Accelerating the Indian Rural Growth through Corporate Social Responsibility

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Abstract
This paper attempts to explore Corporate Social Responsibility (CSR) practices particularly in the context of rural development. As India rides the rising and strong wave of economic boom and commercial success, corporate social responsibility is presenting itself both as an opportunity as well as an integral requirement for corporate which will help corporates in building brand portfolio and fostering faster and more balanced socio economic growth of our society along with making a first mover advantage in the minds of people. For the purpose to study the CSR practices in context of rural development, thirty public and private Indian companies have been selected. The methodology for the present study primarily relied on the web-based research, review of print literature and visit to the websites of selected companies to witness CSR practice. The author reveals that corporate entities should implement CSR initiatives with both head and soul as India’s rural markets are becoming a powerful economic engine that could drive India to new heights of economic growth and stability.

Key words: economic boom, commercial success, socio-economic growth, first mover, web-based, entities.

Introduction
In an increasingly fast-paced global economy, there is a growing realization by the corporates that they should contribute wholeheartedly towards the society with a responsibility in mind and soul that they need to improve the environment and society where they work. However, they don’t look it as responsibility; but as a golden opportunity to pay back the communities positively with a constant endeavor to improve the quality of life of the communities where they operate. CSR is the combination of three words ‘corporate,’ ‘social,’ and ‘responsibility.’ In broad terms, CSR relates to ethically socially responsible behavior of corporate towards different stakeholders in the society. These stakeholders could be environment, Consumers, Employees, Government agencies, Community etc. Now a days, companies have already started taking keen and genuine interest in bridging the gap in the society and enhancing the quality of life (Shinde, 2005). Indian is at such a challenging phase of economic development where it is coping with many social and economic issues like corruption, inflation, poverty, terrorism etc. Hence, it is imperative that corporate should come forward and join hands in sharing the responsibilities with government for sustainable healthy growth of our country. This will help corporates in building brand portfolio and fostering faster and more balanced socio economic growth of our society along with making a first mover advantage in the minds of people..

The Indian Rural landscape
It is rightly said that India lives in its villages. Vast majority of the India’s poor people live in these villages which are highly underdeveloped, fragmented, scattered and diverse. According to populations census survey of 2011, out of the total of 1210.2 million populations in India, the 833.1 million i.e. 68.84% of total populations is rural populations which is scattered in 6, 41, 00 villages across India. This explicitly shows the huge disparity between Rural and Urban India.

Table 1 :Population (in crores)

<table>
<thead>
<tr>
<th></th>
<th>2001</th>
<th>2011</th>
<th>Diff</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>102.9</td>
<td>121</td>
<td>18.1</td>
</tr>
<tr>
<td>Rural</td>
<td>74.3</td>
<td>83.3</td>
<td>9.0</td>
</tr>
<tr>
<td>Urban</td>
<td>28.6</td>
<td>37.7</td>
<td>9.1</td>
</tr>
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</table>

Table 1 shows the increase in Indian population from 102.9 crores in 2001 to 121 crores as per 2011. However there is almost an equal increase in population figures for both rural and urban population.
Table 2: Growth Rate of Population (in %)

<table>
<thead>
<tr>
<th></th>
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<tr>
<td>India</td>
<td>21.5</td>
<td>17.6</td>
<td>-3.9</td>
</tr>
<tr>
<td>Rural</td>
<td>18.1</td>
<td>12.2</td>
<td>-5.9</td>
</tr>
<tr>
<td>Urban</td>
<td>31.5</td>
<td>31.8</td>
<td>+0.3</td>
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</table>

Table 2 shows that there is a decline in overall growth rate of population mainly due to the sharp decline in the growth rate in rural areas, while the growth rate in urban areas remains almost the same.

Table 3: Rural Employment

<table>
<thead>
<tr>
<th></th>
<th>Agriculture, Fishing, Forestry</th>
<th>Industry</th>
<th>Manufacturing</th>
<th>Construction</th>
<th>Services</th>
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</thead>
<tbody>
<tr>
<td>1999-00</td>
<td>218.3</td>
<td>32.6</td>
<td>21.2</td>
<td>9.4</td>
<td>35.5</td>
</tr>
<tr>
<td>2004-05</td>
<td>249.4</td>
<td>47</td>
<td>27.8</td>
<td>16.8</td>
<td>46.7</td>
</tr>
<tr>
<td>2009-10</td>
<td>229.0</td>
<td>58.6</td>
<td>24.2</td>
<td>31.7</td>
<td>49.5</td>
</tr>
</tbody>
</table>

The statistics shown in Table 3 clearly indicate that the rural Indian is highly dependent upon agricultural, fishing, and forestry. More than 80% of the population is engaged in this sector only. Per capita monthly consumption in rural India grew by 19 per cent during the 2009-10 to 2011-12 period, outpacing growth in spending by urban citizens for the first time since economic reforms began two decades.

So all these statistics provide a bird’s eye view of the Indian rural areas. As these rural areas provide a vast bundle of opportunities which no corporate wants to ignore at any cost. All the corporate are moving to the villages and making their presence felt by way of different activities under the umbrella of CSR initiatives. These statistics have fuelled the business leaders’ belief in rural business opportunities and accelerated their willingness to invest in these untapped options.

Indian law gearing Up

The Indian government has reintroduced the Companies Bill in monsoon session, 2011. Under the new Companies Act, 2013, passed by Parliament in August 2013, profitable companies must spend every year at least 2 per cent of their average net profit over the preceding three years on CSR works. Those companies that have a turnover of Rs. 1,000 crore or more or net worth of Rs. 500 crore or more or net profit of Rs. 5 crore or more will have to comply. This mandatory CSR-spend rule will apply from fiscal 2014-15 onwards and with this corporate social responsibility (CSR) would become mandatory for the first time in the world in any country. Earlier in the draft Companies Bill, 2009, the CSR clause was voluntary, but it was mandatory for companies to disclose their CSR spending to shareholders.

Literature review

CSR is not a new concept in India. The reflection of responsibility of business houses towards the society is seen in literature review. During Vedic era Business was seen as a legitimate, integral part of society. The core function of business was to create wealth for society by manufacturing, selling and distributing their offerings. Even several religions have beautifully intertwined the responsibility they owe to the society by way of their religious laws. “Zakaat”, followed by Muslims, is donation from one’s earnings which is specifically given to the poor and disadvantaged. Similarly Hindus follow the principle of “Dhramada” and Sikhs the “Daashaant”. Even kautailya in his famous “Arthasastra” has mentioned trader’s responsibility towards the local society. However, these responsibilities were voluntary at that time. In the beginning of Veda’s its written "Sah Navavtu Ma Vidvishavhe", which means, "May we together shield each other and may we not be envious towards each other". It was based on an economic structure that believed in the philosophy of "Sarva loka hitam" which means “the well-being of all stakeholders”. CSR has a wide-ranging effect across the globe especially in emerging markets. However, literatures and studies on CSR in developing countries are very few (Belal, 2001). However, in India CSR is still at a growing stage (Ghose, Soheli, 2012). Even before India’s independence in 1947, businesses made significant contributions to schools, hospitals, and rural development (Mohan, 2001). After independence, large public sector companies carried out state-
sponsored CSR activities (Mohan, 2001). Recently, CSR is becoming an important part of longer-term business development initiatives (Balasubramanian et al., 2005). India’s largest and internationally renowned companies like TATAs and BIRLAs have espoused the business houses as “Trustee’s Of Society’s Wealth”. It is rightly said that corporates have right the expertise, strategic thinking, excellent manpower and requisite money to facilitate extensive societal change. Effective partnerships between corporates, NGOs and the government will place India’s socio-economic development on tremendous growth path (Usha, L, 2012). World renowned management guru, Peter F Drucker had once said, “The 21st century will be the century of the social sector organization. The more economy, money, and information become global, the more community will matter. Khan and Atkinson (1987) in their study regarding CSR initiatives in India and Britain showed that corporates are not only responsible to the shareholders and employess of the organization but also to customers, suppliers and to the society at large. Several Indian companies have showed high level of commitment to social initiatives as a part of their CSR activities (Cappelli et al., 2010). A survey conducted by TERI-europe and ORG-MARG (2001) highlighted that almost 60 % of the Indian population gave their positive inclination towards the notion that corporate should make stringent efforts in narrowing down the socio-economic gap prevalent in India. Even Porter and Kramer (2002) argued that initiatives taken by Indian corporations lack sustainable focus. Some corporate are focused to give back to the society where as other fell a compulsion to do so. Later Porter and Kramer (2006) suggested that CSR activities should be drafted parallel with the strategies of overall organization rather than merely using them to portray an image of good corporate citizenship in the eyes of masses. (Porter & Kramer 2011) have propounded creation of shared value’, where corporations need to go beyond traditional philanthropic. India, is still sailing at developing stage of economy, so the large corporations play a vital role in protecting citizenship-based socio economic rights (Matten & Crane, 2005). These corporate not only help in uplifting the down trodden but also work towards discharging public responsibilities which are not yet addressed by the government (Valente & Crane, 2010).

Several firms have made commendable efforts to enhance the spark of socio-economic development in rural India. The ambit of CSR initiatives in India has covered employment, training, education, health care, provision of clean water, women empowerment, disaster management and the list is never ending.

Objectives of the Study
The main objectives of the study were:
1. To study the various CSR initiatives under taken by selected public and private Indian Companies for rural development
2. To the impacts of CSR initiatives on social and economic development of rural India.

Method of data collection
To investigate the landscape of CSR activities in India particularly in rural area, we collected data regarding the CSR policies and practices of India’s top 30 corporates on the basis of on Net Sales for the Financial Year 2012. This data was compiled by CSRidentity.com, and Forbes India(India Forbes, 2013). Even from review of CSR literature it is found that organizations these days are increasingly using CSR activities to project and position the corporate brand image in the eyes of the consumers and other stakeholders through their annual reports (Sweeney and Coughlan 2008) and websites (Maignan and Ralston 2002), so we collected data using these public sources also.

Limitations
The main limitation of this paper is that this study has only focused on a small sample of 30 Indian public and private sector companies. Secondly, only print literature and websites of these companies was used to collect the information for knowing the CSR initiatives and no primary data through interviews or surveys were collected directly from the stakeholders or public relation officers of the companies.
Corporate Approach to Work And Their Modus Operandi

The companies which have been surveyed had made CSR as an intrinsic part of the vision and mission statements so as to achieve sustainable development at all fronts. Most of the corporates have even set up policies, principles and guidelines to set the tone for social norms for organization. During the survey of various corporates, it was found that they favor social responsibility with both heart and soul. Moreover corporate are working unanimously and supporting the Government’s in mitigating the disparities between the advantaged and the underprivileged. However, they are also supporting the Government’s commitment for fulfilling Millennium Development Goals. In focusing their efforts, companies need to walk away from high-level macro “helicopter” plans and adopt a more micro level granular approach. As competition gets stiffer and the number of players vying for a share of the rural market pie is increasing day by day, the corporate are building synergistic relationships based on shared goals and aspirations of rural folks.

The study reveals that the companies are implementing CSR programs through following types of institutions/partnerships etc. to address the challenges of CSR

1. CSR initiatives implemented directly by the company through its own internal CSR division
2. CSR activities implemented through a foundation/trust
3. CSR activities implemented through partnership with NGOs ,academic institutions, international agencies;
4. CSR activities implemented through partnership with Government.
5. CSR activities implemented through projects

Impact of CSR Initiatives on Socio Economic Development of Rural India

Education

Literacy plays a pivotal role in overall development of individuals enabling them to comprehend their social, political and cultural environment better and respond to it appropriately. Every country is working towards enhancing its level of development and socio-economic stability. Major challenge in India is to minimize the social ill equality and discrimination in education of children with diverse backgrounds and abilities. However, holistic and well-rounded development of children goes a long way in transforming them as the leaders of tomorrow. With the aim of helping the children to actualize their true potential and become productive members of society, out of 30 selected companies .97% of the companies have developed diverse and sustained programmes in providing education to underprivileged children with learning opportunities through supply of educational materials, teaching aids, recreational tools and up scaling school infrastructure, awards to meritorious students, scholarships to poor students, adult literacy programme etc. Corporates like Reliance Industries Ltd, Tatas, ICICI bank, Indian Oil Corporation, MRTC, HPCL, SBI etc are doing commendable job in making India an literate country. Thus it’s aptly said that essence of Human Resource Development of any country is education, which plays a significant and remedial role in balancing the socio-economic framework of the country at large.

Health Care

Healthcare is the basic right of every individual but due to lack of quality infrastructure, dearth of qualified medical staff, and non- access to basic medicines and medical facilities, healthcare throttles its reach to a major chunk of population particularly those living in Indian rural areas. The study shows that 86% of corporate are making stringent actions and are working for a healthy rural community as the condition of medical facilities is quite deplorable there. Rigorous efforts have been made to organize health camps to create health awareness and sensitize people on health related issues like: immunization, blood donation, water purification, pre-natal and postnatal care of mother n child, reproductive health, sanitation., cancer awareness etc. L&T, HPCL, Tata Motors organizes health checkups, provides gynecology and laboratory facilities, carries out free cataract surgeries and intra ocular lens implants, and helps maintain health data for children. Multi-disciplinary approach by Indian Oil Rural Mobile HealthCare Scheme which would provide primary healthcare to the villages.
near the Indian Oil Kisan Seva Kendras. RIL provides mobile medical services in villages of Allahabad. SBI has donated Ambulance van to Sacred Heart Hospital, Tuticorin. ONGC along with Help Age India continues its efforts to take healthcare to the doorsteps of the elderly through Mobile Medicare Units.

Infrastructure
Infrastructure is the lifeblood for prosperity and economic confidence in the 21st century. It is a major sector that acts as the backbone of economic confidence that propels overall development of the country. It includes transport, sanitation, roads, houses, electricity, telecommunication etc. Widespread corruption, swelling Indian population and severe income inequality makes infrastructure facilities inadequate for the masses in India, thereby presenting vivid picture for its sustainable economic growth. In the survey it was found that 70% of the companies provided infrastructure facilities like construction or development of includes schools and hostels, community sheds, rehabilitation huts, link roads, health care centers, culverts, etc. in rural areas. SAIL has involved in construction and repair of 33km of pucca roads per year, there by connecting 2 lakh people across 435 villages Tata Steel, Coal India, Bharti Airtel, NTPC etc provide ongoing community support in the form of better roads, potable water systems, bio-gas plants, building of community centers, animal sheds, houses, schools has propelled the rural economic development to a greater extent

Disaster Management
The survey shows that 50% of the companies have shown overwhelming attitude by providing assistance in disaster relief through employee and corporate donations, employee volunteering, supply of construction material, medical and food supplies. After the floods in Surat (Gujarat-India), L&T played a major role in road-clearing operations, organizing medical camps, and supply of food, water, clothes and other relief materials. Sbi provides National donations to Prime Minister’s and Chief Minister's Relief Funds for natural and other calamities. However, working on the same lines with other corporate Essar Oil, Mahindra & Mahindra, PNB Bank, ICICI Bank, etc are providing relief, rescue an rehabilitation of victims of floods, earthquakes, drought, cyclone in any part of the country.

Women empowerment
Women empowerment in India is a challenging task as gender based discrimination is a deep rooted social malice practiced in India in many forms since ages. Formulating laws, legislations and policies are not enough as laws and policies just remain on paper. The malice is not going to go away unless the women are empowered both financially and emotionally. Moreover, empowered women and girls play a truly transformative role but they are rarely provided with the opportunities that can allow them to fulfill their enormous potential. 63% of the companies surveyed either have their own foundations or contribute directly or support the Govt or NGO’s in women upliftment In FY 2011-12, more than 200 women were trained in Vadodara and more than 50 women from Self Help Groups were trained in RIL. Coal India, MRPC too provides training programmes on home foods/ fast food, pickles, paintings, interior decoration. These programmes helped lakhs of rural women in becoming self reliant and serve as role models for countless others. Bharat petroleum encompasses classes for villagers on tailoring, mehendi, beautician course, bamboo article making, multi-skill training, etc. At Hindalco, Self-Help Groups (SHG) involves over 11,000 women from rural communities around Hindalco units.

Environment:
Organizations are conscious of the need to maintain harmony with the environment. They are continuously working over newer environment-friendly approaches in all aspects of their operations. 70% of the companies surveyed have energy conservation, exploring alternative sources like wind and solar energy, waste water reduction etc are on the agenda of these corporate. Indian Oil Corporation has invested close to Rs. 7,000 crore in state-of-the-art technologies at its refineries for production of green fuels, meeting global standard. Several steps to raise awareness and conserve the environment RIL undertook large plantation drives on regular intervals. Coal India, HPCI, ONGC,
PNB Gilts, TCS, Bhel etc. are very aggressive on green belt development, aforestation, restoration of mined out land.

**Livelihood**

Csr initiatives taken by 83% of surveyed corporate have resulted in self driven approach for providing livelihood to millions of people so that they can stand on their feet. RIL believe in empowering the youth of the country through skill enhancement. JSW Steel, Maruti Suzuki, Adani Enterprises, Chennai Petroleum Corporation, Sterlite Industries etc have various vocational and technical skills up gradation programmes that are conducted in various trades including refrigerator & air conditioner repairing, electrical technician, light motor vehicle driving, basic computers, dress making, designing & embroidery, jewellery articles making, plumbing & hand pump repairing etc. Aditya Birla group trains rural youths at for self-employment, Airtel, SAIL, BHEL etc works for the self employment of the physically challenged to that they be self reliant.

**HIV - AIDS**

As per UNICEF’s statistics, the HIV/AIDS epidemic continues to spread and poses a significant threat to Indian subcontinent. According to UN AIDS estimates (2004) 5.3 million sero positive people are housed in India alone and most of them are in their productive years of age that is affecting the economy to a greater extent. 33% of the corporate surveyed are working wholeheartedly towards spreading awareness on this health issue amongst the rural community through focused awareness programs. Corporates like RIL, Tata Motors, Hindalco, Sail, Mahindra and Mahindra, JSW Steel etc. assist in detection, counseling and imparting financial assistance in order to receive Anti Retro Viral Therapy to the infected employees. Throughout the activities and counseling sessions in AIDS and Sexually Transmitted Disease Control Program they make ensure that all the information remains confidential. BPCL has comprehensive health policy protects the families of sero positive employees. Control Organization (NACO) has accredited “The Aditya Birla Rural Technology Park” as an Integrated Counseling and Testing Center (ICTC), under the close coordination of Uttar Pradesh State AIDS Control Society, Lucknow.

**Analysis of Initiative**

<table>
<thead>
<tr>
<th>Focus areas</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>35</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>30</td>
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<tr>
<td>Health Care</td>
<td>25</td>
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<td>Disaster</td>
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<td>Environment</td>
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<td>Livelihood</td>
<td>5</td>
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<tr>
<td>HIV AIDS</td>
<td>3</td>
</tr>
</tbody>
</table>

As per the survey of 30 companies it was found that action in CSR in India largely spans a diverse set of areas. **Table 4** clearly shows that 97% of the companies surveyed have Education as the prime focus areas under CSR initiatives for rural areas followed by Health care 87%, Livelihood 83 %, Environment and Infrastructure 70 % respectively, Women empowerment 63 %, Disaster Management 50 % and HIV AIDS 33%.
Table 5: CRS Management

Table 5 shows that out of the 30 companies surveyed, 16 companies do CRS management through either foundations or projects and rest 14 companies have their internal departments to manage CSR initiatives.

Table 6: Partnership

For implementing CSR initiatives, corporates have realized the importance of strong public-private partnerships as well as working closely with NGOs. Table 6 shows that out of the 30 companies surveyed, 9 companies have partnerships with Govt., whereas 16 companies have linkages with NGOs for fulfilling their initiatives at the rural level.

Recognition for Excellence
Golden Peacock Awards is regarded as the Holy Grail of Corporate Excellence Worldwide which was instituted by Institute of Directors in 1991. This award helps in building brand equity and worldwide recognition as the winning company is eligible to use the Golden Peacock Awards LOGO on all its promotional literatures. This award, has a meticulously defined transparent selection process and highly elaborative and independent assessment criterion in varied areas like innovation, training, HR excellence, quality etc. from varied sectors like IT, education & training, automobiles, power etc. Reliance industries, SBI, NTPC and Sail were bestowed with the most prestigious GPA for their outstanding contribution in CSR activities in year 2012.

Key Road Blocks
The rapid and accelerated change in the approach to CSR and the significant increased budget has thrown up numerous challenges in front of both corporates and the government. As there exists an uneven development pattern pan India, it requires careful planning and analysis in designing a CSR project for rural areas particularly. The complex social and environment issues, acute deficiency of capita and working with all key stakeholders adds oil in smooth implementation of various CSR plans.
Recommendation:
The study reveals that all surveyed companies have put their heart and soul in practicing CSR policies themselves. Most of the companies have designed and implemented CSR initiatives in the vicinity of their works cover entire community.

1. The companies should link their CSR initiatives with the government’s Millennium Development Goals for sustainable development.
2. Social audit of the firms should be made mandatory and it should be conducted by an external agency so as to assess the CSR performance.
3. CSR programmes implemented by Indian companies should be framed on the basis of need based upon the local people so that they can also participate in the companies programmes.
4. The company should have a dedicated CSR department with well qualified and experienced professionals from social science for better planning, implementation and evaluation of CSR programmes.
5. In order to cross the numerous hurdles in implementing CSR programmes, companies should partner them self with right agencies, be it Govt. or NGO’s, so that there is synergy in efforts and win-win situation for both the parties.
6. The initiatives taken by the companies should be time bound so that speedy and accurate steps be taken accordingly.
7. Government should play the pivotal role of a motivator and facilitator rather than of a commander for CSR initiatives.

Conclusion
The ethos of giving and caring forms the basic essence of inclusive growth and part of any country’s DNA. An organization does not exist in isolation, completely detached from the government, people and communities it lives in. There exists as an intertwined relationship between Government, corporate and the society. As per the survey the corporate are working wholeheartedly in the hinterlands of India to improve the quality of the underprivileged sections particularly the rural sector. Soaring potential of rural markets is foreseen by the corporate have resulted in unlocking the long term value for the rural folks. Our survey findings reveal that corporate leaders strongly believe that rural presence can help strengthen their overall competitiveness vis a vis the counterparts. A growing number of companies both large and small, are slowly and steadily transforming their rural operations into viable profit centers and achieving new heights of economic growth. They believe that enhanced rural development would act as a growth multiplier for the Indian economy. As India rides the rising and strong wave of economic boom and commercial success, corporate social responsibility is presenting itself both as a powerful economic engine and an integral requirement for corporates. An agrarian country like India is now ready for a new dawn of economic growth as both the govt. and the corporate have nit framework that would create, shape, develop and accelerate a balanced economic betterment of people as well as greater social transformation.

References
    4 ORP_AABT_DCOR.
52. https://www.sbi.co.in/user.html.

Annexure:
Data of top 30 firms in terms of their revenues in yr 2012

<table>
<thead>
<tr>
<th>Companies</th>
<th>Revenue(crores)</th>
<th>Actual spent on CSR activities(crores)</th>
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<tbody>
<tr>
<td>1 Indian Oil Corporation</td>
<td>442459</td>
<td>83</td>
</tr>
<tr>
<td>2 Reliance Industries</td>
<td>368571</td>
<td>288</td>
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<tr>
<td>3 Bharat Petroleum Corporation</td>
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<tr>
<td>4 Hindustan Petroleum Corporation</td>
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</tr>
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<td>5 Tata Motors</td>
<td>170678</td>
<td>15</td>
</tr>
<tr>
<td>6 Oil and natural gas corporation</td>
<td>151121</td>
<td>121</td>
</tr>
<tr>
<td>7 State bank of india</td>
<td>147197</td>
<td>71</td>
</tr>
<tr>
<td>8 Tata Steel</td>
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<td>GAIL(India)</td>
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