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## License Raj to India Shining

### License Raj

Complex Licensing

Unnecessary regulations

Red Tape

### India Shining

Elimination of unnecessary licensing

Privatization of industries

FDI grew from \$252mn in 1992 to \$34.6bn in 2009

- After Independence the Indian economy was plagued by the corrupt Licence Raj for almost 4 decades which caused poor BOP, large govt budget deficit and high inflation
- Post 1991 the LPG policy attracted FDI's which grew from \$25.2 million in 1992 to \$34.6 Billion in 2009.
- Though the urban sector boomed and achieved a GDP growth of 7.09% in 2009, the agricultural sector was lagging behind which contributed to 70% of the country's workforce but contributed only 17% to the GDP
- India also faced infrastructure issues.



## Social Development Initiatives by RBI

### Priority Sector

- Due to low credit allocation by banks to agriculture sector, RBI introduced Priority Sector Lending(PSL)
- Under PSL 40% of Banks' credit has to be allocated to PSL

# Vivek Mittal Business Environment Yes Bank Case Study

**D. N. Venkatesh, Samanth Bandaru**



### **Vivek Mittal Business Environment Yes Bank Case Study:**

*YES BANK* Michael Chu, 2010      *Leadership and Organizational Crisis at Yes Bank* D. N. Venkatesh, Samanth Bandaru, 2022 The case deals with the governance crisis created in Yes Bank the fourth largest private sector bank in India The crisis in the bank became clear after the Reserve Bank of India RBI imposed a moratorium on its operations This led to concern and fear for millions of customers of the bank The RBI was criticized for its regulatory failure to anticipate or even predict the crisis brewing in the bank during its annual audit process The government of India was also criticized for inaction leading to a trust deficit in Indian banking both within the country and abroad This case examines the role played by CEO Rana Kapoor in the crisis that occurred in the bank

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