



Retail Marketing Division
(A UNIT OF NATIONAL TEXTILE CORPORATION LTD.)
Divisional Office – 7, J. L. Nehru Road
KOLKATA, WEST BENGAL – 700013
Ph. No. - +91- 9433360325
E-Mail: ntcrmdkolkata@gmail.com

Tender Enquiry No: - RMD-KOL/Tender/2025-26/21; Dated – 03-12-2025

TENDER DOCUMENT

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

1. BHARAT SOOKSHMA UDHYAM SURAKSHA POLICY
2. BURGLARY & HOUSEBREAKING INSURANCE
3. CASH & CASH IN TRANSIT POLICY

RETAIL MARKETING DIVISION - KOLKATA

RETAIL MARKETING DIVISION- KOLKATA OF (NATIONAL TEXTILE CORPORATION LIMITED) INVITES **QUOTATION FOR BHARAT SOOKSHMA UDHYAM SURAKSHA POLICY, BURGLARY & HOUSEBREAKING INSURANCE POLICY & CASH & CASH IN TRANSIT POLICY** FOR IT'S DIVISIONAL OFFICE, SHOWROOMS AND GODOWN (CDD) FROM LEADING NATIONALISED GENERAL INSURANCE COMPANIES WHO ARE MEMBER 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. BHARAT SOOKSHMA UDHYAM SURAKSHA POLICY.
2. BURGLARY & HOUSEBREAKING INSURANCE POLICY.
3. CASH & CASH IN TRANSIT POLICY.

Last Date Of Submission Of Tender :-	10-12-2025 Till 12:00 PM
Date Of Opening Tender :-	10-12-2025 At 02:00 PM
Date Of Pre-Bid Meeting :-	05-12-2025 At 03:00 PM

BHARAT SOOKSHMA UDHYAM SURAKSHA POLICY – STOCK + FFF (Godown)

Name of the Insured	NATIONAL TEXTILE CORPORATION LTD.				
Insured Address	7, J. L. Nehru Road, Kolkata, West Bengal - 700013				
Risk Location (Postal Address Only)	Various As Stated Herein				
Policy Period	For A Period Of One Year				
Type of Policy	BHARAT SOOKSHMA UDHYAM SURAKSHA POLICY				
Add on Covers	Earthquake				
	STFI (Storm, Tempest, Flood & Inundation)				
Clauses to be Attached	Designation of property clause.				
	Local Authorities Clause				
	Reinstatement Value Clause				
Expiring Insurer	The Oriental Insurance Company Ltd.				
Claim Experience	Nil Claim for last 3 Years				
LOCATION ADDRESS	LOCATION NAME	RISK DESCRIPTION	ITEM TYPE	ITEM DESCRIPTION	SUM INSURED
Godown at 31, Chowringhee Road, Kolkata - 16, Kolkata, West Bengal, Pin - 700016	Godown at 31, Chowringhee road, Kolkata - 16	Storage of category I hazardous goods subject to warranty. That goods listed in category II, III, Coir waste, Coir fibre and caddies are not stored therein .(Materials stored in godowns & Silos)	Floater Coverage	Stock at cost (SI INR 3,04,000)	Applicable
Godown at 7, J. L. Nehru Road, Kolkata - 13, Kolkata, West Bengal, Pin - 700013	Godown at 7, J. L. Neheru Road, Kolkata - 13	Storage of category I hazardous goods subject to warranty. That goods listed in category II, III, Coir waste, Coir fibre and caddies are not stored therein .(Materials stored in godowns & Silos)	Floater Coverage	Stock at cost (SI INR 53,55,000)	Applicable
Godown at 141, S. N. Banerjee Road, Kolkata - 13, Kolkata, West Bengal, Pin - 700013	Godown at 141, S. N. Banerjee Road, Kolkata - 13	Storage of category I hazardous goods subject to warranty. That goods listed in category II, III, Coir waste, Coir fibre and caddies are not stored therein .(Materials stored in godowns & Silos)	Floater Coverage	Stock at cost (SI INR 94,20,000)	Applicable
		Storage of category I hazardous goods subject to warranty. That goods listed in category II, III, Coir waste, Coir fibre and caddies are not stored therein .(Materials stored in godowns & Silos)	Furniture and Fixtures Fittings and other equipments	Furniture, O/ Equip	1,95,000
		Storage of category I hazardous goods subject to warranty. That goods listed in category II, III, Coir waste, Coir fibre and caddies are not stored therein .(Materials stored in godowns & Silos)	Other Contents (Other than Stocks), Specific Items	Computer	15,000
TOTAL (Stock Of All Description + Contents)					1,52,89,000
ADD: EARTHQUAKE					1,52,89,000
ADD : STFI (STORM, TEMPEST, FLOOD & INUNDATION)					1,52,89,000
ADD: Terrorism					1,52,89,000
NET PREMIUM					
Add : <u>GST@18%</u>					
GROSS PREMIUM (A)					
Excess : As Per IRDA Guideline					

BHARAT SOOKSHMA UDHYAM SURAKSHA POLICY – STOCK + FFF (Showroom)

Name of the Insured	NATIONAL TEXTILE CORPORATION LTD.				
Insured Address	7, J. L. Nehru Road, Kolkata, West Bengal - 700013				
Risk Location (Postal Address Only)	Various As Stated Herein				
Policy Period	For A Period Of One Year				
Type of Policy	BHARAT SOOKSHMA UDHYAM SURAKSHA POLICY				
Add on Covers	Earthquake				
	STFI (Storm, Tempest, Flood & Inundation)				
Clauses to be Attached	Designation of property clause.				
	Local Authorities Clause				
	Reinstatement Value Clause				
Expiring Insurer	The Oriental Insurance Company Ltd.				
Claim Experience	Nil Claim for last 3 Years				
Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured (Rs).
COLLEGE STREET, 86 COLLEGE STREET, KOLKATA-73	College Street, 86 College street, Kolkata-73	Shops dealing in goods otherwise not provided for (1023)	Floater Coverage	Stock at Cost (S.I. INR 14,24,000)	Applicable
		Shops dealing in goods otherwise not provided for (1023)	Furniture and Fixture Fittings and Other Equipment.	Furniture, O/ Equipment	11,78,000
		Shops dealing in goods otherwise not provided for (1023)	Other Contents (Other than Stocks), Specific terms	A.C. Machine	42,000
CHANDANNAGAR, LALDIGHI, BAGHBAZAR, HOOGLY, HOGLI, WEST BENGAL, PIN: 712136	Chandannagar, Laldighi, Baghbazar, Hooghly	Shops dealing in goods otherwise not provided for (1023)	Furniture and Fixture Fittings and Other Equipment.	Furniture, O/ Equipment	3,82,000
		Shops dealing in goods otherwise not provided for (1023)	Floater Coverage	STOCK	Applicable
SALE COUNTER AT 7 J. L. NEHRU ROAD, KOL-13, KOLKATA, WEST BENGAL, PIN: 700013	Sale Counter at 7, J.L. Nehru Road, Kolkata-13	Shops dealing in goods otherwise not provided for (1023)	Floater Coverage	Stock at Cost (S.I. INR 13,33,000)	Applicable
		Shops dealing in goods otherwise not provided for (1023)	Furniture and Fixture Fittings and Other Equipment.	Furniture, O/ Equipment	25,000
PARK STREET, 1/1 PARK STREET, KOLKATA-16, KOLKATA, WEST BENGAL PIN: 700016	Park Street, 1/1 Park Street, Kolkata-16	Shops dealing in goods otherwise not provided for (1023)	Floater Coverage	Stock at Cost (S.I. INR 11,83,000)	Applicable
		Shops dealing in goods otherwise not provided for (1023)	Furniture and Fixture Fittings and Other Equipment.	Furniture, O/ Equipment	1,10,000

		Shops dealing in goods otherwise not provided for (1023)	Other Contents (Other than Stocks), Specific terms	Computer	15,000
		Shops dealing in goods otherwise not provided for (1023)	Other Contents (Other than Stocks), Specific terms	A.C. Machine	16,000
BEHALA , 620 D. M. ROAD, KOLKATA, KOLKATA, WEST BENGAL, PIN-700016	Behala 620 D. H. Road, Kolkata	Shops dealing in goods otherwise not provided for (1023)	Floater Coverage	Stock at Cost (S.I. INR 2,02,000)	Applicable
		Shops dealing in goods otherwise not provided for (1023)	Furniture and Fixture Fittings and Other Equipment.	Furniture, O/ Equipment	2,25,000
		Shops dealing in goods otherwise not provided for (1023)	Other Contents (Other than Stocks), Specific terms	Computer	15,000
LAKE TOWN, GOVT MARKET, LANE TOWN, KOLKATA-SS, NORTH TWENTY FOUR PARGANAS, WEST BENGAL, PIN 700055	Lake Town, Govt. market, Lake Town, Kolkata- 55	Shops dealing in goods otherwise not provided for (1023)	Furniture and Fixture Fittings and Other Equipment.	Furniture, O/ Equipment	12,000
		Shops dealing in goods otherwise not provided for (1023)	Floater Coverage	STOCK	Applicable
PALTA SHOWROOM, PALTA 24 PGS, (N), NORTH TWENTY FOUR PARGANAS, WEST BENGAL, PIN-743122	Palta Showroom, Palta 24 Pgs-(N)	Shops dealing in goods otherwise not provided for (1023)	Floater Coverage	STOCK	Applicable
		Shops dealing in goods otherwise not provided for (1023)	Furniture and Fixture Fittings and Other Equipment.	Furniture, O/ Equipment	5,25,000
TOTAL (Stock Of All Description + Contents)					66,87,000
ADD: EARTHQUAKE					66,87,000
ADD : STFI (STORM, TEMPEST, FLOOD & INUNDATION)					66,87,000
ADD: Terrorism					66,87,000
NET PREMIUM					
Add : GST@18%					
GROSS PREMIUM (B)					
Excess : As Per IRDA Guideline					

BURGLARY & HOUSEBREAKING INSURANCE POLICY

Name of the Insured	NATIONAL TEXTILE CORPORATION LTD.						
Insured Address	7, J. L. Nehru Road, Kolkata, West Bengal - 700013						
Risk Location (Postal Address Only)	Various As Stated Herein						
Policy Period	For A Period Of One Year						
Type of Policy	BURGLARY & HOUSEBREAKING INSURANCE POLICY						
Add on Covers	BURGLARY & HOUSEBREAKING INSURANCE						
	THEFT EXTENSION						
Clauses to be Attached	Designation of property clause.						
Expiring Insurer	The Oriental Insurance Company Ltd.						
Claim Experience	Nil Claim for last 3 Years						
Locations	Occupancy	Present Status	Description		Sum Insured (Rs).	Rate	Premium
COLLEGE STREET, 86, COLLEGE STREET, KOLKATA-73	Showroom	Non-Operational	Furniture, Fixtures, Fittings, utensils and appliances of trade - Others Furniture's	11,78,000	26,44,000		
			Others	42,000			
			Stock in Trade or Goods in the custody of the Insured - Other general goods	14,24,000			
CHANDANNAGAR , LALDIGHI, BAGHBAZAR, HOOGLY, WEST BENGAL, PIN: 712136	Showroom	Non-Operational	Furniture, Fixtures, Fittings, utensils and appliances of trade - Others	3,82,000	3,82,000		
LAKE TOWN: GOVT MARKET, LAKE TOWN, KOLKATA - 700055	Showroom	Non- Operational	Furniture, Fixtures, Fittings, utensils and appliances of trade - Others	12,000	12,000		
BEHALA: 620 D.H. ROAD, KOLKATA - 700034	Showroom	Non-Operational	Stock in Trade or Goods in the custody of the Insured - Other general goods	2,02,000	4,42,000		
			Others	15,000			
			Furniture, Fixtures, Fittings, utensils and appliances of trade - Goods of general type	2,25,000			
PARK STREET: 1/1 PARK STREET, KOLKATA - 700016	Showroom	Non-Operational	Stock in Trade or Goods in the custody, of the Insured - Other general goods	11,83,000	13,24,000		
			Furniture, Fixtures, Fittings, utensils and appliances of trade Goods of general type	1,10,000			
			Others	15,000			
			Others	16,000			

PALTA SHOWROOM, PALTA. 24 PGS. (N) - 743427	Showroom	Non- Operational	Furniture, Fixtures, Fittings, utensils and appliances of trade - Other	5,25,000	5,25,000		
SALE COUNTER AT: 7 J.L. NEHRU ROAD, KOLKATA - 13	Showroom	Non-Operational	Stock in Trade or Goods in the custody Of the Insured - Other general goods	13,33,000	13,58,000		
			Furniture, Fixtures, Fittings, utensils and applicants of trade - Goods of general type	25,000			
141, S.N. BANERJEE ROAD, KOLKATA - 13	Godown	Non-Operational	Stock in Trade or Goods in the custody Of the Insured - Other general goods	94,20,000	96,30,000		
			Furniture, Fixtures, Fittings, utensils and appliances of trade - Goods of general type	1,95,000			
			Others	15,000			
31, CHOWRINGHEE ROAD, KOLKATA - 16	Godown	Non-Operational	Stock in Trade or Goods in the custody Of the Insured - Other general goods	3,04,000	3,04,000		
7, J.L. NEHRU ROAD, KOLKATA - 13	Godown	Non-Operational	Stock in Trade or Goods in the custody Of the Insured - Other general goods	53,55,000	53,55,000		
TOTAL					2,19,76,000		
ADD: THEFT EXTENSION					2,19,76,000		
NET PREMIUM							
Add : GST@18%							
GROSS PREMIUM (C)							
Excess : As Per IRDA Guideline							

MONEY INSURANCE

Premium Quote For Cash and Cash in Transit Policy							
Name of the Insured	NATIONAL TEXTILE CORPORATION LTD.						
Insured Address	7, J. L. Nehru Road, Kolkata, West Bengal - 700013						
Policy Period	For A Period Of One Year						
Type of Policy	MONEY POLICY (CASH & CASH IN TRANSIT)						
Transit	Transit between Offices & Bank, Office to Office and Vice Versa						
Money Carried By	Bags						
Claim Experience	Nil Claim for last 3 Years						
Cover	Occupation	Section	Description	SCL	ACL	Rate	Premium
Money-In-Transit	Trading of Readymade garments and cloths	IA	Money for payment of wages, salaries or for petty cash in direct transit from the bank to the insured's premises from the time the cash is received at the bank by the insured or the authorized employee(s) of the insured until delivery at the premises or other place of disbursement and whilst there, until paid out provided that after business hours such cash be secured in locked safe or locked strong room on the premises for a period not exceeding 48 hours from the time of arrival of such cash at the said premises or places of disbursements. Cheques drawn by the insured to provide for such cash are covered in transit from the premises to the bank.	40,000	10,00,000		
		IB	Money (other than described in IA above) in the Personal Custody of the Insured or the Authorized Employees of the Insured Whilst in Direct Transit Between the Premises and the Bank or Post Office and Vice Versa				
		IC	Money (other than described in IA & IB above) collected by and in the Personal Custody of the Insured or the Authorized Employees of the Insured whilst in the Transit to the Premises or Bank within a period not exceeding 48 hours from the time of collection				
Cash In Safe		II	Cash (other than described in IA) whilst on the premises during the business hours or whilst secured in locked safe or locked strong room in the insured premises out of business hours against the risk of burglary, housebreaking and hold-up (7 Various Locations)		1,30,000		
NET PREMIUM							
ADD ON: RSMD COVER							
NET PREMIUM INCLUDING ADD-ON							
Add : GST@18%							
GROSS PREMIUM (D)							
Excess : As Per Expiring Policy							

Total Premium Payable	Amount (Rs.)
Gross Premium (A+B+C+D)	-

Premium & Claim Details Of Last 03 (Three) Years

Financial Year	Premium (Including GST)	Claim
	<u>Showroom + Godown</u>	
2022-23	Rs. 49,462.00	NIL
2023-24	Rs. 20,601.00	NIL
2024-25	Rs. 19,826.00	NIL

Following 8 Showrooms & 3 Godown Locations are there for the Insurance Coverage –

STATEMENT SHOWING SCHEDULE OF ASSETS FOR INSURANCE FIRE

(' In Lakhs)

Sl. No.	Name of the Showroom / Godown / Address	Class of Construction	Stock at Cost	Fixed		A.C. Machine	Total
				Furnitures, O/Equip	Computer		
	SHOWROOM						
1	College Street, 86 College Street, Kolkata - 73	1st Class	14.24	11.78	-	0.42	26.44
2	Chandannagar, Laldighi, Baghbazar, hooghly	1st Class		3.82	-	-	3.82
3	Lake Town, Govt. Market, Lake Town, Kolkata - 55	1st Class	-	0.12	-	-	0.12
4	Palta Showroom, Palta. 24 Pgs. (N)	1st Class		5.25	-	-	5.25
5	Park Street, 1/1 Park Street, Kolkata - 16	1st Class	11.83	1.10	0.15	0.16	13.24
6	Behala, 620 D.H. Road, Kolkata	1st Class	2.02	2.25	0.15	-	4.42
7	Sale Counter at 7, J.L. Nehru Road, Kolkata - 13	1st Class	13.33	0.25	-	-	13.58
	Showroom Total		41.42	24.57	0.30	0.58	66.87
	GODOWN						
1	Godown at 141, S.N. Banerjee Road, Kolkata - 13	1st Class	94.20	1.95	0.15	-	96.30
2	Godown at 31, Chowringhee Road, Kolkata - 16	1st Class	3.04				3.04
3	Godown at 7, J.L.Nehru Road, Kolkata - 13	1st Class	53.55	-	-	-	53.55
	Godown Total		150.79	1.95	0.15	-	152.89
	GRAND TOTAL		192.21	26.52	0.45	0.58	219.76

*Stock of readymade garments, cloths and other textile articles.

Please note the following:

1. Quotations are called from leading Nationalized General Insurance Companies 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/Retail Marketing Division, Kolkata 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 Valuers 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 prorata 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 in our Official Website i.e. www.ntcltd.org, 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 with the 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. Sagnik Sen (Jt. Manager) Retail Marketing Division, KOLKATA. PH- 9433360325
	Sh. Anurag Mishra (Store In charge ACM). PH- 9795263622

For RETAIL MARKETING DIVISION, KOLKATA, WEST BENGAL,
SAGNIK SEN
Jt. Manager– Retail Marketing

ANNEXURE-1**TENDER ACCEPTANCE LETTER (To be given on Company Letter Head)****Date:**

To,
The Jt. Manager – Retail Marketing,
NTC Ltd., Divisional Office, 7, J. L. Nehru Road,
Kolkata, West Bengal – 700013.

Sub: Acceptance of Terms & Conditions of Tender.

Tender Enquiry No.:

Name of Tender: General Insurance of RMD Kolkata (2025-26)

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 as 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)