

Internship Report On
Urmi Group (Seamless Division)
Merchandising, Product Development, Production, Commercial,
Supply Chain

By

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An internship report submitted to the Executive Development Center, Brac Institute of Governance and Development (BIGD), Brac University in partial fulfillment of the requirements for the degree of
Post Graduate Diploma in Knitwear Industry Management (PGD-KIM)

Executive Development Center, BIGD
Brac University
March, 2026

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Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing my degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

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Letter of Transmittal

Mr. Marzuk A N Hossain

Senior Research Associate

BIGD, Brac University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on Merchandising, Product Development, Production, Commercial, and Supply Chain Operations at Urmi Group.

Dear Sir,

It is my pleasure to submit my internship report, which provides details regarding the integrated operations of Merchandising, Product Development, Production, Commercial, and Supply Chain management at Urmi Group. I was appointed to complete this comprehensive study under your direction and guidance.

This report reflects the practical experience I gained by rotating through these critical departments, allowing me to understand the end-to-end workflow of a vertically integrated knitwear manufacturer. I have attempted my best to finish the report with the essential data and recommended propositions in a significant, compact, and comprehensive manner as possible.

I trust that the report will meet your expectations and fulfill the requirements for my PGD-KIM degree.

Sincerely yours,

Asif Hossain

1000055555

Executive Development Center, BIGD

Brac University

Date: Month Day, Year

Non-Disclosure Agreement

This agreement is made and entered into by and between Urmi Group and the undersigned student at EDC, BIGD, Brac University.

During the course of my internship within the Merchandising, Product Development, Production, Commercial, and Supply Chain departments, I may have access to confidential information, including but not limited to buyer lists, costing sheets, production techniques, and strategic business plans.

I hereby agree to:

1. Maintain the confidentiality of all proprietary information shared by the company.
2. Use such information solely for the purpose of completing my PGD-KIM internship report.
3. Not disclose, reproduce, or distribute any confidential data to third parties without written consent from Urmi Group.

Student's Full Name & Signature:

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Industry Supervisor's Full Name & Signature:

Md. Fazle Rabbi Islam
Senior Manager and Head Of Department
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Acknowledgement

I would like to express my sincere gratitude to everyone who supported me during my internship and helped me complete this report.

First and foremost, I am deeply thankful to the Executive Development Center (EDC), BIGD, Brac University, for providing me the opportunity to enroll in the PGD-KIM program. The knowledge I gained from this course was the foundation for my work at the industry level.

I wish to express my heartfelt thanks to my Academic Supervisor, Marzuk A N Hossain, Senior Research Associate at BIGD, Brac University. His constant guidance, patience, and valuable feedback were essential in shaping this report into its final form.

I am also extremely grateful to Urmi Group for welcoming me into their organization. I would like to specifically thank my Industrial Supervisor, Md. Fazle Rabbi Islam, Senior Manager and Head of Department, Merchandising (Seamless Division). His mentorship and willingness to share his expertise in Merchandising, Product Development, Production, Commercial, and Supply Chain gave me a clear understanding of how a vertically integrated industry operates.

Finally, I want to thank my family and friends for their continuous encouragement and support throughout my academic journey.

Sincerely,

Asif Hossain

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PGD-KIM Program Brac University

Executive Summary

This report provides a detailed overview of my internship at Urmi Group, specifically within the Seamless Division. The primary objective of this internship was to gain practical industry experience to complement the PGD-KIM program at Brac University.

During the internship, I worked across five key departments: Merchandising, Product Development, Production, Commercial, and Supply Chain. I gained hands-on knowledge in tech-pack analysis, sample development, production floor monitoring, and export-import documentation.

The report evaluates how theoretical concepts like knitwear manufacturing and supply chain management are applied in a real-world vertical setup. It also identifies areas for organizational improvement, such as digital integration, and highlights my personal growth in technical proficiency and professional communication. This experience has provided me with a comprehensive understanding of the end-to-end operations of a leading knitwear manufacturer in Bangladesh.

Keywords: Merchandising, Supply Chain, Urmi Group, PGD-KIM, Seamless Garments, Knitwear.

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List of Acronyms

AQL	Acceptable Quality Level
B/B	Back-to-Back (Letter of Credit
ERP	Enterprise Resource Planning
L/C	Letter of Credit
LEED	Leadership in Energy and Environmental Design
PGD-KIM	Postgraduate Diploma in Knitwear Industry Management
R&D	Research and Development
RMG	Ready-Made Garments
SBU	Strategic Business Unit
SMS	Salesman Samples
T&A	Time and Action (Calendar)

Glossary

AQL(Acceptable Quality Level)	The maximum number of defective items in a batch that is considered acceptable during quality inspection.
Back-to-Back (B/B) L/C	A secondary letter of credit issued to a supplier, backed by the primary letter of credit received from the buyer.
Body-Mapping	A technical knitting technique that uses different stitch patterns in specific areas of a garment to improve performance or comfort.
ERP (Enterprise Resource Planning)	.Software used by companies to manage and integrate the core parts of their business, such as merchandising, production, and accounting.
Flatlock	A specialized sewing technique that joins two pieces of fabric with an overlap, creating a flat, non-chafing seam.
Garment Dyeing	The process of dyeing a fully assembled garment rather than dyeing the fabric or yarn before construction.
LEED (Leadership in Energy and Environmental Design)	A globally recognized certification for buildings that are designed and operated to be environmentally sustainable.
GOTS (Global Organic Textile Standard)	An international standard that sets requirements for the entire supply chain of organic textiles.

Chapter 1

About Organization

1.1 Overview of the Industry

Urmi Group is one of the leading players in Bangladesh's ready-made garments (RMG) and textile industry, with a strong reputation for quality manufacturing, technological innovation, and export-oriented production. Established originally in 1955 and entering the apparel sector in the early 1980s, the group has grown into a vertically integrated textile and apparel conglomerate, covering knit fabric manufacturing, garment production, printing, embroidery, and logistics. Urmi Group specializes mainly in knitwear and activewear products such as T-shirts, polos, underwear, sportswear, seamless garments, and athleisure items, supplying many well-known international brands in Europe, Japan, and other global markets. A key strength of Urmi Group is its leadership in seamless garment technology in Bangladesh, which enables the production of high-performance, body-fit, and fashion-oriented garments without traditional stitching, giving it a competitive edge in the global apparel market. The group operates large-scale modern factories equipped with advanced machinery, digital production systems, and quality control processes, allowing it to handle high-volume as well as high-value orders. In addition, Urmi Group places strong emphasis on sustainability and compliance, operating environmentally responsible factories, including green and LEED-certified facilities, while holding international certifications such as Oeko-Tex, GOTS, and ISO standards. With a large workforce and a strong commitment to worker welfare, ethical production, and continuous innovation, Urmi Group plays a significant role in Bangladesh's garment export economy and represents the shift of the RMG industry from basic, low-value products toward more technical, sustainable, and value-added apparel manufacturing (Urmi Group, 2025).

1.2 Vision & Mission

Currently, the RMG industry is moving toward greater sustainability and the use of digital automation to remain competitive on a global scale (Bubonia, 2014). The shift toward high-tech manufacturing is essential for meeting the rigorous compliance standards set by international markets (Hill, 2017). Urmi Group envisions becoming a preferred and trusted supplier for leading global apparel brands by building a future-ready, environmentally responsible, and people-driven organization. Its vision is closely linked with operating green, low-carbon, and technology-enabled factories that support sustainable growth while empowering its workforce. Guided by its core values of integrity, mutual trust, passion for excellence, agility, customer focus, and teamwork (Urmi Group, 2025). Urmi Group's mission is to consistently deliver high-quality, innovative, and value-added apparel products while maintaining strong ethical standards, environmental responsibility, and long-term partnerships with customers, employees, and stakeholders (Urmi Group, 2025).

1.3 Goals & Objectives

Urmi Group's primary goal is to strengthen its position as a leading global apparel manufacturer by delivering high-quality, sustainable, and innovative garment solutions. To achieve this, the company focuses on several key objectives: enhancing production efficiency through advanced technologies like seamless garment systems; expanding its global market presence by building long-term relationships with international brands; maintaining rigorous quality control; and fostering environmentally sustainable operations through green factory practices (Urmi Group, 2025), (Hill, 2017). Additionally, Urmi Group is committed to improving worker welfare by providing a safe environment and continuous training. Through these efforts, the group aims to contribute to Bangladesh's export growth while promoting ethical practices across the industry (Urmi Group, 2025), (Khanna, 2014).

1.4 Organizational structure, Organogram, Branches and Departments

Urmi Group's organizational structure is designed to support efficient governance, strategic decision-making, and coordinated operations across its diversified business units, reflecting a top-down hierarchical model with a strong corporate office overseeing all major functions. At the apex is the Board of Directors, including the Chairman, Managing Director, Directors, Chief Operating Officer (COO), and departmental heads who guide overall strategy and governance, with a corporate office acting as the strategic hub for commercial, supply chain, human resources, procurement, marketing, safety, IT, finance, internal audit, and sustainability functions. Each Strategic Business Unit (SBU) — such as textile production, seamless and cut-and-sew garment manufacturing, printing, embroidery, washing, and shipping — operates under a dedicated head who coordinates with the corporate office to ensure alignment with company goals and efficient execution of operational plans. Urmi's leadership team comprises senior roles including Managing Director, Directors, COO, General Manager (Production), Deputy General Manager (Commercial), AGM (Accounts & Finance), HR and Compliance, Factory Managers, and managers for merchandising, quality assurance, technical and store functions, forming the core of its operational management. The group also includes several major branches and subsidiaries such as Urmi Garments Ltd., Fakhruddin Textile Mills Ltd., UHM Ltd. (a LEED-certified green factory joint venture), Attires Manufacturing Co. Ltd., Dots & Marks (printing), Poly Corr Packaging, and its navigation and shipping businesses, each with their own factory management teams and functional departments integrated into the broader corporate governance framework. This structure enables Urmi Group to manage diverse production processes, maintain quality and sustainability compliance, and support its export-oriented operations across multiple product lines and global markets. (Urmi Group, 2025)

1.5 Products/services produced by the Industry

Urmi Group maintains a diverse and technically advanced product portfolio that centers on high-quality knitwear and specialized performance apparel. The company is widely recognized in the global RMG sector for its "Seamless" technology, which allows for the production of garments like leggings, sports bras, and compression tops without traditional side seams. This is a core part of their strategy to "excel in delivering sustainable apparel products and services to top global customers" (Urmi Group, 2020). Beyond activewear, their product range includes a wide array of casual knit items such as T-shirts, Polo shirts, and hoodies, as well as specialized intimate apparel and lingerie. By utilizing advanced knitting structures and performance yarns like recycled polyester and organic cotton, Urmi Group ensures that its products meet the modern consumer's demand for both comfort and environmental responsibility.

The market reach of Urmi Group is truly global, with a primary focus on premium and mid-range segments in the European Union, the United States, and Japan. The company acts as a strategic partner for some of the world's most recognizable brands, including Puma, Marks & Spencer (M&S), H&M, and Decathlon. Their ability to cater to such a prestigious list of buyers stems from their vision "to be the number 1 preferred supplier of the top global brands" (Urmi Group, 2024). Their competitive edge in these markets is reinforced by their LEED Platinum-certified facilities and a vertically integrated supply chain. By managing everything from spinning and fabric dyeing at Fakhruddin Textile Mills Ltd. to final garment construction, Urmi Group provides a seamless value chain that offers shorter lead times and superior quality control, making them a leader in the rapidly growing global athleisure market (Urmi Group, 2025), (Hill, 2017).

Chapter 2

Description about task accomplishment

2.1 Merchandising Operations

The merchandising process at Urmi Group's Seamless Division is a sophisticated blend of technical knowledge and project management. During my internship, I observed that the role of a merchant here extends far beyond simple communication; it involves being the "technical architect" of an order. My primary responsibility involved the systematic analysis of Buyer Technical Packages (Tech-Packs). I learned how to dissect these documents to identify critical requirements such as yarn composition (blends of Nylon 6.6, Polyester, and Spandex), specific stitch structures for body-mapping, and performance finishes like anti-bacterial or moisture-wicking treatments. This analysis is vital because, in seamless technology, the garment is engineered directly from the yarn stage, meaning any error in the tech-pack interpretation can lead to a complete production failure.

I was also deeply involved in the creation and monitoring of the Time and Action (T&A) calendar. I assisted the team in calculating lead times for yarn procurement, dyeing, and knitting cycles. I observed how the merchandising team coordinates with the internal textile unit, Fakhruddin Textile Mills Ltd., to ensure that the yarn is dyed and prepared according to the specific "Recipe" required for the buyer's seasonal palette. A key part of my daily task was to update the order status in the company's ERP system, ensuring that every department, from the sample room to the shipping desk, had real-time visibility into order progress. This taught me that effective merchandising is rooted in data accuracy and proactive problem-solving.

2.2 Product Development (R&D)

The Product Development and R&D wing of Urmi Group focuses on the engineering of high-performance functional apparel. Unlike traditional garment construction, R&D in the Seamless Division involves the simultaneous creation of fabric and garment structure through specialized Santoni circular knitting technology. The department is responsible for the transition of digital concepts into physical prototypes through a multi-stage Sampling Cycle, which includes Proto, Fit, and Salesman Samples (SMS). Technical experts in this unit manipulate stitch structures such as mesh for breathability and ribbing for support to meet the specific ergonomic needs of athletes.

R&D activities also extend to extensive material research, where various yarn blends are tested for stretch recovery, pilling resistance, and hand-feel. The unit coordinates closely with the in-house laboratory to validate that all developed samples meet international quality standards. Furthermore, the R&D team plays a vital role in sustainability by developing eco-friendly samples using recycled fibers and water-saving "Garment Dyeing" techniques. This scientific approach to product engineering ensures that Urmi Group remains a preferred partner for global brands seeking innovative athleisure solutions.

2.3 Production Floor Management

Production at Urmi Group's Seamless Division is characterized by high-tech automation and lean manufacturing principles. The production floor utilizes state-of-the-art Santoni machines that knit garments in a tubular form, effectively eliminating side seams and enhancing wearer comfort. Floor management involves the constant monitoring of machine efficiency and the implementation of a Traffic Light System for real-time quality control. This system allows for the immediate identification of knitting defects, such as needle marks or yarn streaks, thereby minimizing wastage in the subsequent dyeing and finishing stages.

The manufacturing flow continues into the finishing section, where specialized sewing processes like Flatlock and Overlock are used to attach components like waistbands. The production team also oversees the heat-setting and garment-dyeing processes, ensuring that the final products achieve the desired texture and color brilliance. Every batch undergoes a final AQL (Acceptable Quality Level) inspection to ensure compliance with the buyer's rigorous standards before the goods are moved to the packaging and global distribution stage.

2.4 Supply Chain Management

The Supply Chain department is responsible for ensuring that all raw materials are available exactly when needed for production. Urmi Group's strength comes from its "vertical integration," meaning it owns many parts of the supply chain, such as its own fabric mills. This setup allows the company to manage the flow of materials from the beginning to the end of the manufacturing process.

During the internship, the focus was on how the company handles specialized materials like Nylon and Spandex, which are used to make seamless activewear. These materials must meet high international quality standards. The warehouse uses advanced systems to track the large amount of yarn and accessories, such as labels and packaging, that are stored in the facility.

A major part of the work involves coordinating with the internal textile unit to make sure fabric is ready on time. This helps the factory avoid long delays that often happen when waiting for shipments from outside suppliers. By using a "just-in-time" system, the team makes sure that production lines never have to stop because of missing materials. Overall, the department's success depends on careful planning, good data tracking, and keeping strong relationships with all suppliers.

2.5 Commercial Activities

The Commercial department handles the financial and legal side of the business. Its main job is to manage the money and documents required to import raw materials and export finished garments to international buyers. This team acts as a bridge between the factory and global banks, ensuring that all trade rules are followed correctly.

A key part of their work is managing "Letters of Credit" (L/C). When an international buyer orders clothes, they open an L/C, which acts as a guarantee that the buyer will pay for the

goods. The commercial team uses this to open their own "Back-to-Back" L/C, which allows them to buy the yarn and fabrics needed to start production. This helps the company manage its cash flow without needing to pay for everything upfront.

The team also prepares and checks all the shipping documents. These include the Commercial Invoice and the Packing List, which must be 100% accurate for customs clearance. If these papers contain mistakes, the goods can be held at the port, causing expensive delays. They also coordinate with shipping companies to book space on cargo ships and make sure the goods reach the buyer on time.

Finally, the department manages the "Realization" of export proceeds. This means they ensure that the money for the shipped goods is received from the buyer's bank. By keeping tight control over these legal and financial steps, the commercial team ensures that the entire export operation runs smoothly and stays profitable.

Chapter 3

Critical assessment of Internship work

3.1 Application of Generic and Industry specific courses during internship

The internship served as a vital bridge between the theoretical frameworks of the PGD-KIM program and the operational reality of the Urmi Group. The coursework completed during the Spring and Summer 2025 semesters provided the essential knowledge base for navigating the five core departments.

From the generic curriculum, HR Skills and Competencies (KIM101) was applied by observing the "Organizational Hierarchy" and communication flows between floor supervisors and executive management. Principles from Communication Skills (KIM103) were essential when interpreting "Buyer Communication Protocols," ensuring that technical feedback regarding garment fit or lab-dip results was conveyed accurately to the production team. Additionally, Analytical Skills and Competencies (KIM102) provided the foundation for "Data-Driven Decision Making," which was used to analyze daily output reports and identify bottlenecks in the sewing lines.

The industry-specific courses proved to be even more critical in the technical environment of the Seamless Division. The knowledge from Introduction to Garments Industry - Knitwear (KIM201) allowed me to understand the "Principles of Circular Knitting" and how Santoni machines create tubular garments without side seams. In the production area, I applied theories from Industrial Engineering (KIM202), such as "Motion Economy" and "Work Study," to observe how operators could minimize wasted movement to improve the Standard Minute Value (SMV) of a garment (Khanna, 2014), (Womack & Jones, 2003).

During my rotation in Merchandising, the concepts from Production Management and Merchandising (KIM203) were put into practice through the management of the "Critical Path"

or Time and Action (T&A) calendar. This involved coordinating between yarn suppliers and the knitting floor to ensure the "Lead Time" met the buyer's deadline (Rosenau & Wilson, 2014). Finally, Quality Management (KIM204) introduced me to the "Total Quality Management (TQM)" philosophy and the use of "Acceptable Quality Level (AQL)" tables. I observed these being used during final inspections to ensure that the "Defect Rate" remained within the allowable limits set by international buyers (Mehta & Bhardwaj, 1998). By synthesizing these academic theories, I was able to transition from a student to a contributing member of the manufacturing team.

3.2 Suggestion for industry improvement

The evaluation of the five core departments reveals several opportunities to boost overall efficiency through better technology and process flow. Within the Merchandising department, the current method of updating information manually in the ERP system could be replaced by an automated, real-time dashboard. Such a tool would provide every department with instant updates on sample status, which would significantly reduce the communication gaps that often occur between global buyers and the factory floor. In the Product Development and R&D unit, adopting AI-driven software to predict yarn consumption would allow the team to calculate material needs with much higher precision. This shift would minimize the fabric wastage that typically happens during the early prototyping stages, leading to more sustainable and cost-effective operations.

On the Production floor, moving away from paper-based records toward digital tablet-based reporting for supervisors would greatly improve the accuracy of quality inspection data. By having inspectors enter results directly into a digital system, the management team could spot defects faster and take immediate corrective action. Regarding the Supply Chain department,

the integration of a shared vendor-tracking platform would provide the procurement team with early warnings about any delays in raw material transit. This proactive approach would prevent the "line-down" situations that frequently happen when essential trims or yarns do not arrive on time. Finally, the Commercial department could benefit from the full digitization of shipping documents and invoices. Simplifying the digital verification process for these papers would lower the risk of human error, which is the most common cause of customs clearance delays and payment issues at the port. By connecting these departments through improved digital systems, the entire manufacturing cycle would become more reliable, faster, and much more profitable.

3.3 Learning for self-improvement

The internship at Urmi Group provided a clear view of how a garment factory works as one single, connected system instead of separate, independent parts. It was observed that a small mistake in one area, such as a wrong detail in a Commercial department document, can cause a "chain reaction" that upsets the Supply Chain and eventually stops the machines on the Production floor. This realization helped in developing much stronger attention to detail. By spending time in all five departments, it was understood that being "proactive" or thinking ahead is much better than just reacting to problems after they happen. For example, checking if fabric is available in the Supply Chain early on can prevent a massive work stoppage in the Production schedule later.

Additionally, professional decision-making skills were improved by watching how managers stay calm and find logical solutions when a buyer suddenly changes a design or a shipment is delayed. These real-life situations brought to life the lessons taught in the Business Operation Skills (KIM104) course. Working with many different teams also helped in learning how to explain technical ideas in simple ways, which is a key part of being a successful

Merchandiser. Overall, the journey from being a student to working on a busy factory floor has given a complete understanding of how the industry actually breathes. This experience has built the confidence needed to follow a career path in modern and sustainable textile manufacturing.

Chapter 4

4.1 Conclusion

The internship at Urmi Group was a very important journey that helped connect the lessons from the PGD-KIM program with the real world of garment manufacturing. By moving through the Merchandising, Product Development, Production, Supply Chain, and Commercial departments, it was clearly seen how a factory functions as one large, interconnected system. A major part of this experience was the application of academic theories. For example, the "Work Study" methods from Industrial Engineering (KIM202) and the "Quality Standards" from Quality Management (KIM204) were not just chapters in a book, but daily tools used on the factory floor to keep production moving and satisfy global buyers (Khanna, 2014), (Mehta & Bhardwaj, 1998).

During the time spent in each department, many practical tasks were completed. In Merchandising, there was involvement in managing "Time and Action" calendars, while in the Production area, the focus was on observing how Santoni machines create seamless garments. These hands-on activities showed that even a tiny mistake in paperwork or a small delay in getting yarn can stop the entire production line. This highlighted that there is still a lot of room for improvement in the industry. It was observed that moving away from manual, paper-based tracking and switching to digital, real-time systems would make the whole industry much faster and more accurate.

On a personal level, this internship resulted in significant growth. It helped in developing a much stronger attention to detail and taught the importance of staying calm when problems arise, such as design changes or shipping delays. The ability to communicate technical ideas in simple ways to different teams was also greatly improved. Overall, this experience turned theoretical knowledge into practical skill. It has provided a deep understanding of the knitwear business and built the confidence needed to start a successful career in modern, sustainable textile manufacturing.

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Appendix

Appendix A: Supplementary Documents

The following documents are included to support the findings in this report:

1. Buyer Tech-Pack Analysis: A sample technical package for a seamless garment, showing yarn composition and body-mapping zones.
2. Time and Action (T&A) Calendar: A sample schedule used to track an order from yarn procurement to final shipment.
3. Production Quality Reports: Examples of "Traffic Light System" logs used on the production floor for real-time defect monitoring.
4. AQL Inspection Sheets: Sample forms showing the final quality check results before garments are packed for export.
5. Commercial Documentation: Samples of a Proforma Invoice and a Packing List used for customs clearance.

Appendix B: Internship Log and Certifications

- Weekly Activity Logs: Signed records of daily tasks completed across the five core departments: Merchandising, Product Development, Production, Commercial, and Supply Chain.