

## Practical Tips for carrying out Inspection

### Plant & Machinery

Sr. No.	
1	Carry quotation, bill and installation report of equipment.
2	Verify machinery with reference to above. Confirm make, serial number, Manufacturer and capacity.
3	Observe machinery condition & working.
4	Enquire about machinery spares, servicing, annual service contract etc.
5	Whether bank's name board has been affixed / painted on the machinery?
6	Take photos of the equipment from front, rear & side.
7	Make sketch / layout of shop floor showing installation of various equipments.
8	Enquire about machinery breakdown?
9	Whether machinery breakdown insurance has been taken?
10	Whether fire extinguishers have been installed near machinery?
11	In case of moving machinery, whether protective railing has been installed?
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### Computer

Sr. No.	
1	Carry quotation, bill and installation report of computers system.
2	Verify monitors, key- boards, modems, CPU with reference to above.
3	Observe the atmosphere of the location. Is it dust free? Is it clean?
4	Whether computers are in working condition?
5	Enquire about servicing, AMC? Whether preventive maintenance is carried out?
6	Whether earthing is proper and checked periodically by electrician?
7	Configuration can be checked by pressing pause key when computer is booted and also from control manager---system.
8	Whether Anti-virus software has been installed? Is it updated periodically? Is it original or pirated?
9	Whether UPS / voltage stabilizer has been installed?
10	Whether proper servicing is carried out?
11	Whether printers are in working condition?
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<b>Vehicle</b>
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Sr. No.	
1	Private (white number plate) Commercial (Yellow number plate) Tourist (t)
2	RTO Regd. No. MH-Maharashtra. 01-B'bay central, 02- Andheri, 03-Ghatkopar, 04- Thane
3	Verify Chassis number & Engine number of the vehicle. Take Pencil impression of Chassis number & Engine number.
4	Whether PUC is valid?
5	Verify Insurance policy, note down bank clause, permit, vehicle fitness certificate.
6	Observe general condition of the vehicle. Color, Body, Tyre condition etc.
7	Note down the Kilo Meter reading.
8	Whether no claim discount has been given in the insurance policy?
9	Whether steering lock & petrol tank lock has been fitted?
10	Whether tourist permit has been obtained?
11	Insurance company does not entertain the claim if vehicle is used for hire, racing unless specifically disclosed?
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<b>Shop</b>
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Sr. No.	
1	Verify Shop & establishment license, BMC permission, Weights & Scale license, Shutter license, Neon sign licenses, Health dept. permit, Drug license etc. depending on type of business.
2	Whether fire extinguishers have been installed and the same are in working condition?
3	Make sketch of shop layout, storage racks, Furniture.
4	Whether shutter center lock has been fitted in case length of the shutter is more than say 8'-10'?
5	Enquire about area of the Godown & shop?
6	Select 2-3 racks at random & estimate the stock.
7	Compare the physical stock with sum insured in the policy.
8	Photographs should be taken in sequence. E.g. clockwise.
9.1	Ascertain how stock statement is prepared every month for submission to Bank?
9.2	Obtain detailed stock statement on yearly basis.

10	<b>Wine shop:</b> Verify excise records for purchases, sales & stock. Refer daily brand wise stock register.
11	<b>Chemist:</b> Expired stock? Recruitment of Qualified D. Pharma assistant is compulsory. Note down the name of the said staff. Whether AC is installed?
12	<b>Cloth merchant:</b> Count number of sarees, shirt pieces, trouser pieces, shirting rolls etc and estimate the stock value.
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