

Export Procedure of Palmal Group of Industries



Asfaq Islam Chowdhury

This report is submitted to the school of Business and Economics, United International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration

“Export Procedure of Palmal Group of Industries”

Submitted To:

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Major: Supply Chain Management

Registration Trimester: Spring 2025



School of Business and Economics

United International University

Date of submission: July 5, 2025

Letter of Transmittal

Date: July 5, 2025

To,

Mimnun Sultana

Assistant Professor School of Business and Economics

United International University

Subject: Submission of internship report on Export Procedure of Palmal Group of Industries

Dear ma'am,

I have effectively compiled my internship at Palmal group of Industries, a leading RMG manufacturer in Bangladesh. The title of my report is “Export Procedure of Palmal Group of Industries”. This report enables me to evaluate the skills and techniques I have acquired throughout my three-month internship. I have recognized that my report may include mistakes and require perfection. Although certain concepts I considered throughout my study for this report may seem superfluous today, they become essential when implemented.

During my time with Palmal group, I took advantage of the chance to collaborate with the commercial department and all the export procedures at the head office which is located at the Confidence centre, Shahzadpur Bus Stand, Badda. I am grateful for all your support and encouragement, which inspired me to work hard diligently. Regarding the report, I would be more than pleased to answer your questions you may have.

Your obedient student,

Asfaq Islam Chowdhury

ID: 111 212 082

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Declaration of the Student

I, Asfaq Islam Chowdhury, a student at the School of Business and Economics (SoBE) at United International University (UIU) major in Supply chain management, would like to declare that the internship report titled “Export Procedure of Palmal Group of Industries” is my original work, created as part of the requirements for my Bachelor of Business Administration (BBA) program.

This report is a reflection of my hands-on learning and experiences gained during my internship in the Commercial Department of Palmal Group of Industries. I assure you that the content within this report is based on my own efforts, observations, and analyses. I have properly acknowledged and cited all sources of information and external references where necessary.

Additionally, I confirm that this report has not been submitted before, either in full or in part, for any academic award or degree at any university or institution. Throughout the preparation of this report, I have adhered to all ethical standards and university guidelines.

Asfaq Islam Chowdhury

ID: 111 212 082

Bachelor of Business Administration

School of Business and Economics (SoBE)

United International University (UIU)

Corporate Evidence



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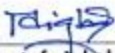
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July 20, 2025

To Whom It May Concern

This is to certify that **Mr. Asfaq Islam Chowdhury**, S/O- Aminul Islam Chowdhury & Aklima Parvin; served in our organization from February 22, 2025 to April 30, 2025 as an **"Intern"** under Human Commercial Department at Corporate Head Office, Dhaka with satisfactory performance and contribution in her work area. During her internship period we found her hardworking and sincere.

We wish every success in her life.


Mostafa Iqbal
Chief Human Resources Officer
HRM Department

Acknowledgement

I would like to thank the Almighty Allah and my parents for giving me the fortitude, endurance and courage necessary to complete the B.B.A degree at United International university.

I greatly appreciate the data that was made available for this report. My internship supervisor Mimmun Sultana, Assistant Professor School of Business and Economics, United International University, deserves special recognition for his guidance and dedication in assisting me in preparing an internship report.

Afterwards, I would like to thank Md Tuzzamel Haque- Senior Deputy Manager and Head of Commercial Department and Sumon Ahmed- Manager and Team leader, for their assistance. I am overwhelmed by my gratitude for all the staff of Palmal Group. They provided a comprehensive explanation of all the information. I requested and responded efficiently. I am also grateful to the Human Resource Department of Palmal group for allowing me to intern at the company. I thank my peers and classmates for their assistance when I could not comprehend a particular theory. We accomplish our duties whilst we collaborate and assist one another.

Finally, I thank the United International University administration for organizing this pupil initiative application. It empowers students to convert their theoretical knowledge into sensible enjoyment, preparing them to make a meaningful effect inside the business area.

Executive Summary

This internship report focuses on the export procedures of Palmal Group of Industries, a leading RMG manufacturer in Bangladesh. As part of the Bachelor of Business Administration (BBA) program at United International University, I had the opportunity to complete a three-month internship in the commercial department of Palmal Group. The objective of this internship was to gain hands-on experience and develop a practical understanding of the company's export operations.

During the internship, I was actively involved in several key functions, including data entry on Mexport, creating invoice for buyers, creating EXP (Export permission from Bangladesh Bank), preparation of bank submission documents, booking submission for buyers, bank submission data entry and supply declaration preparation. These responsibilities gave me valuable exposure to the export workflow of a large scale RMG exporter, enhancing my knowledge in areas such as documentation, communication with buyers and bank and international trade processes.

Palmal Group founded in 1984 by the late Engr. Mr. Nurul Haque Sikder, is one of the most prominent textile and garment industries in Bangladesh. It has earned recognition for its operational excellence, CSR initiative and global competitiveness. The company's vision is to become the leading supplier of quality apparel products and it operates through a vertically integrated manufacturer system with services including knit fabrics, printing & embroidery, trims & accessories and ready made garments.

This report outlines my internship experience, highlights the operational strengths and weaknesses observed and provides a detailed analysis of palmal's export procedures. It concludes with recommendations for enhancing operational efficiency and streamlining the documentation process. Overall, the internship provided a solid foundation in supply chain management, procurement and logistics, bridging the gap between academic learning and professional practice.

List of Acronyms & Abbreviations

SL	Abbreviations	Elaboration
01	RMG	Ready-made Garments
02	EXP	Export Permission
03	LC	Letter of Credit
04	BL	Bill of Lading
05	ETD	Estimated Time of Departure
06	ETA	Estimated Time of Arrival
07	PO	Purchase order
08	KPI	Key Performance Indicator
09	GSP	Generalized System of preference
10	FCR	Forwarders Cargo receipt
11	FOB	Free on Board
12	FCA	Free Carrier
13	CBM	Cubic Meter

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CHAPTER - I:

INTRODUCTION

1.1 Background of the Study

International trade is essential to a nation's economic growth in the modern world, particular for developing countries like Bangladesh. A major contributor to the national GDP, the ready made (RMG) sector has become the largest export-oriented industry. Effective export protocols are essential to this sector in order to sustain on-time shipments, guarantee compliance and foster confidence with foreign purchasers.

As a part of the Bachelor of Business Administration (BBA) program at United International University, Students are required to complete an internship to bridge the gap between theoretical knowledge and real world business practices. To fulfill this requirement, I joined Palmal Group of Industries. One of the largest RMG manufacturers and exporters in Bangladesh, where I was placed in the commercial department in our Head office. My responsibilities included comprehending and taking part in a variety of export related tasks including data entry on Mexport, creating invoice for buyers, creating EXP (Export permission from Bangladesh Bank), preparation of bank submission documents, booking submission for buyers, bank submission data entry and supply declaration preparation.

This report has been prepared based on the knowledge and experience I acquired during my three-month internship. In an industry that is driven by compliance and moves quickly, it seeks to give a thorough grasp of the export process that Palmal Group follows as well as how these activities are carried and managed effectively.

1.2 Objectives of the Report

The main objective of this report is to analyze and understand the export procedure of Palmal Group of Industries, one of the leading garment exporters in Bangladesh. Through this Internship, I aimed to bridge the gap between academic knowledge and practical application in the field of international trade and supply chain management.

1.2.1 Primary Objective

- To gain practical understanding of the end- to-end export process conducted by the commercial department of the palmal group of industries.

1.2.2 Secondary Objectives

- To identify and document the key stages of export documentation and compliance.
- To observe the coordination process between palmal, banks, freight forwarders, buyers and other stakeholders.
- To understand how software tools such as Mexport and other ERP systems are used in export operations.
- To analyze the role of commercial interns and their contribution to the export workflow.
- To develop insights into challenges and best practices in export procedures within the RMG sector.

1.3 Methodology of the Study

This report is prepared on both practical exposure and academic understanding of export operations within the commercial department of palmal group. The methodology outlines how the data was collected, what sources were used, and how the findings were analyzed to prepare this report.

1.3.1 Study Design

The study follows a qualitative and exploratory design, focusing on observation, task involvement, survey feedback and discussions with professionals. It reflects the real- time practices of export procedures in the garment sector, rather than numerical analysis.

1.3.2 Sources of Data

Primary Sources:

- Survey responses collected and officials in the commercial department regarding export procedure.
- Direct observation of export Operations.

- Practical work experience during the internship.
- Informal discussions with supervisors and officials from the commercial department.

Secondary Sources:

- Official company documents and export manuals.
- Website of Palmal Group of Industries.
- Trade related guidelines from government portals.
- Academic books and google scholar articles related to SCM and international trade.

1.3.3 Analysis of Data

A descriptive technique was used to analyze the data, with an emphasis on bringing academic ideas and real-world activities into alignment. The effectiveness of palmal's export procedures was evaluated by documenting and reflecting on the daily tasks completed throughout the internship. Apart from firsthand observations, a structured survey of co workers in the commercial department offered additional understanding of typical procedures, difficulties and opportunities for enhancement in the export procedure.

1.4 Internship, Position, Duties and Responsibilities

1.4.1 Position

I was appointed as an intern in the commercial department of palmal Group of industries, where I worked under the supervision of line manager and department officials. My internship tenure was part of the academic requirements for the Bachelor of Business Administration (BBA) program at United International University. During this period, I was directly involved in various export related activities. My position allowed me to observe and contribute to the real time operations of International Trade, which allowed me to apply my academic knowledge to practical hands-on work.

1.4.2 Duties and Responsibility

During my internship at the commercial department of Palmal Group of Industries, I was given the opportunity to work on multiple core tasks related to the company's export operations . These responsibilities helped me gain practical insight into how a large RMG exporter manages international Trade. My duties included:

- **Mexport Data Entry:** Mexport portal is the online data collection portal for Palmal group of Industries. I started my internship by learning how to put an entry in Mexport. During my 3 months of internship I have put 6 different buyers invoice orders in Mexport. This data goes through various stakeholders like: Merchant, shipper, forwarder and more.
- **Bank Submission Data Entry:** Mexport has two different parts. First part is for the Merchant and Shipper and the second part requires information for bank submission. Entering all relevant information needed for the bank to process LC documentation / Sales contract.
- **Preparation of Bank Submission Documentation:** After entering the second part of data entry, I had to organize documents in three parts. One for Buyers, One for Bank, One for Supplier (Palmal group). These three parts include Documents of: Bill of lading, Invoice, Custom declaration, packing list, order status.
- **Booking Submission for shipper:** Assisting in pre-booking and post booking process for buyers like: Asda, Morrison, Lefties, Levis, Oysho, Ted baker. This booking is done in the ERP Software portals like: Yusen Vantage, Db Schenker and many more.
- **Creating Commercial Invoice and Packing list:** Creating invoice is one of the most important jobs in the commercial department, because everything depends on what is written in the invoice and packing list. Preparing buyer specific export documentation

with correct HS codes, style references, quantities, pricing, description of the goods, colour code, Exporter, Consignee, Port of Discharge, CBM, Net weight and gross weight.

- **EXP Generate:** To complete shipment we need export permission from Bangladesh bank. I have to collect EXP from an online export monitoring system to export clearance and foreign exchange tracking.
- **Shipment Follow-up:** Monitoring booking confirmation, shipping schedules and ETD/ETA updates with forwarders.
- **Coordinate with Logistics:** Regularly communicating with logistics partners to ensure truck availability, booking approvals, collect challan and smooth shipment execution.

These responsibilities provided me with a complete understanding of operational activities related to export logistics, international trade compliance and coordination in a fast paced supply chain environment.

1.5 Professional Development of Skills

My internship at Palmal Group of Industries played a crucial role in enhancing both my professional and interpersonal skills. Being actively involved in the export operations of the commercial department allowed me to gain practical experience in areas directly related to international trade, documentation and logistics.

The following skills I developed during my internship:

- **Export Documentation Skills:** I have learned to prepare invoices, packing lists, creating EXP and bank submission documents accurately and efficiently.

- **Software Proficiency:** There are various ERP software to complete the export process. From buyer order to shipment I got the chance to get familiar with the ERP software that is being used in Palmal Group.
- **Analytical Thinking:** Improved my ability to verify export information, cross-check documentation details and maintain occurrence under pressure. There can be no mistakes in export.
- **Communication and Coordination:** Communication is the heart of any successful company. Here in Palmal I have to communicate with different types of stakeholders including Teams, forwarders and logistics partners which strengthened my communication and follow-up skills.
- **Problem-Solving:** Handled real life challenges such as mismatched quantities, cartoon adjustment and booking discrepancies. I learned how to respond quickly and responsibly.

This internship has significantly prepared me for a professional career in supply chain management, export-import operations and logistics. It helped me to build the confidence to work in a dynamic, real-world business environment.

1.6 Limitation of the study

This internship at Palmal group has given me valuable insights into the export operations but there were always certain limitation that affected the scope and depth of the study:

- **Limited Timeframe:** The duration of this internship was only three months, which restricted deeper involvement in long term export cycle, negotiations and shipment variations.
- **Lack of Department Rotation:** I joined the commercial department which limited my exposure to related departments like merchandising, procurement and Production.
- **Dependent on Assigned Tasks:** As an intern, my responsibilities were limited to specific support tasks to team mates and I did not have any authority to make independent decisions on my own.
- **Restricted access to confidential Data:** As per the company policy, I was unable to access sensitive commercial information such as financial details, pricing strategies and Lc terms.

- **Limited Communication with Stakeholders:** Most external communication with buyers and logistics partners were handled by senior team members. Which reduced my opportunity to directly communicate and understand client-side coordination.

CHAPTER-II:

Organizational Overview

2.1 Overview of the Company

Palmal Group of Industries, one of the promising RMG manufacturer business organizations, emerged in 1984 from the sole initiative of Late Engr. Mr. Nurul Haque Sikder, the former and founder Chairman and Managing Director of the group. Palmal is one of the largest garments & textile industries in Bangladesh. The group has received numerous awards and accolades for its outstanding business performance and commitment to corporate social responsibility, With its remarkable growth, diversified operations and global progress Palmal Group continues development in the country. The group operates more than 30 Industrial units with over 35000 employees.

The company's core focus is on producing High-quality apparel products for major international retailers and fashion brands. Palmal maintains a strong reputation for ethical practices, compliance, sustainability and investment in modern infrastructure and technology. Palmal evolved into a globally recognized garment exporter supplying to brands such as:



2.2 History of the Company

Founded in 1984 by late Engr. Nurul Haque Sikder, Palmal started its journey as a modest garment manufacturing setup. Over the decades, it has expanded into a diversified group with a wide range of RMG-related facilities and services. With dedication to quality and customer service, Palmal evolved into a globally recognised garment exporter supplying to brands such as Walmart, ASDA, H&M and many others top brands.

The group's long standing commitment to excellence has allowed it to build strong relationships with international buyers and become one of the top contributors to Bangladesh's export economy.



2.3 Mission, Vision, Slogan and values

Mission: To become the leading supplier of quality apparel products that create value to the customers and contribute to the socio-economic development of the country.

Vision: Produce and deliver quality products at competitive price to meet the customers requirements through employee involvement, highly efficient, eco friendly and vertically integrated manufacturing process.

Core values:

- Accountability => Accountable for performance
- Respect => Respectful to Individual
- Integrity => Act with Integrity
- Commitment => Keep Commitment
- Excellence => Strive for Excellence

2.4 Products and Services

Palmal is a prominent manufacturing business organization that produces different types of products in the composite and garments sector. The company provides end to end garment manufacturing solutions, including both production and support services. The main products of the group are:

- Knit Fabrics
- Printing and Embroidery
- Trims and Accessories
- Ready-made Garments



- **Knit Fabrics:**
 - Core fabric used in most garments productions
 - Produced in house to ensure quality and timely supply
- **Printing and Embroidery:**
 - Custom design printing and embroidery services are provided for branding and styling purposes.
 - Enhance product value and meet buyer specific requirements.
- **Trims and Accessories:**
 - Include labels, Tags, buttons, zippers, elastics etc..
 - Produced and sourced internally for faster lead times.

- **Ready-made Garments (RMG):**

- Final finished apparel products for men, women and children.
- Includes T-shirt, Polo shirt, Sweatshirt, joggers and more

2.4.1 Support Services

In addition to product manufacturing, Palmal offers backward linkage support which adds values to its vertical integration. Here is a breakdown of these services:

- **Dyeing**

- This process adds colour to raw knit fabrics.
- Palmal has its own dyeing units, ensuring consistent colour quality and quick turnaround.
- In house dyeing reduces lead time and improves production quality.



- **Washing**

- Washing treatments are applied to garments after stitching to achieve softness, shrink control or special effects.
- Palmal internal washing facilities help meet specific buyer requirements and reduce external dependency.

- **Finishing**

- Final treatment and inspection before packaging and shipment.
- Includes ironing thread trimming, labeling, quality control and presentation.

→ Helps maintain international quality standards and brand compliance.

- **Logistics Support**

→ The company coordinates container booking, documentation, custom clearance and shipment follow-up internally

→ Ensure smooth export flow and strength and supply chain.



2.5 Branch Network and Facilities

Palmal Group Operates over 30 manufacturing and support units across multiple regions in Bangladesh. These factories are located strategically to maximize production efficiency, skilled labor availability and proximity to logistics hubs.



Corporate Headquarters- Dhaka

- Located in the capital, this is the administrative center for strategic planning, commercial operations, finance and executive leadership.



Gazipur Industrial Belt

- Konabari, Chandra, Tongi Board Bazar

Hosts the group's largest manufacturing units, including knitting, stitching, accessories and printing facilities. Benefits from easy access to Dhaka- Mymensingh Highway and skilled labor.



Narayanganj

- Fatullah, Kanchupur, Siddhirganj

Major hub for palmal's dyeing, washing and finishing units. Close to river ports and ideal for fabric processing and logistics support.



Ashulia and Savar (Dhaka outskirts)

- Jirabo, Hemayetpur, DEPZ Area

Key knit composite factories, embroidery units and cutting sections. Highly industrialized zone with robust infrastructure for RMG operations.



Chattogram (Chittagong)

- Karnaphuli, CEPZ, Halishahar

Contains the port-based operations and logistical coordination hubs for palmal. Used to manage warehouses, handle containers and clear customs. Makes chattogram sea port directly accessible for export shipments.



Mymensingh (Expanding Zone)

- Bhaluka

Growing region for textile and garments. Plamal is reported to have expansion plans or affiliated units here. It is located for the specialized production for new buyers.



Comilla Export Processing Zone (CEPZ)

- A developing area with EPZ benefits, used for some large exports for cost effective productions.

2.5.1 Number of Factories and Production Unit:

Sl	Name of Factories	Location	Production Units		
			Garments	Others	Total
1	Aswad Composite Mills Ltd.-1	Sreepur, Gazipur	01	11	12
2	Aswad Composite Mills Ltd.-2	Kabirpur, Savar, Dhaka	02	00	02
3	Ayesha Clothing Company Ltd.-1	Jamgora, Ashulia, Savar, Dhaka	04	00	04
4	Ayesha Clothing Company Ltd.-2	Bangabandhu Road, Ashulia, Dhaka	00	01	01
5	Ayesha Washing Ltd.	Ashulia, Savar, Dhaka	01	03	04
6	Cortz Apparels Ltd.-1	Bagerbazar, Gazipur	02	00	02
7	Cortz Apparels Ltd.-2	Nawjor, Gazipur	04	00	04
8	Nafa Apparels Ltd.-1	Baroipara, Kaliakoir, Gazipur	05	00	05
9	Nafa Apparels Ltd.-2	Joypura, Dhamrai, Dhaka	02	01	03
10	Safaa Sweater Ltd.-1	Jamgora, Ashulia, Savar, Dhaka	025	00	02
11	Safaa Sweater Ltd.-2	Hotapara, Gazipur	02	00	02
12	Arakay knit Dyeing Mills Ltd.-1	Zerani Bazar, Gazipur	00	07	07
13	Arakay knit Dyeing Mills Ltd.-2	Bangabandhu Road, Ashulia, Dhaka	02	01	03
14	Hamza Clothing Ltd.	Bangabandhu Road, Ashulia, Dhaka	01	00	01
15	Hamza Trims Ltd.	Bangabandhu Road, Ashulia, Dhaka	00	01	01
16	Azmeri Composite Knit ltd.	Faidabad, Uttarkhan,	01	00	01

		Dhaka			
17	KM Apparel Knit Pvt.Ltd.	Uttarkhan, Dhaka	01	00	01
18	NKK Knitwear Ltd.	Fatullah, Narayangonj	04	00	04
19	Modern NeedleCraft Ltd.	BSCIC, Tongi, Dhaka	00	01	01
20	Ayesha Fashion Ltd.	AEPZ, Narayangonj	02	00	02
Total			36	26	62

2.5.2 Upcoming Factories

21	Hamza Fashion Ltd.	AEPZ, Narayangonj
22	Hamza Knit Dyeing Mills Ltd.	Srihatta Economic Zone, Sylhet

2.5.3 Factories and Production Unit

Types of Facility	No. of Factories	No. of Production Unit
Garments (RMG)	No. of Factory	No. of Production Unit
Textile (knit fabrics)	16	38
Washing	03	03
Embroidery	02	02
Printing	02	02
Trims and Accessories	01	01
Total	25	47

These factory sites are outfitted with cutting-edge machinery, quality control labs, and the necessary compliance certifications to meet global standards. They ensure timely delivery while also being environmentally responsible.

2.6 SWOT Analysis

☐ Strength:

- **Vertically Integrated Operations:** When it comes to vertically integrated operations, we have complete control over every step of production—from knitting to finishing. This not only guarantees consistency but also boosts speed and keeps costs in check.
- **Global Buyer Network:** Our global buyer network is impressive, featuring long-lasting partnerships with well-known brands like Walmart, Asda, H&M, Tesco, Levi's etc..
- **Certified Compliance and Ethical Standards:** We take pride in our certified compliance and ethical standards, holding certifications from WARP, BSCI, SEDEX, ISO and Oeko-Tex. This ensures that we maintain global trust and safety in all our operations.
- **Strong Export Infrastructure:** With a strong export infrastructure, we manage logistics, documentation and shipping in house, making our export processes smooth and precise.
- **Large Workforce:** Our large workforce and facility base consists of over 35,000 employees and more than 30 units across Bangladesh, Providing us with capacity and flexibility to meet diverse demands.

☐ **Weakness:**

- **Dependency on Knit Segment:** The company's reliance on the knit segment means it has limited foothold in the woven and denim markets, which hampers its ability to diversify.
- **Reliance on Imported Raw Materials:** Additionally, the dependency on imported raw materials poses a challenge, as some fabrics and chemicals still need to be sourced internationally. This can lead to production delays, especially during disruptions.
- **Limited Digital Integration in All Units:** Lastly, while the group is making strides in adopting technology, the level of digital integration and automation isn't consistent across all factories.

☐ **Opportunity:**

- **Expansion to New Markets:** There's a great chance to tap into new regions like South America and Africa for garments exports.
- **Sustainable and Green Production:** By investing in eco-friendly buildings and energy-efficient machinery, palmal is really stepping up as a leader in sustainability.
- **Digital Transformation:** Adopting automation, AI and ERP systems can really enhance accuracy and production.
- **Product Line Expansion:** Branching out into woven, outerwear or sportswear could open up new revenue streams.

☐ **Threats:**

- **Navigating Global Economic Uncertainty:** When buyer countries face recession or inflation, it can really shake up order volume.
- **Facing High Competition:** Companies from Vietnam, India and Cambodia are stepping up with similar services and competitive pricing that can make it tough to stand out.
- **Keeping an Eye on Trade Policy Changes:** Any adjustments in GSP status or trade tariffs with major export markets can put extra pressure on costs.

- **Dealing with Labor Strikes or Compliance Risks:** Internal disruptions or issues with compliance can seriously damage a brand's reputation and erode buyer trust.

2.7 Organizational Hierarchy and Structure

Palmal Group of Industries has a well-organized and layered structure that aims to boost efficiency, accountability, and a seamless workflow throughout all its departments. At the helm is the top management, backed by various functional divisions, each with its own clear roles and responsibilities.

Organizational Structure:

❖ Top Management

- Managing Director
- Director & C.O.O
- VP-Marketing, GAP
- Director-Admin & Compliance
- Director PPC & QA
- Director Production & In-charge
- Director Admin & Surveillance
- Director- Central Management
- Director- Marketing WC
- Director- Marketing
- Director- Marketing & Operation, H&M
- Controller of Merchandising and Production Coordination
- ED- Central Management
- ED-HRM & OD
- ED-Admin & HR
- ED-Civil Engineering
- Resident Director, ALP
- Resident Director HKDML
- Resident Director

❖ Mid-level Management

- CHRO
- Sr. GM-Admin & Compliance
- GM-HRM (Mainstream)
- Head of T&OD
- Divisional Head of Recruit & Training
- Sr, GM Store
- GM Admin & Development
- GM-Compliance & Sustainability
- Sr. GM Accounts & Banking
- GM- Internal Audits
- GM- Admin Development
- GM-Compliance
- GM Finance
- GM Admin & HR
- GM- Fire & Safety
- Head of Civil Engineering
- GM LPD-2
- GM- Sewing Machine & Air compliance Maintenance

❖ Departmental Heads

- Sr. DGM Accounts
- Sr. DGM Commercial
- Sr.DGM-HRM
- AGM-ER

2.7.1 Departments at Palmal Group of Industries:

1. Central Management Department
2. Commercial Department
3. HRM Department
4. Merchandising Department
5. Factory HR Operation Department
6. Training & OD Department
7. Admin & compliance Department
8. Compliance & Sustainability Department
9. Marketing Department
10. PPC & QA Department
11. Accounts and Banking Department
12. Internal Audit & FDA Department
13. Manufacturing Audit & central costing Department
14. Store Management Department
15. IT and MIS Department
16. Local Procurement Department (LPD)
17. Transport & Maintenance Department
18. Product Design & Development Department
19. Pattern & Sample Department
20. Engineering Department (Civil & Electrical)
21. Fire Safety management Department
22. Machine Maintenance Department
23. Security & Protocol Department

2.8 Achievements

Palmal Group of Industries has established itself as a reliable and globally recognized RMG exporter. Its achievement spans across operational excellence, international partnership and sustainable business practices. Some of the major accomplishment include:

- The company has obtained “President Best Performance Award” and “Best Supplier Award” from Walmart and Charming Shop.
- Almost all factories of Palmal Group have achieved 100% remediation status from Accord & Alliance/RSC NIRAPON.
- Exporting to over 20 countries worldwide
- Long term partnership with global brands like Walmart, H&M, ASDA etc..
- Multiple certifications: WRAP, BSCI, ISO, Oeko-Tex Standard 100
- Recognized for CSR initiative and worker welfare programs
- Investments in eco friendly production practices and green buildings.
- Establishing a vertically integrated supply chain that includes knitting, dyeing, finishing, printing, embroidery, and packaging under one umbrella.
- Receiving national recognition and awards for maintaining high ethical standards and contributing to Bangladesh’s export economy.
- Leading in green factory initiatives with investment in eco friendly technology and energy efficient buildings.
- Implement worker welfare and safety programs, ensuring compliance with national labour laws and international codes of conduct.
- Maintaining a high on time delivery rate and strong reputation for quality control among international buyers.
- Investment in employee training, capacity building and digital transformation to ensure continuous growth.
- Successfully navigating global disruptions like covid-19 and maintaining business continuity through resilient supply chain practices.

CHAPTER-III:

Export Process of Palmal Group of Industries

3.1 Introduction

Palmal Group of Industries stands out as one of the top exporters in Bangladesh's RMG sector, and they take pride in their organized and efficient export process. This ensures that goods reach their international customers on time and in perfect condition. The export journey includes several key steps, such as handling documentation, working closely with merchandising, freight forwarders, and meeting all regulatory requirements. In this chapter, I will walk you through the detailed export procedure that the Commercial Department at Palmal Group follows.



3.2 Export Procedure Overview

There are two ways we can export the shipment

1. LC (Letter of Credit)
2. Sales Contract.

The Exports procedure at Palmal Group typically includes the following stages:

1. Purchase order (PO) Confirmation:

First the buyer issues a confirmed PO that includes production specification, quantity, and delivery terms. Buyer then sends it to the merchandise and they confirm the PO and send it to the commercial teams.

2. Booking with Freight Forwarder:

Pre Booking is made with the logistics company (eg. Yusen, DB Shehanker, KDS) . It is made to confirm the expected cargo, readiness date and loding date, destination and volume.

3. Carton & Quantity Confirmation

Based on the PO that was sent to the factory from the merchandiser. The factory then finalizes the packaging list that includes the number of cartoons and quantities sent to the commercial Teams.

4. Commercial Invoice and Packing List Preparation

Commercial team then starting to prepare commercial Invoice that includes: Supplier/ Shipper name, Invoice no, Invoice date, EXP no, EXP date, PO no, BL no, Consignee party, Notify party, Payment terms, Contract/LC No, Style no, HS code, Product Description, Per unit cost, Total quantity, Total cartoons, Gross weight, Net weight, CBM, Port of Loading, Destination port and Country

5. EXP Form Generation

To Export we need approval from the central bank. The EXP is generated from the Bangladesh Bank portal like this: 0751-24089-2025

6. Bank Submission

Relevant documents like invoice, packing list, BL, EXP, GSP are submitted to the bank to LC/ Sales contract settlement.

7. Booking Finalizing

Post booking adjustments are made from the commercial teams that include final cartoon quantity, gross weight, net weight, CBM and updates the forwarder

8. Update on the Online Portal

In the meantime the commercial department starts giving entry in the online portal (MEXPORT) to give access to all stakeholders.

9. Shipment Loading and ETD Confirmation

Finally goods are loaded into trucks from factory to destination port followed by sharing ETD (Estimated Time of Departure) and shipment tracking details with the buyer and sending Chalan to the Commercial Team.

10. Goods loaded into DEPO and Inspection

When goods arrive from the factory to the departure port. Freight forwarding companies have their own DEPO to store the products and final inspection before loading into ships. Commercial and logistics teams coordinate with each other until shipment is loaded into final Boarding.

11. Buyer Copy and Internal Archive

Lastly the Main copy of BL, Invoice, Packing list are sent to buyer and 1 copy sent to bank for payment settlement and 1 copy is archived into the store of the commercial department.

Here is the full export procedure of Palmal Group. In the commercial department, teams have been assigned to various buyers. Each team consists of 10 members where 8 members take care of all the documents related to the buyers and the other 2 members take care of all the bank related documents. In our team we are responsible for buyers like: ASDA, Morrison, Levi's, Lefties, Ego Fashion, OYSHO, Pretty Green and Ted Baker.

Every stage is approached with a keen eye on compliance, accuracy, and timely coordination. It's crucial for the Commercial Department, logistics partners, production units, and banks to work together seamlessly to meet buyer needs and prevent any delays. We keep everyone in the loop with daily updates to track PO status, carton readiness, booking approvals, and the submission of necessary documents.

On top of that, leveraging digital platforms like MEXPOT boosts transparency and streamlines communication with banks and customs authorities. Getting the documentation right and following up especially for shipments based on letters of credit is vital for securing payments and ensuring smooth clearance at destination ports.

Palmal also ensures environmental and social compliance throughout the export process by adhering to buyer standards, factory certifications, and documentation audits. These practices strengthen buyer trust and contribute to the company's long-term reputation in the global market.

3.2 Roles and Responsibilities of the commercial Department

This section will explain how the commercial department acts as the central coordination hub for export operations- bridging communication between production, buyer, banks and freight forwarders.

Key roles:

- Document preparation (Invoice, packing list, EXP, GSP, etc...)
- Freight booking and coordination with logistics partners
- LC handling & bank submission
- Tracking shipments & sharing ETD/ETA
- Ensure compliance with export rules and buyer requirements.

3.3 Export Compliance and Documentation

Here we will get a detailed idea how palmal ensures that all exports meet legal and buyer specific requirements such as:

- EXP form approval from Bangladesh Bank
- GSP Certificate for duty-free to EU markets
- Supply Declaration for regulatory transparency
- Bill of Lading (BL) insurance via shipping line
- Document cross-checking before submission to bank and buyer.

3.4 Challenges in export Operations

Exporting is very challenging sometimes especially when a sudden problem arises that was not in the plan. In my internship period I learned how the teams handle various problems and how to maintain continuous shipment while also solving the problems at the same time. Here are some of the problems that usually faced by commercial team:

- Shipment delays due to booking rejection or forwarder backlog
- Cartoon count mismatches requiring manual adjustments
- Coordination gaps between production & documentation teams
- Last-minute changes from buyers (urgent PO updates)
- Holiday or port congestion affecting ETD/ETA
- Natural disasters like transport accidents, lock down, national emergency etc..

3.5 Modes of Shipment

Palmal Group of industries primarily exports its product using various logistical companies like:

- ❖ Yusen logistics
- ❖ KDS Logistics
- ❖ Maersk Logistics
- ❖ KNT Logistics
- ❖ DSV Air & Sea Ltd.
- ❖ DHL Global Forwarding

These logistical companies are responsible for transport from supplier to buyer which is ideal for handling large volume and keeping costs down with containerized shipping. However, the company prides itself on being flexible, adjusting its shipping methods according to the urgency of the buyer, the destination and volume involved. The primary export shipment modes that Palmal uses are:

1. Sea Freight (Ocean Shipment)

- Most commonly used method.
- Large quantities are loaded into full container load (FCL) or less Container load (LCL) units.
- Export containers are shipped via chattogram port.
- Suited for long distance and bulk orders with lower per unit cost.

2. Air Freight

- Used for urgent shipment or when a buyer demands fast delivery.
- Most expensive but offers shorter lead times (3-5) days.
- Typically used for small-volume orders or sample shipments.

3. Road Transport (for nearby Land Borders)

- Occasionally used for shipments to neighboring countries via land ports (e.g Benapole).
- Faster than sea in some cases but limited to certain trade agreements.

4. Courier Services

- For small samples, documents or urgent test samples.
- Services like DHL, FedEx, or UPS are used for this purpose.

Selecting a shipment method involves considering various factors, including cost, urgency, buyer preferences, shipment size, and the destination country. Our Commercial Department teams up with logistics companies and freight forwarders to ensure we choose the most suitable shipping mode for every order.

CHAPTER-IV:

Findings and Comparative Analysis

4.1 Introduction

This internship report is based on my practical experiences, daily observations, informal interviews, and the documentation I collected during my time in the Commercial Department at Palmal Group of Industries. The findings shed light on the real-world challenges, the department's strengths, and the operational efficiencies involved in export management at one of Bangladesh's leading RMG exporters.

4.2 Key Observations

During my internship at the commercial department of Palmal Group of Industries, I gained significant exposure to the real world practices of export operations. The following are key findings based on my direct involvement, observation and interaction with colleagues:

1. **Structured export Workflow:**

Palmal follows a highly organised export procedure with a dedicated team for documentation, compliance and coordination.

2. **Use of Digital Tools:**

Platforms like Mexport are actively used for submitting invoice and packing lists and tracking documentation, making the process more efficient.

3. **Strong Coordination with Logistics Partners:**

Palmal is currently associated with some of the biggest logistic companies in the world to ensure timely shipment and container availability.

4. **Importance of Accuracy in Documentation:**

When I first joined as an intern my line manager once said to me that there is zero tolerance for mistakes here in the commercial department. If a mistake has been made no matter where it will always turn up at some point. So even minor errors are not acceptable here in the commercial department.

5. **Buyer-Specific requirements:**

Currently Palmal has several buyers. Each buyer has unique documentation formats and compliance formats and compliance checklists which the commercial team must follow precisely

6. Central Role of Commercial Department:

This department functions as the core heart of the company. This department functions as the core of export execution, linking buyers, production units, banks and forwarders.

7. Cartoon & CBM Adjustments:

Changes in packing and cartoon counts are common and must be promptly communicated and updated before final booking.

8. Booking Challenges:

Sometimes forwarder delay booking confirmation or request changes, requiring negotiation and follow-up

9. Skilled-Based Learning:

Interns actively participate in tasks like data entry on Mexport, EXP form creation, invoice preparation, pre & post booking for logistics companies.

10. Compliance Culture:

Palmal maintains strong ethical standards in labor compliance, export formalities and quality assurance.

4.3 Comparison Analysis of Palmal Group and DBL Group:

To determine the operational strength of Palmal Group of Industries, a comparative analysis is shown below against another well known RMG exporter- DBL Group.

Criteria	Palmal Group of Industries	DBL Group
Export Volume	High volume	High volume
Integration	Vertically integrated	Fully vertical
Countries	Export over 30+ countries	Export over 35+ countries

Technology use	ERP Systems, Automation, digital dashboard, Mexport	ERP Systems, Automation, manual coordination
Product Type	Mainly knitwear and casualwear	Knitwear, denim, sportswear
Sustainability	Investments in green buildings and compliance	Recognized green factories, LEED certificate
Compliance	Certified with WRAP, BSCI, Oeko-Tex	Certified with WRAP, ISO, GOTS, Oeko-Tex
Commercial Process	Strong team involvement and digital tracking	Digital tracking
Shipment Methods	Sea, air, land border, advance logistical channels	Sea and air primarily

This comparison shows that while palmal maintains a strong and competitive export system to meet the evolving demands of the international markets. Palmal group's advanced use of ERP systems, broader product line and robust sustainability certificates gives it a competitive edge globally. Palmal shows a strong potential due to its extensive infrastructure, fast growing reputation for on time shipment and dedication to quality assurance. If palmal further integrates emerging markets and strengthens technology adoption in its commercial processes, it can enhance operational efficiency and position itself among the top-tier global RMG exporters.

4.4 Additional Findings

- **Time Sensitivity:** The export process is extremely time sensitive. Even minor delays in documentation or carton confirmation can delay entire shipments. Commercial departments always make changes if shipment is delayed with proper reasons.
- **Buyer Audits and compliance Monitoring:**
Buyers often conduct random audits of export documents. Accuracy and clarity are essential to pass these checks.
- **Manual-Heavy processes:** although platforms like Mexport are in use, tasks such as carton confirmation and booking updates are still handled manually.

- **Daily coordination Requirements:** Being in the commercial department means continuous coordination with production department, logistics and merchandising. To maintain a smooth export shipment, this coordination only goes through the commercial department. In short all these departments cannot connect through without the coordination of the commercial department.
- **Dynamic Workload:** As I previously said, the commercial department is the heart of an RMG Exporter. So the workload is tremendously high here in commercial departments. We have a 10 hour office duty and in a busy schedule sometimes the exporter has to work even after going home. No matter where the exporter goes the shipment must not be delayed. It has to be on time no matter the cost.
- **Learning Curve:** Exporting shipment is an interesting job. After joining here as intern the first month was very crucial to adapt new systems, understanding the technical terms like (CBM, ETA, GSP) and develop workflow understanding. Also my major was in Supply chain management so some things were very clear to me from the beginning.

These additional insights deepened my understanding of how supply chain coordination and trade compliance work, as well as the practical challenges faced in commercial operations within a real-world industrial context. The last 3 months I have learned so much that will help me to shape my career.

CHAPTER-V:

Conclusion and Recommendations

5.1 Introduction

Internships are essential for linking academic knowledge with practical experience. While interning at Palmal Group of Industries, I had the chance to engage in important commercial activities, particularly around export procedures. The level of professionalism and operational efficiency I witnessed was outstanding, yet I believe there are still some areas that could be improved for even greater value. My journey through this internship has also influenced my thoughts on how both the organization and future interns could gain from specific improvements.

5.2 Key Recommendation for Process Involvement

From the internship experience and the insights gathered, I recommend the following steps to enhance the efficiency of export operations and commercial processes at Palmal Group of Industries:

- ☐ **Digital Manual Process**

Adoption of various ERP systems or export management software would reduce human error that could improve tracking process and maintain efficiency.

- ☐ **Training for Interns and Junior Staff**

Offering structured training sessions will improve on boarding and help interns to contribute more effectively from day one.

- ☐ **Time Consideration**

The office hours are 10 hours here in palmal Group. It should be reduced to 8/9 hours to get maximum output.

- ☐ **Automated Communication with Forwarders**

Here at Palmal the communication with forwarders is still manual. It should be automated with digital platforms that can streamline booking updates, shipment tracking and reduce miscommunication.

- ☐ **Diversify Logistics Partners**

If there are more options with the logistics partners and additional forwarders that may help avoid dependency risks and improve container availability.

☐ **Centralized Documentation Repository**

A store cloud based storage system would allow secure access and better collaboration among departments.

☐ **Expand Use of Data Analytics**

Use shipment and booking data to identify trends, peak period and recurring issues to improve decision making.

5.2 Suggestions for Future Interns

1. **Be proactive:** To work in the commercial department he/she needs to be proactive to learn beyond the assigned tasks. Ask questions and explore different areas of the department for knowledge.
2. **Document Everything:** Maintain a log of daily tasks. When I started my internship I created a chat group in chatgpt named Internship at palmal group of industries where each day i updated the chat with what i have learned. This helped me a lot during my internship period.
3. **Time Management is Key:** Some days are heavier than others. What we need to do is prioritize tasks and be prepared for any last minute assignments.
4. **Focus on Communication:** Communication is the key to problems. With a strong communication with supervisor and team members will help to resolve tasks faster and also improve team workflow.
5. **Learn Key Export Terms:** First thing to do is to learn all the key terms and export procedures that are used. As soon as you learn the procedure it's best for them to get a permanent position in the company.

The goal of these recommendations is to support both the organization and upcoming interns by improving workflow, enhancing skill sets, and strengthening Palmal Group's reputation as a leading exporter in Bangladesh.

5.3 Conclusion

My internship at Palmal Group of Industries has been an incredible journey that really enhanced my understanding of international trade operations and supply chain processes. I got to see up close how things like export documentation, booking coordination, LC processing, and logistics management work in a bustling RMG export setting.

Working closely with the Commercial Department, I not only picked up technical skills in data entry, document preparation, and handling EXP forms, but I also honed my interpersonal skills, including communication, teamwork, and problem-solving. The structured workflow, commitment to compliance, and ability to adapt to buyer-specific needs truly showcased Palmal's status as a competitive player in the global RMG market.

Additionally, this internship helped me appreciate the significance of accuracy, time sensitivity, and the coordination required between various departments and external partners like freight forwarders and banks. These elements are vital for ensuring smooth export operations. I also got to see how trade regulations, buyer contracts, and digital platforms like MEXPOT come into play in international trade.

The learning curve during my first month was steep but rewarding, as it helped me build confidence and work discipline. I learned to adapt quickly, juggle multiple priorities under pressure, and communicate effectively at all levels. These skills are crucial for my future career in supply chain and commercial management.

In summary, this internship has connected my academic knowledge with real-world application. It has solidified my desire to pursue a career in supply chain management and international trade. I now feel more prepared, both intellectually and professionally, to make meaningful contributions to the industry and tackle future career challenges with confidence.

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