

NATIONAL TEXTILE CORPORATION LTD.

(A Govt. of India Undertaking)
CIN NO- U74899DL1968GOI004866



RETAIL MARKETING DIVISION, PATNA

CORRIGENDUM

Date: 04.12.2025

SUBJECT: General Insurance RMD PATNA (2025-26).

The above said Tender Document was uploaded in NTC website (www.ntcltd.org)under tender caption on 25.11.2025, reference no. NTC/013457.

Due to no participation, it has been decided by committee to extend the tender submission date by another 7days. The clarification in the matter is as under.

| | Mentioned in the Tender | Amended/Clarification/Read as |
|-----------|--|---|
| 01 | Last Date For Submission of Tender till 03.12.2025 upto 12:00 PM and tender will be opened on same day at 2.00 PM | Last Date For Submission of Tender Extended till 10.12.2025 upto 12:00 PM and tender will be opened on same day at 2:00 PM |

The applicants who wish to participate may please note the above clarification while submitting their offer. All other terms & conditions are remained unchanged. Copy of original Tender is attached.



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 POLICY (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

| Name of the Insured | NATIONAL TEXTILE CORPORATION LTD. | | | | | |
|--|--|--------------------|--|--------------------|------|---------|
| Insured Address | S.P. Verma Road, Chakrathiya, Patna, Pin – 800001 | | | | | |
| Risk Location | 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 | | | | | |
| Expiring Insurer | United India Insurance Company | | | | | |
| Claim Experience | Nil Claim for 2022-23 & 2023-24, claim of Rs. 4.36 lack in 2024-25 under settlement. | | | | | |
| Locations | Occupancy | Present Status | Description Various Stock pertaining to Insured's Trade | Sum Insured | Rate | Premium |
| NTC LTD , Divisional Office, S. P Verma Road, 2nd Floor, Charkothia D, Patna - 800001 | Office/ Sales | Operational | | 4,97,116.00 | | |
| NTC Showroom, Main Bazar, Madhubani- 847211 | Showroom | Temporarily closed | | | | |
| NTC Showroom, Sasaram Main Road, G. T Road, Sasaram- 821115 | Showroom | Temporarily closed | | | | |
| NTC Showroom , Udyog Bhawan East Gandhi Maidan , Patna -800001 | Showroom | Temporarily closed | | | | |
| NTC Showroom, Safidaudi Market, Motijhil, Muzaffarpur - 842001 | Showroom | Temporarily closed | | | | |
| NTC Showroom, DDC cum Zila Parishad, Bhagalpur - 812001 | Showroom | Temporarily closed | | | | |
| NTC LTD , Central Distribution Depot, Udyog Bhawan , East Gandhi Maidan, Patna -800001 | Go-down | Temporarily closed | | | | |
| TOTAL | | | | 4,97,116.00 | | |
| ADD: EARTHQUAKE | | | | | | |
| ADD : STFI (STORM, TEMPEST, FLOOD & INUNDATION) | | | | | | |
| ADD: Terrorism | | | | | | |
| Floater Cover | | | | | | |
| NET PREMIUM | | | | | | |
| Add : GST@18% | | | | | | |
| GROSS PREMIUM (A) | | | | | | |
| Excess : As Per IRDA Guideline | | | | | | |

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 | | | | |
| | | | 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 | | | | | | |
| | | IB | 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 | | | | | | |
| | | IC | 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) | | | | | | |
| Cash In Safe | | II | Cash in Counter (7 Various Locations)* | 7,00,000 | 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) | | | | | | | | | |

| <u>Location Details: (07 Various Locations*)</u> |
|---|
| 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 FloorPatna, 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 | | | | Location Status |
| | | Furniture, Fixture, Fittings, Equipment, Vehicle, Computer, Software etc (Rs.) | Stock* (Rs.) | Total Value (Rs.) | | |
| 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)