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: - NTC/RMD-KOL/Tender/2026-27/01; Dated – 10-11-2026

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 & HOUSE BREAKING 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& HOUSE BREAKING 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 & HOUSE BREAKING INSURANCE POLICY.
3. CASH & CASH IN TRANSIT POLICY.

Last Date of Submission of Tender:	23-11-2026 Till 12:00 PM
Date of Opening of Tender:	23-11-2026 At 2:00 PM
Date of Pre Bid Meeting:	17-11-2026 At 01:00 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. Those 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 (Applicable)	3,04,000
Godown at 7, J. L. Nehru Road, Kolkata - 13, Kolkata, West Bengal, Pin- 700013	Godown at 7, J. L. Nehru Road, Kolkata-13	Storage of category I hazardous goods subject to warranty. Those 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 (Applicable)	35,34,000
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. Those 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 (Applicable)	94,20,000
		Storage of category I hazardous goods subject to warranty. Those 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)	**1,34,68,000**
ADD: EARTHQUAKE	1,34,68,000
ADD: STFI (STORM,TEMPEST,FLOOD & INUNDATION)	1,34,68,000
ADD: Terrorism	1,34,68,000
NET PREMIUM	
Add: GST@18%	
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 (Applicable)	14,08,000
		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, 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, 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 (Applicable)	16,39,000
		Shops dealing in goods otherwise not provided for(1023)	Furniture and Fixture Fittings and Other Equipment.	Furniture, O/Equipment	25,000
PARKSTREET, 1/1 PARK STREET, 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 (Applicable)	11,28,000
		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 SHOWROOM 620, D.H. ROAD, 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 (Applicable)	1,76,000
		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
LAKETOWN SHOWROOM GOVT MARKET, LAKETOWN, KOLKATA, 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 , NORTH 24 PARGANAS, WEST BENGAL, PIN- 743122	Palta Showroom, Palta 24Pgs- (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)					**68,96,000**
ADD: EARTHQUAKE					68,96,000
ADD: STFI (STORM, TEMPEST, FLOOD & INUNDATION)					68,96,000
ADD: Terrorism					68,96,000
NET PREMIUM					
Add: GST@18%					
GROSS PREMIUM(B)					
Excess :					

BURGLARY & HOUSE BREAKING 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 & HOUSE BREAKING INSURANCE POLICY**
Add On Covers	BURGLARY & HOUSE BREAKING 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	26,28,000		
			Others	42,000			
			Stock in Trade or Goods in the custody of the Insured- Other General goods	14,08,000			
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, LAKETOWN, 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	1,76,000	4,16,000		
			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	11,28,000	12,69,000		
			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.	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	16,39,000	16,64,000		
			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	35,34,000	35,34,000		
TOTAL					**2,03,64,000**		
ADD: THEFT EXTENSION					2,03,64,000		
NET PREMIUM							
Add: GST@18%							
GROSS PREMIUM (C)							
Excess:							

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, house breaking 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
	Showroom + Godown	
2023-24	Rs. 20,601.00	NIL
2024-25	Rs. 19,826.00	NIL
2025-26	Rs. 26,719.00	NIL

Following 7 Showrooms & 3 Godowns Locations are there for the Insurance Coverage–

STATEMENT SHOWING SCHEDULE OF ASSETS FOR INSURANCE

'In Lakhs)

Sl. No.	Name of the Showroom/Godown/ Address	Class of Construction	Stock at Cost	Fixed Furniture, O/Equip	Computer	A.C. Machine	Total
	SHOWROOM						
1	College Street, 86,College Street, Kolkata- 73	1st Class	14.08	11.78	-	0.42	26.28
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. 24Pgs.(N)	1st Class		5.25	-	-	5.25
5	Park Street, 1/1 Park Street, Kolkata - 16	1st Class	11.28	1.10	0.15	0.16	12.69
6	Behala, 620D. H. Road, Kolkata	1st Class	1.76	2.25	0.15	-	4.16
7	Sale Counter at 7,J.L.Nehru Road,Kolkata-13	1st Class	16.39	0.25	-	-	16.64
Showroom Total			**43.51**	**24.57**	**0.30**	**0.58**	**68.96**
	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	35.34	-	-	-	35.34
Godown Total			**132.58**	**1.95**	**0.15**	**-**	**134.68**
GRAND TOTAL			**176.09**	**26.52**	**0.45**	**0.58**	**203.64**

***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 Official Website **(www.ntcltd.org)**, bidders are requested to download the copy of corrigendum/amendments form Official Website. 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 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.
Bid Reference No:

Name of Tender: General Insurance of RMD Kolkata (2026-27)

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)