ARATI COTTON MILLS

(A UNIT OF NATIONAL TEXTILE CORPORATION LTD.)

Near- Dasnagar Police Station, Howrah–711105, West Bengal

Ph. No. - +91- 9748298664

E-Mail:araticot321@yahoo.co.in

` **Tender Enquiry No:-**ACM/Tender/2026-27/01; **Dated–**27-11-2026

TENDER DOCUMENT

INVITING QUOTATION FROM LEADING NATIONALIZED GENERAL INSURANCE COMPANIES REGISTERED UNDER INSURANCE REGULATORY & DEVELOPMENT AUTHORITY OF INDIA AND HAVE LICENSE TO CARRY GENERAL INSURANCE BUSINESS IN INDIA FOR A PERIOD OF ONE YEAR.

1. MONEY POLICY.
2. MARINE CARGO OPEN POLICY.
3. BHARAT LAGHU UDYAM SURAKSHA POLICY.
4. BURGLARY & HOUSE BREAKING.

ARATI COTTON MILLS, DASNAGAR, HOWRAH

ARATI COTTON MILLS OF (NATIONAL TEXTILE CORPORATION LIMITED) INVITES QUOTATION FOR **MONEY POLICY, MARINE CARGO OPEN POLICY AND BHARAT LAGHU UDYAM SURAKSHA POLICY** FROM LEADING NATIONALISED GENERAL INSURANCE COMPANIES WHO AREMEMBER OF INSURANCE REGULATORY &DEVELOPMENT AUTHORITY AND HAVE LICENSE TO CARRY GENERAL INSURANCE BUSINESS IN INDIA.

- **A pre bid meeting with prospective bidders shall be held at National Textile Corporation Ltd, Sub Office Kolkata, 7 J.L. Nehru Road, Metropolitan Building, Kolkata - 700013. The concern bidders are requested to present themselves for any clarification on Technical as well as commercial matters regarding to this tender.**

- **Bidders are required to submit their suggestions/clarifications during the Pre Bid meetings in writing. The suggestions received and found reasonable and acceptable shall be incorporated as corrigendum. Management is not bound to accept any or all suggestions so given in pre bid meeting. Any suggestions forwarded after the Pre Bid meetings shall not be entertained at all by the management.**

YOU ARE REQUESTED TO QUOTE YOUR COMPETITIVE PREMIUM AMOUNT, GOODS & SERVICE TAX AND OTHER TAX IF ANY, LEVIABLE ON THE SAID PREMIUM FOR,

1. MONEY POLICY.
2. MARINE CARGO OPEN POLICY.
3. BHARAT LAGHU UDYAM SURAKSHA POLICY.
4. BURGLARY & HOUSE BREAKING.

Last Date Of Submission Of Tender:-	14-12-2026 Till 12:00PM
Date Of Opening Tender:-	14-12-2026 At 12:00PM
Date Of Pre-Bid Meeting:-	01-12-2026 At 02:00PM

ARATI COTTON MILLS ,DASNAGAR, HOWRAH

Insured	**National Textile Corporation Ltd. Unit: Arati Cotton Mills**
Risk Location	**Dasnagar, Howrah-711105**
Policy Period	**For A Period Of 01 Year**
Occupancy	**Textile Mill (Spinning Mills)**
Present Status	**Silent**
Claim Experience in last 3 Years	**Nil in last 3 years**

A. MONEY INSURANCE POLICY

Sr. No.	Particulars	Limit of Any One Loss	Yearly Transaction	Premium
	Cash and Cash In Transit Policy	**(Rs.)**	**(Rs.)**	**(Rs.)**
1	Cash in transit from Bankto Milland vice-versa	50,000.00	6,00,000.00	
2	Cash in strong room 24 hours Regular	50,000.00	1,00,000.00	
		Total	7,00,000.00	

B. MARINE CARGO-OPEN POLICY

	Marine Cargo Open Policy	Limit per Transit	Limit Yearly Transit	Premium (Rs.)
	Raw Material–Cotton (From: Anywhere in India to Anywhere in India)	40,00,000.00	10,00,00,000.00	

C. BURGLARY & HOUSE BREAKING INSURANCE POLICY

	Cover	Sum Insured- INR		Premium
1.	Plant and Machinery	29946174.02		
2.	Furniture, Acs, Typewriter, Fax, Computer, Lab	319219		
3.	Stores & Spares	10,00,000		

D. BHARAT LAGHU UDYAM SURAKSHA POLICY

Material Damage

	Cover	Sum Insured- INR		Premium
	Fire and Allied Perils			
	Building-Factory & Non-Factory	59318289.47		
	Plant and Machinery	29946174.02		
	Furniture, Acs, Typewriter, Fax, Computer, Lab	319219		
	Tubewell	1,700		
	BRD, FST, Licker-in etc. Residual Stock	76,00,000		
	Stocks In Progress	1,50,00,000		
	Stores & Spares	10,00,000		
	Raw Materials	6,32,286		
	Stock Of Finished Goods	1,53,000		
	Total Sum Insured	11,40,46,943.95		
	Add on Covers/Extensions			
	STFI (Storm, Cyclone, Typhoon, Tempest)	11,40,46,943.95		
	Earthquake (Fire and Shock), Volcanic Eruption+	11,40,46,943.95		
	Additions, Alterations Or Extensions Up to 15% of the Sum Insured (excluding Stocks)	Up to 15% of the Sum Insured for That item (excluding Stocks)		
	Cover For Money	50,000.00		
	Cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc.	50,000.00		
	Cover for Computer Programmes, Information and Data	5,00,000.00		

	Start Up Expenses	5,00,000.00		
	Architects ,Surveyors and Consulting Engineers	Up to 5% of the Claim Amount		
	Removal Of Debris	Up to 2% of the Claim Amount		
	Under insurance Waiver Up to 15%	YES		
	Temporary Removal Of Stock	Up to 10% of Stock Value		
	Designation Of Property Clause	Yes		
	Local Authority Clause	Yes		
	72 Hours Clause	Yes		
	Total Premium (A+B+C)			
	Add: GST @18% (A+B+C)			
	Total Premium Payable (A+B+C)			

Excess/Deductible: - (As per expiring policy)

A) Money Insurance Policy
B) Marine Cargo Open Policy
C) Burglary and House Breaking Policy
D) Bharat Laghu Udyam Suraksha Policy

Please Note:

****It is requested from the Bidders that the Premium shall be based on appropriate storage risk (Category II).**

Premium & Claim Details Of Last 03 (Three) Years

Financial Year	**Premium**(Including GST)	**Claim**
2023-24	1,06,318.00	NIL
2024-25	2,60,200.00	NIL
2025-26	2,61,698	NIL

Please note the following:

1. Quotations are called from leading Nationalized General Insurance Companies directly and not through any other modes like Brokers.
2. We suggest that if required the insurance companies can arrange the Pre-Bid Inspection before submission of appropriate quote.
3. The quotation submitted should have the detailed calculations and all terms & conditions, all clauses and Excess applicable & Exclusions for each policy.
4. NTCL/Arati Cotton Mills reserves the right to accept or reject any Tender or part thereof without assigning any reason.
5. Quote should be strictly as per perils mentioned above failing which quotation shall be out rightly rejected.
6. The company must have GST Number & the bidders are required to submit the copy of the same.
7. During the currency of the insurance Policies, NTCL may secure valuation report from approved Values for its Assets and the selected insurers may be required to adjust the sum insured on the payment/refund of premium for remaining period on prorate basis.
8. All the terms and conditions, clauses, exclusions will be as per the standard policy filed with IRDA.
9. Amendments if any in tender documents shall be uploaded at Gem Portal, bidders are requested to download the copy of corrigendum/amendments form www.ntcltd.org

   The quotation should be submitted in above format only.
10. Tenderers are requested to fill up the attached **Tender Acceptance Letter (Refer Annexure I)** and submit along withthe tender duly signed by the tenderers.
11. All Participants should submit their quotation by following all the rules and regulations of Insurance Act 1938.
12. **Financial Bid will be considered on Total Premium Payable.**
13. **In case Total Premium quoted by two or more participants is equal, L1 and decision of awarding the contract will be decided by the NTC management. It is left to the sole discretion of the management of NTC.**

Name Of The Person & Telephone No. To Be Contacted At Corporate Office :	Sh. Anupam Ganguly (GM Incharge) ACM, Howrah. PH- 9748298664
	Smt Kashmita Bhattacharya (Dy. Manager F&A) Sub Office, Kolkata, PH- 8450858285
	Smt. Dhrubani Gangopadhyay (asst Manager Tech/Store) ACM, Howrah, PH- 8100939775

ANNEXURE-1

TENDER ACCEPTANCE LETTER (To be give non Company Letter Head)

Date:

To,
The GM Incharge ARATI COTTON MILLS,
Dasnagar, Howrah, West Bengal–700013.

Sub: Acceptance of Terms & Conditions of Tender.
Tender Enquiry No:

Name of Tender: General Insurance of Arati Cotton Mills

Dear Sir,

1. I/We have downloaded/obtained the tender document(s) for the above mentioned 'Tender' from the web site namely www.ntcltd.org per your advertisement, given in the above mentioned website.

2. I/We hereby certify that I/we have read the entire terms and conditions of the tender documents including all documents like annexure(s)etc., which form part of the tender and I / We shall abide hereby the terms / conditions/ clauses contained therein. The corrigendum(s) issued from time to time by your department/organizations too have also been taken into consideration, while submitting this acceptance letter.

3. I / We hereby unconditionally accept the tender conditions of above mentioned tender document(s)/corrigendum(s) in its totality /entirety.

4. I/ We do hereby declare that our Organization/Firm has not been blacklisted / debarred by any Govt. Department/Public sector undertaking.

5. I/We certify that all information furnished by the our Organization/Firm is true & correct and in the event that the information is found to be incorrect/untrue or found violated, then your department/organization shall without giving any notice or reason therefore or summarily reject the bid, without prejudice to any other rights or remedy.

Yours Faithfully,

(Signature with Office Seal)