



GOVERNMENT COLLEGE CHITTUR
Post Graduate Department of Commerce

REPORT ON
INDUSTRIAL VISIT

Dated.2nd December 2021

BCOM 2020-2023

INDUSTRIAL VISIT 2021

THANIMA POLYMERS NALLEPILLI

BCOM 2020-23 BATCH



2ND DECEMBER 2021

Foreword

It is of immense pleasure to learn that BCom [2020-2023] Students are thrilled to undertake an Industrial Visit arranged at Thanima Group of Companies at Nallepilly, Chittur taluk, Palakkad. Commerce graduate students have to undergo an Industrial Visit as part of their Curriculum in fourth semester. The firsthand knowledge and experience from the field is the motivating factor in this respect. Such experiences set platform to students to enrich theoretical background acquired by students as part of course. The interaction with entrepreneur(s), experiencing the activities and functions of selected units of enterprise in its natural setting enlightened the youth towards realizing importance of entrepreneurial spirit and culture.

The enthusiasm from the part of students, commitment from the part of faculty members, support of our beloved Principal Dr Suvarnakumar G and above all, the goodness of visionaries of Great enterprise Thanima Group of Companies towards the innovative practice added a success story in the pages of department history.

Mr. Pradeesh K (vision setter), Mr. Vipin V (B.Com Second Year Class tutor) and Kum Sharafaia M (class leader) deserves special mention in making the visit fruitful in all respect.

Let us grow together sharing and caring.

Dr Lakshmanan M P
Associate Professor & Head,
Department of Commerce

Acknowledgement

Undertaking industrial visit involves cost in terms of transport, food, accommodation fees in the visiting Unit. The major hurdle is the distance and time to reach at the industrial unit being the college located at non industrial area. We are lucky in this context to have an industrial unit nearby our prestigious institution run by family of our alumni member Sri Harold Scaria. We are grateful to Dr Richard Scaria who lead us in the whole day to varied initiatives under the unit that provided practical exposure to students on the activities . The amount of care and concern poured to us is beyond words. The responses to queries of students, assistance from the part of staff were highly appreciable and made the whole day fruitful in all terms. We, the faculty members of the department and students of second year BCom are thankful to the goodness of great family of Sri C J Scariapilla , Mini Scariapilla, Harold scaria (alumni of department) , Dr Richard Scaria, all family members and office staff and employees for the support and care given to us.

With Prays

Commerce family GCC

Content

Students' report

INTRODUCTION

2nd December 2021,

We were informed beforehand that we were going to visit THANIMA POLYMERS NALLEPILLI as the part of our semester IV. As we all are commerce students, we were sure that it would be the best place to visit as we already know about the industrial unit.

This was our first ever IV. So we were beyond excited to know how it would be.

We were divided into 5 groups which made the things easier as we could focus on our assigned area.

Group 1 - Multi crop system in agriculture

Group 2 - Farm Tourism

Group 3 Fisheries and animal husbandry

Group 4- waste disposal and management

Group 5 - Financial Assistance - Government and other institutions.





Students at Thanima ploymer's Agri-Farm

GROUP-1:

MULTICROP SYSTEM IN AGRICULTURAL

It is the practice of growing two or more crops simultaneously in the same space during a single growing season. When we visited Allakuzha Farms, we came to know that the multi-crop System is spread over 10 acres out of 36 acres. We arrived at 11 o'clock in the farm. We saw 54 plant varieties. Most of them were fruits.

These are the plant varieties:-

1. Miracle Fruit In Foods, miracle Fruit is used as a low-calorie sugar-Free Sweetener.	2. king coconut Effective in the treatment of bladder infections as well as kidney and Urethral stones.	3. Ice Cream Fruit It takes 5 years for the fruit to come out.
4. Logan Fruit It improves over all bowel health.	5. Kepel fruit Its pulp was scientifically proven an Oral deodorant.	6. Jaboticaba Its juice improve digestion process, skin health, lung power.
7. Apple Chamba	8. Santol	9. Alphonso Mango
10. Chayamansa	11. Orange	12. Sapota
13. Israel athi	14. Black Mango	15. kambili narakam
16. Mara munthiri	17. Bangana palle	18. Velvet apple
19. Lobi	20. Noni Fruit	21. Bilimbi
22. Avocado	23. Mosambi	24. Ambazhanga
25. Artocarpus hirsutus	26. Morus alba	27. Nangkadak JackFruit
28. StrawberryGuava	29. Violet Guava	30. Plum
31. Milk fruit	32. Mangosteen	33. Grape Guava
34. Cinnamon	35. Rollinia Fruit	36. Asafoetida
37. Red Sandal Wood	38. Mullatha Fruit	39. Rambutan
40. Peanut butter	41. Lakshmi Taru	42. Jack fruit
43. Annona Reticulata	44. Muvandan mango	45. Nutmeg
46. Seedless Blueberry	47. Kadhali pazham	48. Mallika mango
49. Hybrid custard apple	50. Chandrakaran mango	51. Super Early Jack fruit
52. Cashew	53. Banana sapota	54. Black pepper

Fish manure, dung fertilizer, poultry manure, bone meal etc... are being used to grow these plants. Both natural and chemical fertilizers are used here.

They are using drip irrigation for farming and it's source is canal water. And watering is done in the morning and evening. They consider farm tourism as a major opportunity in this area. It also provides many job opportunities for local people.



CHALLENGES :

One of the most important challenges is unfavourable climatic conditions that cause for increased maintenance expenditure. Lack of government support is another vital problem. We think if more training is provided to labours then they would be able to adopt modern methods & technologies. It would help to increase their productivity. Growing vegetables along with the fruits will also benefit the community a little more. "After this industrial visit we were able to understand that farming can also be done as a business"

GROUP-2

FARM AND TOURISM

Farm tourism is the business of providing holiday's for people on farms or in the countryside. Farm tourism helps to preserve rural lifestyles and landscape and also offer the opportunity to provide "sustainable" or green tourism.

Tanima and co, the place where we visited had many opportunity of farm tourism. They provide many facilities for attracting the tourists to the farm.

The visit to the Allappa farm was very useful and enjoyable to us. The Industrial visit was very interesting. The greenery and the fresh atmosphere refresh our minds.

It gives us the opportunity to experience the real enchanting and authentic contact with the rural life, taste and local genuine food and get familiar with the various farming tasks during the visit. It provides people time to escape from the daily hectic life in the peaceful rural environment.

The main highlights of Allappa farm is :-

- * The river crossing
- * Rain bath
- * They provide safety measures to the visitors
- * The Ayurveda garden of farm visitor to visit.
- * Evening campfire and china net tent for the tourists.
- * The new name of the farm tourism is "Tanima farm life".
- * The wide variety of plants of mango. Coconut and many other plants will attract the tourists to the farm
- * The tanima cattle farm was so attractive the cattle feed that they produced from many other mixtures was innovative.
- * The fisheries will attract the children
- * The tanima nature friendly plastic is a new idea and will not harm the nature.
- * Sipline
- * Sky cycling
- * Direct farming Experience to the tourists
- * Arrangements to play football in Mud, also volleyball.
- * Water pool
- * Experiential learning
- *Walks with friendly dogs and cows

- * Stay facilities, to make the visit more enjoyable.
- * Direct fishing experience and to harvest the vegetable by themselves.
- * Entertainments to tourists
- * Facilities for birthday parties and other functions using campfire and other facilities
- * Boating in the water sources
- * Horse riding etc...

The main visitors of ALLAPPA FARM are mainly students and agricultural related groups. They are modifying and building and innovating their farm land suitable for the farm tourism..

The main aim of them is to get in the list of the tourism board to be legally recognised as a tourist spot. So they are working hard to change their composition to make it tourist friendly.



Photographs of Allappa farm

The main challenges of the Allappa farm are:

1. Since the Allappa farm is located in a rural area, tourists find it difficult to access it.
2. The climate in Kerala is not much suitable for tourism. The temperature is too high.
3. The surroundings are clean but maintenance as it is costly.
4. There are only some staffs for caring and guiding tourists in the farm.
5. The Allappa cattle farm and the fishers and the production unit is in different places so the transportation will be difficult.
6. The support from Government is less so they have to find their own pocket.
7. There is limited space for the families to stay.
8. The cost is too high; the cost per family is 5000. A Normal middle class family cannot afford this price

The things that they should incorporate to attract tourists are:

- * Employ advertisement strategies to attract more visitors to the farm
- * Appoint staff to guide the tourist in the farm.

*The place provided for the tourist to stay was so modernised and innovated

When the house is a traditional hut or some traditional house the tourists will be more attracted

*Provide for entertainment programs along with facilities

The have their own website to attract the tourists and to inform their existence

The visit was so useful to us and motivated us. The production unit was so attractive that we could have great experience there

Since the land is huge and the cows, fish and other highlights will definitely attract the tourists to the farm.

The new government project "Street" to promote Farm tourism. They are striving hard to get in that list of tourists spot in Kerala for that they have to get the approval from the higher officials. They will definitely be on the list and have great successes in farm tourism.

GROUP-3

FISHERIES AND ANIMAL HUSBANDRY

The group was assigned the charge of the animal husbandry and fisheries sector of Thanima dairy farm. They have different types of cattle, fishes and other animals.

CATTLES:

The cattle were kept in intense care. The different breeds of cattles were geer, kasargod kullam also known as vechoor, Trump, etc. They are raising cattles for more than 20 years. And they have more than 60 cows in their farm.

They were fed with fibre barley which they get from kingfisher beer company. Starch and corn waste which they get from selam. And these are kept mixed with salt and turmeric in order to avoid bacteria. And these are bought for 5.50 RS. Each of the cows cost up to 1 lakh to 1.5 lakh.

We noticed that some of the cows had no horns. There are variety of cow called vechoor, which doesn't have horns, produce larger amount of milk.

The cattle shed was in a 'U' shape to reduce space. They had adequate water supply and we noticed that the shed were kept in a clean and hygienic way. And we saw employees cleaning the shed regularly.

The cattle shed has small pond in the middle, it had small fishes inside it. They use the pond water to clean the cattle shed and other needs like providing most and all.

They even have mist facilities to the cattle during the summer season which helps the animals from being over heated.

FISHERIES:

We could see few varieties of fishes which were kept in separate ponds. They had small fish tank in which they kept smaller fishes before transferring them into the bigger ponds. The staff told us that they had faced water scarcity hence they have constructed a pond in order to overcome this issue.

The waste water from the pond are taken as bio fertilizers as the water contains 'amonia'.

In a separate pond they had a fish breed called 'goura' which costs minimum 1 lakh and we were surprised to know that. All these fishes are fed with the same fish food.



Others:

Along with cattles and fisheries they also have many other varieties of animals . One of them were goats. They have about 40 goats of breeds like jamnapyari, malabari, and other cross breeds.

They also have dog breeds like caravan hunt, German shepherd, Doberman, etc. And they also have Goose, duck, hen, etc.

We've come to a conclusion that, raising animals are not an easy task. They should be handled with utmost care. The food and other facilities cost a huge amount. Moreover maintaining cleanliness is a must factor.

GROUP-4

WASTE DISPOSAL AND MANAGEMENT

Waste Management includes the processes and actions required to manage waste from its inception to its final disposal. This includes the collection, transport, treatment and disposal of waste, together with monitoring and regulation of the waste management process and waste related laws, technologies, economic mechanisms.

THANIMA & CO. uses many techniques of waste management such as Reduce, Reuse, Repurpose and finally Recycle.

* Firstly we visited the cattle farm where the waste water from the farm is been directly flown to the plants and trees as a bio-fertilizer. Even the other waste materials is also effectively utilized rather than making it under utilized.

* The cow dung and waste of other animals are collected as compost and are stored in for a period of time and then used as a bio-fertilizer for the crops.

* They remarked that chemical fertilizers are used to some extent as that bio-fertilizers are not enough for the growth of crops. As they maintain a balance between them and are not hazardously used.

* Beer waste, corn waste, starch of tapioca are collected by the company as a feed for the cattle's. We can see there that the waste are all been properly utilized. There is no mismanagement.

* In the production unit the water which is used in the production of plastic sheets for the purpose of cooling melted polymer is reused again for further cooling. We can see that there is maximum utilization of things rather than making it as a waste after single use.

* The waste of fish which is been directly going to the water which is then transformed into ammonia is used as a fertilizer for crops. And also the water is then pumped into the fields.

* We can see that the waste are all been properly managed and we didn't see much waste at their surroundings. The one defect that we have noticed was of plastic flowing in the water. Other than that the surrounding was very neat and clean. Hope that it will be looked into.



Overall we have seen a perfect waste management system there and we are glad that we have got such an opportunity to visit such a place and study a lot of things, even about the farming. Hope that we can also apply what we have learned in our future actions. Overall it was so good to visit such place (the cattle farm, plastic production unit, multi cropping systems, etc.). We had a wonderful time spending there in such an aesthetic and lovely place.

GROUP-5

GOVERNMENT SCHEMES

The group was assigned to study about Government schemes and financial assistance of Thanima food products and polymer industry. Thanima is one of the well known industries in Palakkad. They are known for their dairy products.

Recently they have started polymer industry in Kozhinjampara, Palakkad which is running very smoothly.

Many schemes are provided by government to support these people. Since they are financially sound, they are not eligible for applying some of those schemes.

For starting the polymer industry they took a loan with low subsidiary rate. They generate higher employment opportunities especially for women's and local people.

Due to the current pandemic situation their revenue is not as expected. They mainly supply polymer to only those shopkeepers who follows proper GST rules.

GOVERNMENT SCHEMES:

Government of Kerala provides various schemes and financial assistance for promoting small scale industries. Some of them are:-

Rashtriya Krishi Vikas Yojana (RKVY):

The NDC solve that agricultural development strategies must be re oriented to meet the needs of farmers and called upon the Central and state governments to evolve a strategy to rejuvenate agriculture. For a state to become eligible for RKVY allocation, averages and allied industry during last 3 years should be at least at baseline and state agricultural plans should be formulated.

NATIONAL FOOD SECURITY MISSION (NFSM):

Assistance is provided for plant protection chemicals, bio pesticides and weedicides. NFSM promotes usage of farm machineries or implements in in cultivationof of target crops for improved production efficiency

NABARD LOAN:

Nabard provides long term and medium term refinance to bank for providing adequate credit to farmers and rural artisans etc for their investment activities. It is intended to create income generating assets in following sector: agriculture and allied activities. The eligibility criteria prescribed for the year 2019-20 are as under :

a) Complying with minimum CRAR norm of

15% (as stipulated by RBI)

b) Net NPAS not exceeding 5% of net loans and advance outstanding.

REASONS FOR NON-DEPENDENCE ON GOVERNMENT SCHEMES

- 1) Most of the government schemes concentrate on small or poor farmers. The schemes provided for non-poor farmers are less. Hence, they are not eligible for applying it.
2. Long procedure:- The documents that are to be Submitted is more and it requires a lot of paper works. So, they are not ready for applying that type of loans.
3. Time consuming:- A lot of time is taken for sanctioning loans.
4. Corruption in the government sector.

Suggestions:

- * Government should introduce more beneficial schemes for developing non-poor farmers.
- * Subsidy rate should be increased.
- * Government should liberalize the formalities and procedures
- * Government should provide more awareness regarding the schemes.

At the end, we understood that there are so many schemes were provided by government to support them. But, the benefit they got from such schemes are not as much expected by them. Moreover, there are many other reasons such as Procedural delay, corruption etc... Since, they are financially stable they are not depending on such Government schemes.

CONCLUSION

The IV was awesome would be an understatement, because it turned out to be the best. We came to a conclusion that what we see is not the only thing, there are many invisible hands behind it. We could see the reality there.

Starting a business is not an easy task, and it's growth and existence is much more of a complex task. Especially, agricultural sector is so uncertain, so there are many risks involved.

We were sure that this IV could be our inspiration even before visiting. And like what we said, it was a great pleasure to visit THANIMA POLYMERS NALLEPILLI.

We came to know that, THANIMA is a group of companies such as: THANIMA POLYMERS, THANIMA PLASTICS, THANIMA FEEDS, THANIMA COOLING ZONE. We got a wonderful opportunity to go through all of these.

We were coordinated by Dr Richard Scaria , Assistant Professor of Geography department. We were all with all the information and details about the industrial unit. Not to mention, all of our doubts were clarified instantly.



BUSINESS IS AN AREA OF UNCERTAINTY. And we, commerce students know that well more than anyone. After visiting THANIMA, **we could understand such uncertainties:**

- * Lack of enough power supply is the main reason for such uncertainties. The whole process can be affected by power cuts.
- * Lack of rain can also affect the industry badly.
- * The government schemes have a long procedure which makes the entrepreneurs from not depending any of it.

Like a coin's two sides, we saw many advantages such as:

- * As almost all the works are done by employees, it creates more job opportunities.
- * They provide farmers with the animal feed at a low cost.
- * We could see a large number of women employees which can make the financially stable and sufficient.



It was our first ever IV. Majority of us , 61out of 68 students took part in it. We all are really grateful to all the teachers and other facilities who have been there to plan such a great visit.

We all are personally so satisfied by this visit. It became many of ours inspiration. After all the pandemic and related issues it was such a reliving experience.

Thank you.....

Participants of the Industrial Visit