

Success Stories on Rehabilitation of Sick SSI Units in India - Some Lessons

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Industrial sickness can be defined as a phenomenon whereby a large number of units are unable to meet their dues to banks and financial institutions or service their debts due to deteriorating financial position for a variety of internal and external causes. Today, industrial sickness is not peculiar to any country or any industry. In advanced countries, treatment given to cure industrial sickness is different from that given in developing countries. With better security systems and abundant capital, the approach to sickness in advanced countries involves restoring a unit to normalcy through restructuring devices within a short time or else, close it down. Such easy and straight forward options are not available for large, labour abundant economies like India which can ill afford large scale unemployment either of labour or of valuable productive assets caused by sickness. Further, substantial funds from banks and financial institutions are blocked in these units. Since industrial sickness is increasing at a faster rate, everyone is concerned. In India, around 10 per cent of bank credit is blocked in sick units. Sickness in the small scale industry is much severe. There has been an incremental rise of around 30 per cent in the number of sick units in this sector. Thus banks, financial institutions, government and entrepreneurs are all deeply worried of unprecedented growth in sick units and are looking for remedial measures.

To combat industrial sickness, a number of measures have been undertaken in India. These measures include uniform definition of sick company, common criteria for assessing viability of sick company, concessions to be granted in interest rate, promoters contribution, etc., by banks under rehabilitation package, concessions from government to a sick company (in respect of electricity, sales tax, excise duty), transportation rates.

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Succesb Stories On Rehabilitation Of Sick Bi Units

Terry C. Jones



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