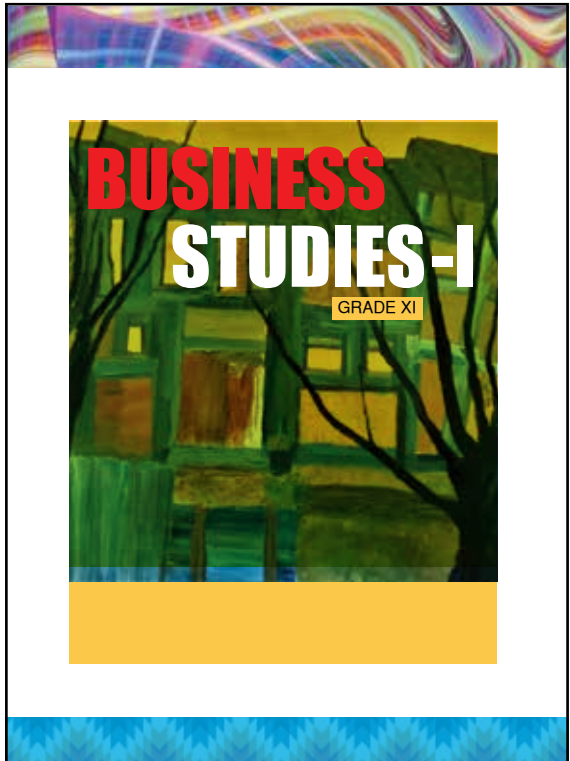
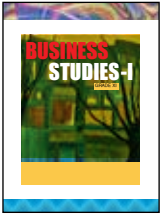


# Business Studies-I

GRADE XI



**Prof. Dr. Prem R. Pant**  
**Prof. Dr. Deepak Shakya**  
**L. P. Pandey**  
**Dhruba Subedi**  
**Rajan Bikram Thapa**



# Business Studies-I

Edition 2020  
*Revised Edition 2021*

Copyright © 2021, by the Buddha Publications. All rights reserved. Printed in the Nepal. Except as permitted under the Nepal Copyright Act of 2059, no part of this publication may be reproduced or distributed in any form or by any means, or stored in a database or retrieval system, without the prior written permission of the publisher.

## Authors:

Prof. Dr. Prem R. Pant	9851013663	Prof. Dr. Deepak Shakya	9855023085
L.P. Pandey	9840050354	Dhruba Subedi	9851084481
Rajan Bikram Thapa	9851071063		

Publishers: **Buddha Publications Pvt. Ltd.**  
Anamnagar, Kathmandu - 29, Nepal  
Tel. 00977-1- 5705165, 5705210, 5705177  
e-mail: [info@buddhapublicaiton.com](mailto:info@buddhapublicaiton.com)  
[www.buddhapublication.com](http://www.buddhapublication.com)

Design by: Dipendra Shrestha  
Rajani Shrestha

Price: **Rs.480.00**

ISBN: 978-9937-30-355-2

Printed in Nepal



नेपाल सरकार  
शिक्षा, विज्ञान तथा प्रविधि मन्त्रालय  
**पाठ्यक्रम विकास केन्द्र**

सानोठिमी, भक्तपुर  
(मान्यता, समकक्षता तथा मूल्याङ्कन शाखा)

फोन नं. ६६३०५८८  
६६३४११९  
६६३००८८  
फ्याक्स: ६६३०७९७  
नोटिस बोर्ड: १६१८०१६६३०७९७

सानोठिमी, भक्तपुर  
www.moecdc.gov.np

पत्र संख्या:- २०७७/०७८  
चलानी नं.:- ६२

मिति: २०७७/०६/११

विषय : पाठ्यसामग्री स्वीकृति सम्बन्धमा ।

श्री Buddha Publications,  
Kathmandu

प्रस्तुत विषयमा त्यस प्रकाशनबाट मूल्याङ्कन र स्वीकृतिका लागि तपसिलका पाठ्यसामग्री पेस भएकामा मूल्याङ्कनकर्ताबाट प्राप्त सुझावसहित पाठ्यसामग्री व्यवस्थापन तथा मूल्याङ्कन समितिमा पेस हुँदा उक्त पाठ्यसामग्रीमा यसैसाथ संलग्न निर्देशन तथा मूल्याङ्कनकर्ताबाट प्राप्त सुझावअनुसार परिमार्जन गरी प्रकाशन गर्न स्वीकृति दिन सिफारिस भएअनुसार यस केन्द्रको मिति २०७७/०६/११ गतेको निर्णयानुसार शैक्षिक सत्र २०७७ देखि २०७९ सम्मका लागि पाठ्यसामग्रीका रूपमा स्वीकृति दिइएको छ । संलग्न निर्देशन, सुझाव एवम् विद्यमान सवैधानिक व्यवस्था, ऐन, कानून, कार्यविधि, निर्देशिका, पाठ्यक्रम विकास केन्द्रबाट विभिन्न समयमा जारी गरिएका निर्देशन लगायतका प्रावधानहरूको पूर्ण परिपालना गर्नुहुन र पूर्ण परिपालना नगरी त्रुटिपूर्ण सामग्री विकास, परिमार्जन, प्रकाशन तथा विक्री वितरण गरेको पाइएमा, पाठ्यक्रम परिवर्तन भएमा वा यस केन्द्रबाट अन्य निर्णय भएमा यो स्वीकृति जुनसुकै बेला रद्द हुने छ ।

पाठ्यसामग्रीको नाम : Business Studies: Class 11

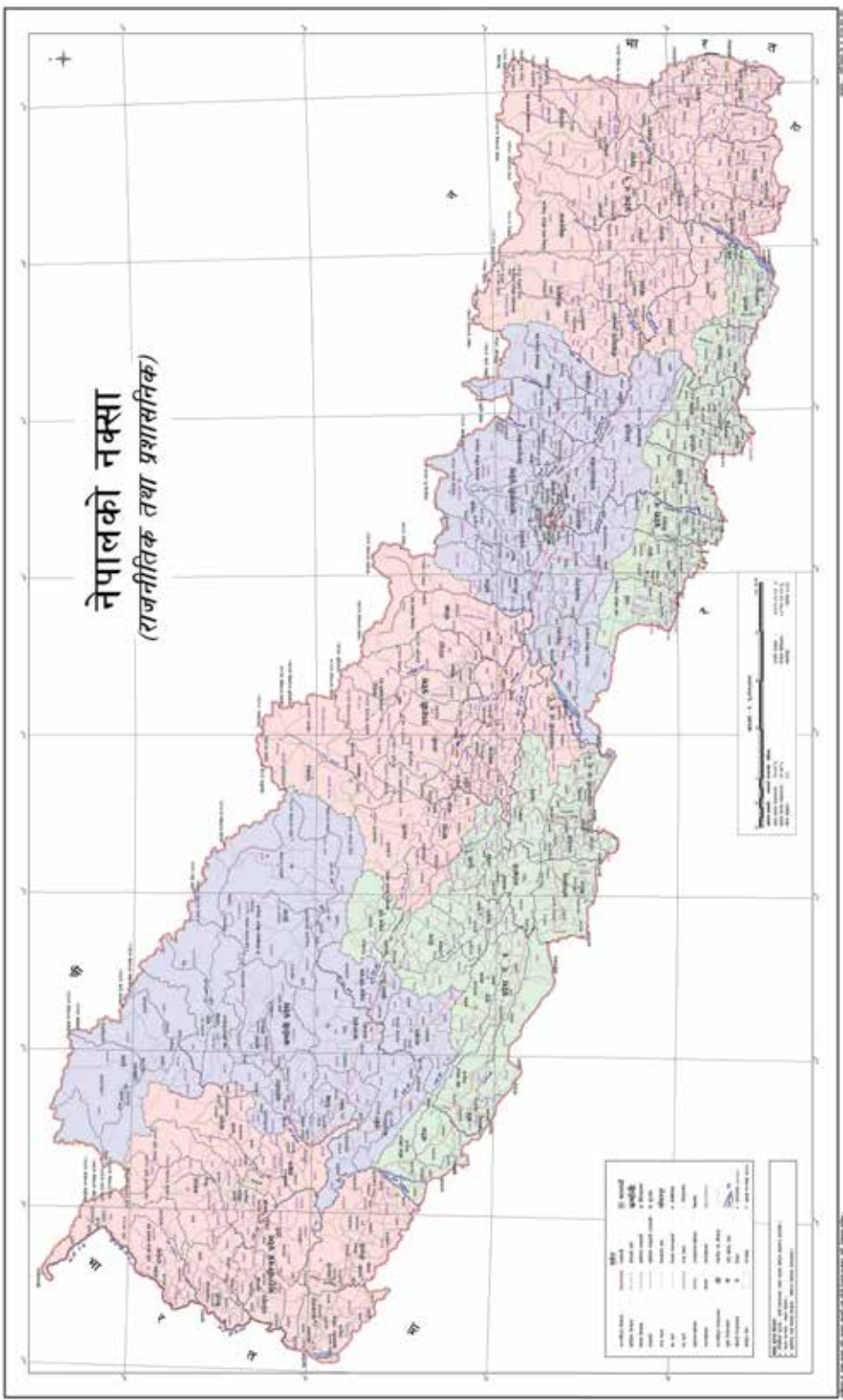
निर्देशन :

मानिबहादुर थापा  
पाठ्यक्रम अधिकृत

- यस केन्द्रको वेबसाइटबाट डाउनलोड गरी नेपालको आधिकारिक नक्सा र कोभिड १९ सङ्क्रमण रोकथामसम्बन्धी सूचना तथा यस केन्द्रबाट प्रदान गरिएको स्वीकृति पत्रको प्रतिलिपि स्वीकृत पाठ्यसामग्रीको भित्री मुखपृष्ठ (Inner Front Page) मा छपाइ गर्ने । पुस्तकको हरेक पानाको अन्त्य (Footer) मा पाठ्यक्रम विकास केन्द्रबाट स्वीकृत भन्ने व्यहोरा राखी छपाइ गर्ने ।
- पाठ्यसामग्री उपयुक्त फर्माटमा छपाइ गर्ने । पाठ्यक्रम विकास केन्द्रबाट प्रकाशित प्रकाशन शैली, २०७६ अनुसार डिजाइन र सम्पादन गर्ने । छपाइ तथा अक्षरको आकार मिलाई तोकिएको रडमा स्पष्ट र शुद्धसँग छापने, छापिएको पाठ्यसामग्री १८ से.मि. x २४ से.मि. साइजको हुनुपर्ने । प्रकाशनपछि तीन प्रति पाठ्यक्रम विकास केन्द्रमा पेस गरेपछि मात्र वितरण गर्ने ।
- शिक्षा, विज्ञान तथा प्रविधि मन्त्रालयको निर्णयअनुसारको मूल्य कायम गर्ने र मूल्य सर्वाधिकार पृष्ठमा राख्नुपर्ने । प्रतिलिपि अधिकार (Copy right) को सम्बन्धमा लेखक र प्रकाशक स्वयम् जिम्मेवार हुने ।
- विषयवस्तुको प्रस्तुतीकरण, उदाहरण, अभ्यास, पित्राङ्कनलगायतका कार्य गर्दा समावेशीकरणमा ध्यान दिने । राष्ट्र, राष्ट्रियता, कुनै पनि धर्म, लिङ्ग, जातजाति, संस्कृति, समुदायमा आक्षेप लाग्ने, कुनै समूहका लागि अप्रिय लाग्ने र अपाङ्गतामैत्री नहुने शब्द, वाक्यांशहरू समावेश गरिएका भए हटाउने ।
- पाठ्यक्रमको सक्षमता, उद्देश्य एवम् विषयवस्तुको क्षेत्र र क्रमअनुसार सामग्रीमा सुधार गरी प्रकाशन गर्ने । पाठ्यक्रममा उल्लेख भएका तर पाठ्यसामग्रीमा छुट हुन गएका विषयवस्तुहरू समावेश गर्ने । मिति २०७७/०४/१५ मा प्रकाशित पाठ्यसामग्री मूल्याङ्कनसम्बन्धी सूचनाअनुसार मूल्याङ्कनका लागि सामग्री पेस गर्दा अपनाउनुपर्ने विधि र सर्त तथा सोही सूचनाअनुसार पाठ्यसामग्री स्वीकृति सम्बन्धमा लेखक तथा प्रकाशकसँग गरिएको अनुरोधको पूर्ण पालना गर्ने ।
- प्रत्येक एकाइको अन्त्यमा एक दुई वाक्यमा उत्तर आउने अति छोटो, छोटो र लामो उत्तर आउने गरी तीनै प्रकारका प्रश्नहरू र विषयवस्तुको प्रकृति मिल्ने एकाइहरूमा प्रशस्त साङ्ख्यिकीय समस्या र प्रश्नहरू समावेश गर्ने । विषयवस्तुको प्रकृतिअनुसार ज्ञान र बोध, प्रयोग, विश्लेषण, मूल्याङ्कन, निर्जर्नशीलता तहका प्रश्नहरू समावेश गर्ने । अभ्याससँगै एकाइसँग सम्बन्धित विषयमा पाठ्यक्रममा निर्देश गरिएअनुसारका प्रयोगात्मक, परियोजना कार्य र सामुदायिक कार्यका नमुना क्रियाकलापहरू उल्लेख गर्ने ।
- आवश्यकताअनुसार र विषयवस्तुको सान्दर्भिकताअनुसार चित्र, तालिका, चार्ट, ग्राफ समावेश गर्ने । प्रयोग गरिएका चित्र, तालिका, चार्ट, ग्राफ स्पष्ट पार्ने ।

# नेपालको नक्सा

(राजनीतिक तथा प्रशासनिक)






# PREFACE

The nature and scope of business organizations have been changing at an ever-accelerating pace. As a result of these changes taking place in business activities, the need and importance of teaching the subject of **Business Studies-I** at the secondary school levels have increased tremendously. The importance of this subject is bound to increase further in the years to come. After going through the available books on the subject, we felt that there is a need of a textbook incorporating the most recent concepts in organization and office management. This book has been written to meet that need and, specifically, it has been designed to serve as an introductory textbook for the secondary school level students. It meets the curriculum requirements prescribed for this level by the Curriculum Development Centre.

Keeping in view the objectives and curriculum requirements stated above, the entire subject-matter of the book has been divided into five sections containing 14 chapters. Chapter 1 is devoted to the study of business system and its environment. These chapters provide the necessary background material to students to enable them to understand the concept, nature and environment of the present-day business. Chapter 2 is concerned about the business idea which describes the requirement for creative and innovative business. Chapter 3 provides the basic knowledge about the mobilisation of business resources. A basic knowledge about the nature and characteristics of a wide variety of organizational forms and some necessary legal requirements is a must in order to bring a business into existence and get it going. Hence, the forms of business organization are explained in Chapters 4 to 10. Chapter 11 deals about the business ethics and social responsibility of the business. Chapter 12 concentrates on the importance of insurance for minimizing the business risk. It also deals with the important types of insurance. Chapter 13 highlights about the taxation, its types and PAN obtaining procedure for an individual and a business. Chapter 14 deals about office management including important methods of filing and indexing used in modern offices

We have tried to make the book very simple and interesting. Its style is friendly and warm. It is well illustrated, well-spaced, and with adequate summaries. A careful use of study aids (such as, learning objectives, figures, tables, pictures and review questions) has been made for the purpose. The layout has been designed to make it more accessible and easy for students.

- There are boxes with crucial information and detailed step-by-step checklists throughout the chapters.
- In order to inspire students' imagination, many real-life photographs with content-driven captions are presented throughout the chapters. These photographs reinforce and expand the materials covered.
- All chapters contain one or more box features called **"Things to Remember" (TTR)**. Each box-feature summarizes the important definition and concept that justifies extra attention of students.

- 
- A list of references has been provided at the end of the book with a view to give the students necessary information about the several materials used and available on the subject.
  - At the end of each chapter are review questions that can be used to assist the learning process.

This book is the product of a team work. The path towards this venture commenced in June 2006 in Kathmandu. We agreed to join hands to undertake this venture. We were fortunate enough to get the encouragement and feedback from a number of teachers and experts. Hence we are encouraged to publish the Fourteenth edition of the book. We are grateful to them for their inspiration.

We would like to thank the team at Buddha Publications Pvt. Ltd., particularly Mr. Nabaraj Bajgain, Managing Director who conceived the concept of publishing this book in this format and helped throughout the process of its publication. Their professionalism and dedication have made this work possible. We acknowledge with deep appreciation their cooperation and support for bringing out this book in a nice form within minimum time. Mr. Dipendra Shrestha and Ms. Rajani Shrestha, another dear person on Buddha publication unit, has assumed the major responsibility for word processing and designing chapter materials. He worked closely with us in the preparation of information profiles and manuscripts. He deserves special thanks for his excellent and meticulous work.

Comments and suggestions from teachers and students using this text are welcomed at any time by the authors.

**Authors**



# SYLLABUS

## Business Studies (Grade 11)

S.N.	Content Area	Elaboration of Contents	Working hours
1	<b>Introduction to Business</b>	<ol style="list-style-type: none"><li>1.1 Business: an important human activity</li><li>1.2 Dimensions of business: service and commerce</li><li>1.3 Objectives of business</li><li>1.4 Functions of business</li><li>1.5 Business environment: meaning and components</li></ol>	10
2	<b>Business Idea</b>	<ol style="list-style-type: none"><li>2.1 Introduction to creativity and innovation</li><li>2.2 Basics of creative behaviour</li><li>2.3 Sources of business ideas: existing product, government policies, research and development, business actors network (buyers, suppliers, channel members and consultants)</li></ol>	8
3	<b>Resource Mobilization</b>	<ol style="list-style-type: none"><li>3.1 Major resources: financial, physical, human and informational</li><li>3.2 Financial resources: equity and debt capital, fixed and working capital, venture capital, mutual fund</li><li>3.3 Physical resources (land and building, machinery and parts, furniture and fixtures)</li><li>3.4 Human resources (recruitment, selection and retention)</li><li>3.5 Informational resources (intranet, extranet and internet)</li></ol>	15
4	<b>Forms of Business Ownership</b>	<ol style="list-style-type: none"><li>4.1 Introduction to common forms of business organizations</li><li>4.2 Forms of business ownership<ol style="list-style-type: none"><li><b>a) Sole Trading Concern</b><ul style="list-style-type: none"><li>– Introduction to sole trading concern</li><li>– Features of sole trading concern</li><li>– Reasons for starting sole trading concern</li><li>– Procedure of registration and renewals of sole trading concern in Nepal</li></ul></li><li><b>b) Partnership Firm</b><ul style="list-style-type: none"><li>– Introduction to partnership firm</li><li>– Features of partnership firm</li><li>– Difference between sole trading concern and partnership firm</li><li>– Reasons for starting partnership business</li><li>– Challenges of partnership business</li><li>– Partnership deed and its contents</li><li>– Right and duties of partners</li></ul></li></ol></li></ol>	48

S.N.	Content Area	Elaboration of Contents	Working hours
		<ul style="list-style-type: none"> <li>– Procedure of registration and renewal of partnership form in Nepal</li> <li>– Modes of dissolution of partnership form in Nepal</li> </ul> <p><b>c) Company</b></p> <ul style="list-style-type: none"> <li>– Introduction to public and private company of company business</li> <li>– Features of company business</li> <li>– Reasons for starting company business</li> <li>– Challenges to company business</li> <li>– Registration process of a company in Nepal</li> <li>– Main documents of company in Nepal: memorandum of association, articles of association, prospectus, certificate of incorporation, certificate of commencement</li> <li>– Company meetings</li> <li>– Procedure of winding-up of a company</li> </ul> <p><b>d) Co-operatives</b></p> <ul style="list-style-type: none"> <li>– Introduction to co-operative organizations in Nepal</li> <li>– Features of co-operative organizations</li> <li>– Common forms of co-operative organizations</li> <li>– Procedure of registration and renewal of cooperatives in Nepal</li> <li>– Role of co-operatives in economic development of Nepal</li> </ul> <p><b>e) Other Forms of Ownership</b></p> <ul style="list-style-type: none"> <li>– Public enterprises: concept, features and roles</li> <li>– Multinational company: concept, features and roles</li> </ul> <p>4.3 Factors influencing the choice of the form</p>	
5	<b>Business Ethics and Social Responsibility</b>	<p>5.1 Introduction to business ethics</p> <p>5.2 Ethical principles for business</p> <p>5.3 Introduction to social responsibility of business</p> <p>5.4 Areas of social responsibility</p>	
6	<b>Risk and Insurance</b>	<p>6.1 Introduction to business risk</p> <p>6.2 Role of insurance in business</p> <p>6.3 General principles of insurance</p> <p>6.4 Different types of insurance</p> <p>6.5 Essentials of insurance contract</p>	
7	<b>Taxation</b>	<p>7.1 Introduction to tax in business</p> <p>7.2 Types of tax: direct tax &amp; indirect tax</p> <p>7.3 PAN: concept, registration process in Nepal</p>	

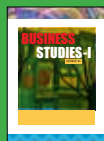
S.N.	Content Area	Elaboration of Contents	Working hours
8	<b>Office Management</b>	8.1 Office: meaning, functions and importance 8.2 Information management: meaning and importance 8.3 Principles of information management 8.4 Role of computer applications in record management 8.5 Filing: meaning, purpose, types, management of electronic file 8.6 Indexing: meaning, purpose, types, management of electronic index	
		<b>Total</b>	<b>120</b>

### A. Internal Evaluation

Student's knowledge, skills and competencies will be measured through internal evaluation in both the Grades 11 and 12. The internal evaluation carries 25 percent of weightage for final evaluation of student achievement. The following table shows the criteria for the internal evaluation:

S. N.	Criteria	Marks
1	Classroom participation (Daily attendance, home assignment and classwork, participation in learning, participation in other activities)	3
2	Trimester exam (3 marks from each trimester exam)	6
3	Project work, project report and presentation 16	
	Total	25





# CONTENTS

## CHAPTER 1

### INTRODUCTION TO BUSINESS

Introduction.....	2	Economic Objectives .....	22
Human Activities .....	2	Social Objectives .....	23
Business, Profession and Employment.....	4	Human Objectives.....	24
Meaning and Definition of Business .....	5	National Objectives .....	25
Characteristics of Business.....	7	Importance of Business .....	26
Dimension of Business.....	10	Functions of Business .....	28
Industry .....	10	Business Environment .....	30
Commerce.....	14	Meaning and Definition .....	30
Service Enterprises .....	20	Components of Business Environment.....	31
Objectives of Business.....	21	Review Questions.....	35
Organic Objectives .....	21		

## CHAPTER 2

### BUSINESS IDEA

Meaning and Definition of Business Idea.....	38	Meaning and Definition of Innovation.....	46
Characteristics of a Business Idea .....	39	Characteristics of Innovation .....	47
Importance of Business Idea .....	41	Importance of Innovation.....	48
Concept of Creativity and Innovation.....	42	Invention and Innovation.....	50
Meaning and Definition of Creativity.....	42	Basis of Creative Behaviour.....	51
Characteristics of Creativity .....	43	Sources of Business Ideas.....	54
Importance of Creativity.....	45	Review Questions.....	58

## CHAPTER 3

### RESOURCE MOBILIZATION

Introduction.....	60	Physical Resources .....	82
Financial Resource .....	60	Human Resources.....	82
Equity Capital .....	62	Recruitment.....	83
Debt Capital .....	67	Selection.....	86
Fixed and Working Capital.....	70	Retention of Employees .....	87
Working Capital.....	73	Informational Resources.....	89
Venture Capital.....	76	Types of Informational Resources .....	90
Private Equity.....	78	Review Questions.....	93
Mutual Fund .....	79		

## CHAPTER 4

### FORMS OF BUSINESS OWNERSHIP

Introduction.....	96	Factors Influencing the Choice of a Form .....	98
Meaning and Definition .....	96	Review Questions .....	102
Forms of Business Organisation .....	97		

## CHAPTER 5

### SOLE TRADING CONCERN

Meaning and Definition .....	104	Registration of Sole Trading Concern in Nepal....	108
Characteristics .....	105	Renewal of Sole Trading Concern in Nepal.....	110
Reasons for Starting Sole Trading Concern.....	106	Effects of Non-registration and Non-renewal .....	111
Challenges/Disadvantages of Sole.....	107	Review Questions .....	112

## CHAPTER 6

### PARTNERSHIP FIRM

Meaning and Definition .....	114	Contents of Partnership Deed .....	123
Features.....	115	Rights and Duties of Partners.....	124
Differences between sole trading.....	116	Rights of a Partner .....	124
Reasons for Starting Partnership Business.....	117	Duties of a Partner .....	125
Challenges of Partnership Business .....	118	Relation of Partnership Firm with Third Parties ...	126
Types of Partnership .....	119	Registration of Partnership Firm in Nepal.....	127
General Partnership .....	119	Renewal of Partnership Firm in Nepal .....	129
Special Partnership.....	119	Effects of Non-registration and Non-renewal .....	130
Types of Partners.....	120	Dissolution of Partnership Firm in Nepal .....	130
Partnership Deed.....	123	Review Questions .....	133
Meaning .....	123		

## CHAPTER 7

### COMPANY BUSINESS

Meaning and Definition .....	135	Prospectus .....	150
Features.....	136	Company Management .....	151
Reasons for Starting a Company Business .....	138	Board of Directors.....	151
Challenges of a Company Business.....	139	Company Meetings.....	153
Types of Company .....	142	Preliminary/Statutory General Meeting.....	153
On the Basis of Incorporation.....	142	Annual General Meeting .....	154
On the Basis of Liability .....	143	Special/Extraordinary General Meeting.....	155
On the Basis of Number of Membership .....	144	Incorporation of a Company in Nepal .....	156
On the Basis of Ownership .....	146	Winding up of a Company in Nepal.....	159
Main Documents of Company .....	147	Voluntary Liquidation.....	159
Memorandum of Association .....	147	Compulsory Liquidation.....	159
Articles of Association .....	148	Review Questions .....	160

## CHAPTER 8

### COOPERATIVE ORGANIZATION

Meaning and Definition .....	163	Registration of Co-operatives in Nepal .....	174
Characteristics .....	164	Holding Preliminary Meeting .....	174
Types or Forms of Co-operative Organisation .....	165	Filing Application for Registration .....	175
Co-operatives in Nepal .....	167	Investigation of the Application .....	176
Advantages of Co-operative organisation .....	168	Receiving Certificate of Registration .....	176
Disadvantages of co-operative organisation .....	170	Review Questions .....	178
Role of Co-Operatives in Economic... ..	172		

## CHAPTER 9

### PUBLIC ENTERPRISES

Meaning and Definition .....	180	Disadvantages of Public Enterprises .....	184
Features .....	182	Role of Public Enterprises .....	185
Advantages of Public Enterprises .....	182	Review Questions .....	186

## CHAPTER 10

### MULTINATIONAL COMPANY

Meaning and Definition .....	188	Role of Multinational Companies .....	193
Features .....	190	World Famous Multinational Companies .....	196
Advantages of Multinational Companies .....	191	Review Questions .....	196
Limitations of Multinational Companies .....	192		

## CHAPTER 11

### BUSINESS ETHICS AND SOCIAL RESPONSIBILITY

Concept of Ethics .....	198	Social Responsibilities of Business .....	202
Concept of Business Ethics .....	198	Areas of Social Responsibilities .....	203
Features of Business Ethics .....	199	Benefits of Social Responsibility For Businesses..	207
Ethical Principles for Business .....	200	Review Questions .....	209

## CHAPTER 12

### RISK AND INSURANCE

Concept of risk .....	211	Risk Management .....	214
Business Risk .....	211	Concept .....	214
Causes of Business Risk .....	212	Definition .....	214
Types of Business Risk .....	213	Risk Management Procedure .....	215

Insurance.....	216
Concept.....	216
Meaning and Definition .....	217
Importance of Insurance .....	218
Importance to Business .....	220
Importance to Community .....	221
Importance to Government.....	221
Role of Insurance in Business .....	222

Principles of Insurance .....	224
Essential Elements of Insurance Contract .....	228
Types of Insurance 229	
Life Insurance 230	
Non-life Insurance 235	
Essential Elements of Insurance Contract .....	251
Procedure for the Settlement of Claims .....	252
Review Questions .....	253

## CHAPTER 13

### TAXATION

Meaning and Concept of Tax .....	256
Tax in Business.....	257
Features of Tax .....	257
Objectives of Tax .....	258
Types of Tax .....	260
Direct Tax .....	260

Indirect Tax .....	262
Permanent Account Number (PAN).....	265
Registration Process of PAN in Nepal.....	266
Documents to be submitted to obtain the PAN .	267
Review Questions .....	268

## CHAPTER 14

### OFFICE MANAGEMENT

Introduction.....	270
Meaning and Definition .....	270
Traditional View .....	271
Modern View.....	271
Objectives of an Office .....	272
Functions of an Office.....	273
Basic Functions .....	273
Auxiliary or Administrative .....	274
Importance of an Office.....	276
Concept of Office Management.....	278
Meaning and Definitions of Office... ..	279
Functions of Office Management .....	280
Importance of Office Management .....	282
Information Management .....	283
Importance of Information Management .....	284
Principles of Information Management.....	286
Computer Application in Record Management... ..	287
Role of Computer Application in Record	
Management .....	287
Filing.....	288
Meaning and Definition .....	288
Purposes of Filing .....	289
Importance of Filing.....	290
Qualities Or essentials of good filing system .....	291
Types of Filing .....	292
Traditional Filing Systems.....	292

Modern Filing System.....	294
Classification of Filing.....	298
Alphabetical Classification .....	299
Numerical Classification .....	300
Geographical Classification Method of Filing.....	302
Chronological Classification .....	303
Subject Classification.....	304
Electronic File Management .....	306
Benefits of Electronic File Management .....	306
Indexing .....	307
Meaning and Definition .....	307
Purpose of Indexing.....	308
Importance of Indexing.....	309
Qualities of Good Indexing.....	309
Types of Indexing.....	310
Book Indexing.....	310
Loose-leaf Indexing.....	310
Card Indexing.....	311
Visible Card Indexing.....	311
Strip Card Indexing.....	312
Rotary Card Indexing.....	312
Electronic Index Management.....	313
Benefits of Electronic Indexing System.....	313
Review Questions .....	314
References.....	316