



Retail Marketing Division
(A UNIT OF NATIONAL TEXTILE CORPORATION LTD.)
Divisional Office – 2nd Floor, S.P. Verma Road
Charkothia D
PATNA, BIHAR – 800001
Ph. No. - +91- 9462099866
E-Mail: ntcrmdpatna@gmail.com

Tender Reference No. – NTC/RMD/PAT/2025-26/Tender 01, Dated: 25-11-2025

TENDER DOCUMENT

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

1. STANDARD FIRE & SPECIAL PERILS POLCY (ALONG WITH REINSTATEMENT VALUE OF ASSESTS).
2. CASH AND CASH IN TRANSIT WITHIN OFFICE, SHOWROOMS AND GODOWN PREMISES & BANKS OF NATIONAL TEXTILE LTD. MARKETING DIVISION/DIVISIONAL OFFICE, PATNA.
3. MARINE CARGO OPEN POLICY (FOR ALL RISK STOCK OF COTTON & COTTON FIBRE IN LAND TRANSIT BY ROAD/RAIL).
4. BURGLARY STANDARD POLICY.

RETAIL MARKETING DIVISION - PATNA

RETAIL MARKETING DIVISION- PATNA OF (NATIONAL TEXTILE CORPORATION LIMITED) INVITES QUOTATION FOR STANDARD FIRE & SPECIAL PERILS POLCY (FOR THE STOCK, FURNITURE, FIXTURES & FITTINGS), MARINE CARGO OPEN POLICY, CASH AND CASH IN TRANSIT & BURGLARY STANDARD POLICY FOR IT'S DIVISIONAL OFFICE, SHOWROOMS AND GODOWN (CDD) FROM LEADING NATIONALISED GENERAL INSURANCE COMPANIES WHO ARE MEMBER OF INSURANCE REGULARITY 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- STANDARD FIRE & SPECIAL PERILS POLICY.
- 2- CASH AND CASH IN TRANSIT WITHIN OFFICE, SHOWROOMS AND GODOWN PREMISES & BANKS OF NATIONAL TEXTILE LTD. MARKETING DIVISION/DIVISIONAL OFFICE, PATNA.
- 3- MARINE CARGO OPEN POLICY (FOR ALL RISK STOCK OF CLOTH & READYMADE ARTICLES INLAND TRANSIT BY ROAD/RAIL).
- 4- BURGLARY STANDARD POLICY.

Last Date of Submission of Tender:	03 -12-2025 Till 12:00 PM
Date of Opening of Tender:	03 -12-2025 At 2:00 PM
Date of Pre Bid Meeting:	28-11-2025 At 2:00 PM

SFSP - STOCK

SFSP - FFF

MONEY

Insured	M/S NATIONAL TEXTILE CORPORATION LTD.						
PAN	10AAACN2847D1Z3						
Correspondence Address	S. P. VERMA ROAD CHAKRATHIYA, PATNA, PIN – 800001						
Policy Period	For A Period Of One Year						
Claim Experience	NIL- Last 03 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.	4,65,000	67,00,000		
		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)	7,00,000			
		II	Cash in Counter (7 Various Locations)*	4,68,125			
Net Premium							
Add On: Infidelity Cover				11,65,000			
Add On: RSMD Cover							
Net Premium Including Add-On							
Add : GST@18%							
Gross Premium (C)							

Location Details: (07 Various Locations*)
1. NTC LTD , Divisional Office, S. P Verma Road , Patna - 800001
2. NTC Ltd Showroom Main Bazar, Madhubani - 847211
3. NTC Showroom , Sasaram Main Road G. T Road Bihar - 821115
4. NTC Showroom , Udyog Bhawan East Gandhi Maidan , Patna - 800001
5. NTC LTD Showroom, Shafi daudi Market, Motijhil, Muzaffarpur - 842001
6. Bhagalpur showroom, DDC cum Zila Parishad, Bhagalpur - 812001
7. NTC LTD , Central Distribution Depot, Udyog Bhawan , East Gandhi Maidan, Patna -800001

MARINE CARGO (OPEN)

Policy Type	Marine Cargo (Open)
Insured	M/S NATIONAL TEXTILE CORPORATION LTD.
PAN	10AAACN2847D1Z3
Correspondence Address	S. P. VERMA ROAD, CHARKOTHIYA-D, SECOND FLOOR, PATNA, PIN - 800001
Interest	NTC PRODUCT
Packing	Standard and Customary
Voyage	From : Anywhere In India To : Anywhere In India
By	ROAD/RAIL/AIR/RPP/COURIER
Period of Insurance	12 Months from the date of Inception
Limit Per Sending	Rs. 20,00,000/-
Limit Per Location	Rs. 20,00,000/-
Perils Covered	Institute Transit (Rail/Road) Clauses 'A' including Inland Transit (SRCC) Clauses (Cover)
Basis of Valuation	Cost Insurance and Freight (CIF) + 10 %
Sum Insured (Rs)	30000000
Rate (%)	0
Premium	0
Add : GST@18%	0
S.Duty	1
Gross Premium (D)	0
Excess/Deductible	

BURGLARY

Name of the Insured	NATIONAL TEXTILE CORPORATION LTD.
Insured Address	S.P. Verma Road, Char kothiya D, Second Floor Patna, Pin – 800001
Risk Location	Various
Policy Period	For A Period Of One Year
Type of Policy	Burglary (Standard)
Add on Covers	Theft
Expiring Insurer	United India Insurance Company
Claim Experience	Nil Claim for last 3 Years

BURGLARY

Location	Occupancy	Items	Sum Insured	Total Rate	Rate	Premium
NTC LTD., CENTRAL DISTRIBUTION DEPOT, UDYOG BHAWAN, EAST GANDHI MAIDAN, PATNA - 800001	Storage of Category I hazardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fiber and Caddies are not stored therein. (Materials stored in Godowns & Silos)	Furniture, Fixture & Fittings	1,625.67	1,625.67		
NTC LTD., DIVISIONAL OFFICE, S.P. VERMA ROAD, PATNA, BIHAR - 800001	Office/Sales	Furniture, Fixture, Fittings, Equipment, Vehicle, Computer, Software etc.	13,155.68	43,345.68		
		Stock	30,190.00			
NTC LTD., SHOWROOM MAIN BAZAR, MADHUBANI, PIN - 847211	Shop	Furniture, Fixture & Fittings	906.89	68,387.89		
		Stock	67,481.00			
NTC SHOWROOM, SASARAM MAIN ROAD, G.T. ROAD, PIN- 821115	Shop	Furniture, Fixture & Fittings	355.76	21,148.76		
		Stock	20,793.00			
NTC SHOWROOM, UDYOG BHAVAN, EAST GANDHI MAIDAN, PATNA - 800001	Shop	Furniture, Fixture & Fittings.	10,504.80	23,343.80		
		Stock	12,839.00			
NTC SHOWROOM, SHAFI DAUDI MARKET, MOTIJHIL, MUZAFFARPUR, BIHAR, PIN -842001	Shop	Furniture, Fixture & Fittings	71,110.47	2,82,234.47		
		Stock	2,11,124.00			

BHAGALPUR SHOWROOM, DDC CUM ZILA PARISHAD, BHAGALPUR, PIN - 812001	Shop	Furniture, Fixture & Fittings	471.49	155160.49		
		Stock	1,54,689.00			
Total				5,95,246.76		
Theft Cover				5,95,246.76		
RSMD				5,95,246.76		
Net Premium						
Add : GST@18%						
Gross Premium (E)						

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

Premium & Claim Details Of Last 03 (Three) Years

Financial Year	Premium (Including GST)	Claim
2022-23	1,10,942.00	NIL
2023-24	11,572.00	NIL
2024-25	10,337.00	4,49,556 (Claimed/under settlement)

Following 7 Different Locations are there for the Insurance Coverage –

Retail Marketing Division Patna Stock and Furniture, Fixtures, Fitting and Equipment Value as on 31.03.2025					
LOCATION NAME	ACTIVITY	DESCRIPTION OF MATERIALS			
		Furniture, Fixture, Fittings, Equipment, Vehicle, Computer, Software etc (Rs.)	Stock* (Rs.)	Total Value (Rs.)	Location Status
NTC LTD , Divisional Office, S. P Verma Road, 2nd Floor, Charkothia D, Patna - 800001	Office/Sales	13,155.68	30,190.00	43,345.68	Operational
NTC Showroom, Main Bazar, Madhubani - 847211	Showroom	906.89	67,481.00	68,387.89	Temporarily closed
NTC Showroom, Sasaram Main Road, G. T Road, Sasaram - 821115	Showroom	355.76	20,793.00	21,148.76	Temporarily closed
NTC Showroom , Udyog Bhawan East Gandhi Maidan, Patna - 800001	Showroom	10,504.80	12,839.00	23,343.80	Temporarily closed
NTC Showroom, Shafi daudi Market, Motijhil, Muzaffarpur - 842001	Showroom	71,110.47	2,11,124.00	2,82,234.47	Temporarily closed
NTC Showroom, DDC cum Zila Parishad, Bhagalpur - 812001	Showroom	471.49	1,54,689.00	1,55,160.49	Temporarily closed

NTC, Central Distribution Depot, Udyog Bhawan , East Gandhi Maidan, Patna - 800001	Godown	1,625.67	0.00	1,625.67	Temporarily closed
Total Value in Rs.		98,130.76	4,97,116.00	5,95,246.76	

*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 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, Patna 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 NTC Ltd. Website, bidders are requested to download the copy of corrigendum/amendments form NTC Ltd. Website. The quotation should be submitted in above format only.
10. Tenderers are requested to fill up the attached **Integrity Pact & 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. Nipun Arora (Dy. General Manager) Retail Marketing Division, PATNA. PH- 9462099866
	Smt. Kashmita Bhattacharya (Dy.Manager-Tech). PH- 8450858285

For RETAIL MARKETING DIVISION, PATNA, BIHAR,
NIPUN ARORA
Dy. General Manager– Retail Marketing

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

To,
The Dy. General Manager – Retail Marketing,
NTC Ltd., Divisional Office, 2nd Floor Charkothia D
S P Verma Road
Patna- 800001

Sub: Acceptance of Terms & Conditions of Tender.

Bid Reference No:

Name of Tender: General Insurance of RMD Patna (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.ntcl.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)