation of India (FCI) & it is redistributed by the state governments through their fair price shops at subsidized prices.

Challenges involved -

① At procurement stage -

→ high cost of procurement because of presence of middlemen.

→ Quality of procurement is not inspected properly as the quantity is huge.

→ wastage of tons of foods during procurement as lack of proper transportation & cold chain.

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<input type="checkbox"/>	<input type="checkbox"/>	② <u>at storage stage</u> - Lack of storage facilities & cold storage or silos. It leads to rotting of food grains.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	③ <u>at distribution stage</u> -
<input type="checkbox"/>	<input type="checkbox"/>	→ <u>High cost</u> of distribution as Central government procures food grains at <u>MSP</u> and sells it to states which is ultimately sold at very nominal prices to the end users.
<input type="checkbox"/>	<input type="checkbox"/>	→ <u>ghost beneficiaries</u> due to corruption ^{involved} in identification of beneficiaries.
<input type="checkbox"/>	<input type="checkbox"/>	→ Lack of <u>nutritional security</u> ^{as cereals} wheat, rice, etc are processed.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<u>Reforms required</u> -
<input type="checkbox"/>	<input type="checkbox"/>	① Development of cold chain storage.
<input type="checkbox"/>	<input type="checkbox"/>	② Better transportation facilities through <u>PM Gati Shakti</u> .
<input type="checkbox"/>	<input type="checkbox"/>	③ Use of <u>Block-chain Technology</u> to eliminate ghost beneficiaries.
<input type="checkbox"/>	<input type="checkbox"/>	④ <u>Diversification</u> of PDS food basket by adding nutritional food items such as <u>millet</u> & <u>other pulses</u> .
		By adopting these reforms PDS system may serve its purpose more efficiently.

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<input type="checkbox"/>	<input type="checkbox"/>	(c) Lack of ^{melted} road connectivity to the remote areas.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	(3) <u>Storage Concerns</u> -
<input type="checkbox"/>	<input type="checkbox"/>	(a) Lack of proper storage infrastructure, such as rain water proof & rodents proof.
<input type="checkbox"/>	<input type="checkbox"/>	(b) Lack of cold storage for perishables such as for horticulture products.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	(4) Concerns related with Marketing -
<input type="checkbox"/>	<input type="checkbox"/>	(a) Lack of dedicated marketing policy of government.
<input type="checkbox"/>	<input type="checkbox"/>	(b) Lack of awareness regarding nutritional food items.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<u>Efforts taken by MP government</u> -
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	① Development of communication lines & road infrastructure through <u>Mukhyamantri Gram Sadak Yojna</u> .
<input type="checkbox"/>	<input type="checkbox"/>	② <u>Cluster based approach</u> for cold storage & other storage facilities.
<input type="checkbox"/>	<input type="checkbox"/>	③ Development of <u>Mega food parks</u> . eg. Indus Mega food Park, Khasara.
<input type="checkbox"/>	<input type="checkbox"/>	④ Marketing through <u>E-NAM</u> .
		⑤ Beej Swaklamban Yojna.
		⑥ Khet-talab Yojna for rainwater harvesting.

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<input type="checkbox"/>	<input checked="" type="checkbox"/>	3. Major crops of Madhya Pradesh -
<input type="checkbox"/>	<input type="checkbox"/>	① <u>Kharif crops</u> - Paddy (Rice), Maize, Sorghum (both Kharif & Rabi).
<input type="checkbox"/>	<input type="checkbox"/>	→ The major Paddy producing districts are - Balagnat, Seoni, Mandala, Dindari, Shahdol etc.
<input type="checkbox"/>	<input type="checkbox"/>	→ Major Maize producing districts - Chhindwara, Seoni, Betul
<input type="checkbox"/>	<input type="checkbox"/>	→ Major Sorghum (Jowar) district - Mandla, Neemach etc.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	② <u>Rabi crops</u> - Wheat, Gram, Sorghum etc
<input type="checkbox"/>	<input type="checkbox"/>	→ Wheat producing districts are - Dhar, Dewas, Shahapur, Indore, Sehore etc
<input type="checkbox"/>	<input type="checkbox"/>	→ Major Gram producing districts - Shahdol, Chhindwara, Dindari etc.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	③ <u>Pulses</u> - Arhar, Urad, Mung, etc Gram etc
<input type="checkbox"/>	<input type="checkbox"/>	→ Major Arhar producing districts - Seoni, Chhindwara, Chatarpur, Sagar, Shahdol etc.
<input type="checkbox"/>	<input type="checkbox"/>	→ Major M

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<input type="checkbox"/>	<input type="checkbox"/>	(4) <u>Oilseeds</u> - Mustard, Sesame Sesame, Linseed, Flex flex seeds.
<input type="checkbox"/>	<input type="checkbox"/>	→ Major mustard producing districts are <u>Murena</u> , <u>Shirpur</u> , <u>Bhind</u> etc
<input type="checkbox"/>	<input type="checkbox"/>	(5) <u>Commercial crops</u> - Cotton, Jute, Sugarcane, mesta.
<input type="checkbox"/>	<input type="checkbox"/>	→ Major cotton producing region is <u>Malwa plateau</u> including the districts of <u>Indore</u> , <u>Dewas</u> ; and the <u>Nimad Region</u> including <u>Khandwa</u> , <u>Khargone</u> , <u>Barwani</u> , <u>Burhanpur</u> .
<input type="checkbox"/>	<input type="checkbox"/>	→ Sugarcane is majorly produced in <u>Malwa region</u> .
<input type="checkbox"/>	<input type="checkbox"/>	(6) <u>Other crops</u> - Hemp, Opium
<input type="checkbox"/>	<input type="checkbox"/>	→ <u>Hemp</u> is commercially produced under government's license in <u>Khandwa district</u> .
<input type="checkbox"/>	<input type="checkbox"/>	→ <u>Opium</u> is produced in <u>Mandsaur</u> & <u>Meeruch</u> district. Both are produced under government's monitoring for medicinal purpose only.
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	