

Audit report

Government Housing Bank

ธนาคารอาคารสงเคราะห์ (ธอส.)

SOCOTEC Certification (Thailand) Co., Ltd

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Audit report

Client		Audit team	
Name of organization:	Government Housing Bank	Name:	Ms. Kittiya N.
		Role:	Lead auditor
		Name:	Mr. Pornchai C.
		Role:	Auditor (5)
		Name:	Mr. Nattawut P.
		Role:	Auditor (6)
		Name:	Mr. Narupol T.
		Role:	Auditor (6)
Address:	Head Office 63 Rama IX Rd., Huaykwang, Bangkok, 10310, Thailand		
Client representative (name and role): Mr. Prayong Boonkrob			
Vice President Office and Branch Administration Department			
Audit			
Standard(s)	In case of multi standards, indicate whether the audit is:	Type of audit:	
1. ISO 14001:2015 2. OHSAS 18001:2007	<input checked="" type="checkbox"/> Combined <input type="checkbox"/> Joined	<input type="checkbox"/> Initial stage 1 <input type="checkbox"/> Initial stage 2 <input type="checkbox"/> Recertification <input checked="" type="checkbox"/> Surveillance 1 [EMS&OHSAS] <input type="checkbox"/> Special audit (specify):	
Audit Locations:	129/1-5 Tivanon Road, Tha Sai Sub-district, Muang District, Nonthaburi Province, 11000 Thailand		Audit dates: September 5-6, 2019
Address:	Same as audit location		Type of site: Head office
Recommended scope:		In case of different scopes according to sites and or standards or if scope has been extended, reduced, adjusted compared to last audit, specify:	
Financial Institute (Providing Residential Financing Services and Monetary Deposit and Withdrawal)			
Recommendation from audit team: tick appropriate box			
<input type="checkbox"/> Certification (subject to satisfactory closure of corrective actions) <input type="checkbox"/> Certification suspension <input type="checkbox"/> Certification withdrawal <input type="checkbox"/> Recertification (subject to satisfactory closure of corrective actions) <input checked="" type="checkbox"/> Certification maintenance (subject to satisfactory closure of corrective actions)			
Total number of nonconformities and observations raised*:			
*: matrix attached			

Client signature (for acceptance of the above details only)

Lead auditor signature

1. Introduction to client / general comments:

(Any useful information to help understanding the context of the audit: economic, geographic situation for EMS audits, hazards for OHSMS, etc.)

Government Housing Bank; State Enterprise

Type of services; Residential Financing Services and Monetary Deposit and Withdrawal.

On January 9, 1953 His Majesty King Bhumibol Adulyadej is graciously pleased to proclaim the Government Gazette, Government Gazette, Government Gazette, BE 2496 (1953). January 20, 1953, the Government Housing Bank (GHB) was established as a specialized financial institution. As a state enterprise under the Ministry of Finance. "To provide financial support to the people to obtain housing in accordance with the Convention". The Bank received the proceeds from the Ministry of Finance for Baht 20 million. On 24 September 1953, Field Marshal P. Pibulsongkram, the Prime Minister, presided over the opening ceremony of the Government Housing Bank. Housing In the beginning. GHB does not just act as "Financial institutions that provide loans for housing" only if it serves as "Home and Land Allocation" with the aim of allocating land and constructing house as a housing project. Assistance, promotion and expansion of hire purchase housing business. Housing project, which the Bank has built. The house is a group with the same style. There are roads and utilities that are quite complete. "Environmental architecture" (Complete Housing Community) and a model of housing projects in later times. The bank's operations in the first 20 years have been slow. Due to the limited capital, most of the bank's role is to allocate land and housing for hire purchase. Including loans to build homes for people. As a result, more than 7,000 families own their own homes.

In addition of service also included loan for house construction, housing decoration, housing repairing, housing refinance and housing facility improvement. Cover, cash deposit and withdrawal service e.g. saving account, tax saving account and current account has also serviced. The services have provided both counter service and ATM service.

However, general activities under registering scope are activities in head office only which relates to financial and banking, not include branch.

CSR Policy

GHB The policy is to focus on CSR and its mission of being a financial institution for housing. To lead a strong society and sustainable growth. It has adopted the principles, policies, goals, operational framework and social and environmental responsibility in 2016 as follows:

Key concepts in social and environmental responsibility include:

1. Strive to create value, satisfaction, relationships with stakeholders.
By creating a sustainable community, society and nation.
2. Social and Environmental Development
3. Innovation and dissemination of innovation from social and environmental responsibility.
4. Social and environmental reports are prepared in accordance with international standards.
5. Encourage and encourage employees to volunteer for social and environmental responsibility.

Social and Environmental Responsibility Policy

1. To promote the Bank's business operations. To be transparent, have good governance.
2. Economic development is strong and good immunity.
3. Sustainable social and environmental development
4. Leadership in Mortgage Assistance It focuses on helping to repair and build homes for the underprivileged.
Or a person who cannot take care of themselves.
5. Encourage people with low income to understand and learn to be able to help themselves.
6. Community Development for Sustainable Growth

Social and Environmental Responsibility Goals

1. The organization is responsible for society and the environment.
2. Good corporate image It is acceptable to all stakeholders. Adherence to the principles of good governance.
3. Enhance competitiveness, create sustainable growth.

The CSR framework has five components.

1. Residential
2. Education
3. Social and Environmental
4. Promotion of the monarchy / Religion / Arts & Culture
5. Sports

The Bank is committed to the development of residential, educational and social and environmental services.

Corporate Social Responsibility Strategy for the year 2016

To be consistent with the state enterprise quality system. The development of the country, the well-being and the benefits of society are part of the strategy and the daily work. Include the activities that state enterprises will undertake or support to better the social and economic environment. It also supports and strengthens the communities that are important to the organization. Strategic CSR through 5 strategies.

1. Support the environment, society and economy. In the daily operations of the bank (CSR in Process)
2. Encourage activities to create CSR after the process to ensure that the Bank's operations are involved in the development of the environment. Society and the economy of the country.
3. Promote the transfer of knowledge into the AEC.
4. CSR management to international standards
5. Encouraging participation and enhancing the CSR performance of the Board of Directors, executives and employees in a systematic way.

Internal Context:

- MAN: Most employees understand environmental management systems, are able to comply with ISO 14001, participate in environmental management operations and attended many the event environmental activists.
- MACHINE / EQUIPMENT:
Systems and machines were available and maintained, has no negative impact including environmental pollution.
- METHOD
Have PR, WI process is periodically validated including provide training
- MATERIAL
Use raw materials and chemicals that are standardized, have MSDS, managed to meet standards, Do not make a negative impact such a hazardous waste to the environmental.
- WORK ENVIRONMENTAL
The work environment was monitored by an external provider, while some areas do not meet the standard.

External Context:

- TECHNOLOGY: Ponds /treatment tanks suitable, modern treatment, wastewater treatment plant, Waste water was compiled with legal.
- GEOMETRY: The location is in the inner Bangkok, Good of flood protection.
- EMERGENCY: No criteria for checking fire pumps such as engine oil level, minimum diesel oil level cause Fire pumps may not be available.

The organization has provided and support utilities e.g. building control & maintenance, security, cleaning, gardening work, wastewater treatment ,generator, chiller ,Cooling , canteen which has cooking activity for employee and customer at parking building also. Almost of these support activities is outsourced under controlling of GH bank officer.

2. Significant changes since last audit:

Company name ☐ Code ☐ Top management ☐
 Main site or other site address ☐ Staff ☐ Policy ☐
 Scope of certification ☐ Function process ☐

In case one or more of the boxes is/are ticked, comment:

There was not having any change since previous audit just review and established some documents to comply with the standard ISO 14001:2015 & OHSAS 18001:2007

3. Deviations of audit plan and reasons:

Yes ☐ No ☒ If yes, specifies:

N/A

4. Audit findings:

Summary of conformity:

The organization has effectively implemented and maintained Environmental Management System and Occupational health and safety management system by complying with standard requirements ISO 14001:2015 & OHSAS18001:2007 and related obligations. There were performed as defined in Certified scope.

The activities such as risk-based thinking and understanding organization context and interested parties, leadership, planning, support, operation, performance evaluation and improvement have been implemented. The internal and external interested party had been identified including their issues. The company had evaluated the risk and opportunity in all processes.

Policy and objective were established and action plan for achieved objective target was set for handling implement Environmental management system considered based on review all context of organization by risk and opportunity based analysis. And Occupational health and safety management system considered appropriate to the nature of the organization's occupational health and safety based on Hazard identification and risk assessment. Including obligations related.

During Interview Management representative also, all member of management was clearly understanding business direction cover with planning.

All of risk was concern to take action with appropriated counter measure by define with action plan for achievement. On the other way opportunity was considered to established improvement plan. Internal audit was already performed and all finding completed follow up cover their activities. Management review was planned at least once a year including internal audit at least once a year also.

Document information had effectively control.

Positive findings:

- The organization has effectively implemented and maintained EMS/OH&SMS by complying with standard requirements.
- The management demonstrated strong commitment to maintenance system.
- Good support from top management & team work support.
- Created comfortable channel and good support employee via e-learning to have training awareness for EMS & OHSAS.
- Reduce global warming by Campaign: Borrowing cloth bags instead of use plastic bags. For employee via use bar code at service point.
- Good health promotion - Smart fitness free service
- Smart body S3. Activity Run for health and run for donation to the Cardiac Children foundation of Thailand.
- Smart library via line@, Scan QR code, knowledge sharing.
- Found many improvements from observation since previous visit e.g. confine space warning sign, insulation, traffic sign, sanitary in canteen, etc.
- Found more participation & consultation of workers in OH&S committee.

Opportunities for improvement:

For IMS

1. Review of indentified and evaluation of environmental aspects should be clearly about counter measuer for control of environmental impact i.e. Environmental regulation in TOR, legal concern etc. องค์กรทบทวนการระบุข้และประเมินผลกระทบด้านสิ่งแวดล้อม ควรพิจารณาเพิ่มความชัดเจนในการกำหนดวิธีการจัดการผลกระทบสิ่งแวดล้อมที่เกิดขึ้น เช่น ข้อปฏิบัติด้านสิ่งแวดล้อมใน TOR, การดำเนินการตามกฎหมายที่เกี่ยวข้อง เป็นต้น
2. Clearly record of evidence about evaluation of obligation compliance such as monitoring result about wastewater discharge and ambient air in workplace etc. องค์กรเพิ่มความชัดเจนในการลงบันทึกหลักฐานการประเมินความสอดคล้องกับพันธกิจที่เกี่ยวข้อง เช่น ผลการตรวจวัดด้านสิ่งแวดล้อมขององค์กร ด้านน้ำทิ้ง ด้านคุณภาพอากาศในพื้นที่ทำงาน เป็นต้น
3. การซักซ้อม/ทดสอบแผน ตามแผนฉุกเฉินทางธุรกิจ procedure BCM, P-ERP-01 (Rev.05, dated 26/08/2562) ที่กำหนดไว้ เช่น แผนฉุกเฉินอุทกภัย หรือ เหตุการณ์แผ่นดินไหว , เหตุการณ์ความไม่สงบ,การระบาดของโรคติดต่อร้ายแรง และ กรณีไฟฟ้าตกหรือไฟฟ้าดับ
Considering periodically to test as the procedure BCM, P-ERP-01 (Rev.05, dated 26/08/2562) e.g.Flood or earthquake ,Protest employee strike ,Infectious Diseases and Electrical break down.
4. ควรพิจารณา ป้ายชี้บ่งถึงดับเพลิง
Considering a sign showing the installation of fire extinguishers clearly visible.

For EMS

5. ควรพิจารณา การจัดการขยะ ตามระเบียบปฏิบัติงาน P-บสส.-06 rev.03 Date 28/08/2562 เช่น ตารางบันทึกจำนวนขยะมีค่า,ขยะอันตราย,ขยะติดเชื้อ รวมถึง ขยะรอบนอกอาคาร ให้ชัดเจนในการปฏิบัติ
waste management be considering clearly as procedure P-บสส.-06 rev.03 Date 28/08/2562
6. ควรพิจารณา การสื่อสาร สัญลักษณ์ ของสารเคมีภายในองค์กร
Considering a sign chemical in the organization e.g. a sign or symbol that represents the dangers of hazardous chemicals

For OHSAS

1. ควรมีระเบียบปฏิบัติหรือแนวทางในการพิจารณาเกี่ยวกับการจัดซื้อจัดจ้างโดยพิจารณาถึงเกณฑ์และคุณสมบัติด้านสิ่งแวดล้อม อาชีวอนามัยและความปลอดภัย ด้วยเสมอในกระบวนการคัดเลือกผู้ขาย ผู้รับเหมา หรือผู้รับจ้างช่วง เช่น
 - การจัดซื้อเครื่องมือ เครื่องใช้ อุปกรณ์ในสำนักงาน ปลั๊กพ่วง แก้วสำนักงาน เครื่องปรับอากาศ เครื่องใช้ไฟฟ้า
 - การระบุเงื่อนไขด้านอาชีวอนามัยและความปลอดภัยในสัญญาจ้างผู้รับเหมา โดยเฉพาะผู้รับเหมางานก่อสร้าง
 - การระบุเงื่อนไขด้านอาชีวอนามัยและความปลอดภัยของผู้รับจ้าง เช่น บริษัทผู้รับผิดชอบดูแลอาคารสถานที่
 โดยหากเป็นไปได้ ควรระบุไว้ในสัญญาการจัดซื้อ การจัดจ้าง เพื่อให้มีสภาพบังคับอย่างชัดเจน หรือมีใน TOR ข้อกำหนดของงาน
 2. ควรจะมีการเก็บสถิติด้านความปลอดภัยในการเดินทางไปปฏิบัติหน้าที่นอกสถานที่ เพื่อพิจารณาถึงการอุบัติเหตุนอกสถานที่ในเชิงรุกด้วย เช่น สถิติอุบัติเหตุการเดินทางไปปฏิบัติงานนอกสถานที่แยกตามหน่วยงาน
 3. ควรพิจารณาเรื่องรอบระยะเวลาในการฉีดพ่นกำจัดแมลง สัตว์พาหะ บริเวณพื้นที่ประกอบอาหาร
- (1) It's better if provides regulations or guidelines for consideration regarding procurement by considering environmental criteria and qualifications Occupational health and safety With always in the selection process for vendors, contractors or subcontractors such as
- Procurement of office equipment, tools, office equipment, extension plugs, office chairs air conditioner electronics
 - Identification of occupational health and safety conditions in the contract of employment Especially construction contractors
 - Identification of occupational health and safety conditions of contractors, such as companies responsible for building and
- In which if possible Should be specified in the contract of procurement so as to have a clearly enforced condition or have in the TOR the job requirements
- (2) It's better if collecting and analyses of safety statistics for traveling to offsite duties. To proactively consider off-site accidents, such as accident statistics, trips to work offsite by department
- (3) Consideration period for spraying of insecticides, animal vehicles in the cooking area

Reference to major and minor NC and observations being raised on attached matrix:

	IMS	EMS	OHSAS
Number of major non conformities	None	None	None
Number of minor non conformities	None	None	None
Number of observations	4	2	3

5. EMS / OHSMS specific (delete if not applicable):

- Did any reportable serious incident or breach of regulation occurred since last audit?

Yes ☐ No ☒ If yes, specify:

N/A

- Is a special audit recommended following a OHSMS reportable serious incident or breach of regulation?

Yes ☐ No ☒ If yes, specify:

N/A

- Has there been a closure of facilities/work areas since the last audit?

Yes ☐ No ☒ If yes, confirm risks have been identified and handled in compliance with requirement. Provide evidence.

N/A

- Are there any relevant regulatory requirements that have been identified as a non-conformance and need to be communicated to the organisation?

Yes ☐ No ☒ If yes, specify:

N/A

End of EMS / OHSMS specific

6. Use of certification documents and marks

- Is the use of certification documents and marks correct on exhaustive supports?

Yes ☐ No ☒ If yes, specify:

Not use.

7. Audit programme

- Are there any significant issues impacting on audit program (audit duration, auditor competency, sufficient coverage)?

Yes ☐ No ☒ If yes, specify:

No any issues found between the audit team and the client.

8. Unresolved issues:

- Are there any unresolved issues by the end of closing meeting that would lead to appeal complaint, or other?

Yes ☐ No ☒ If yes, specify:

None

By signing the first page of this report, the audit manager confirms that:

- the objectives of the audit have been met and that the recommendation shown on first page of this report reflects the relevance and the ability of the management system to achieve the expected results

- the certification scope is appropriate
- this report is based on a sampling process of the information available. The CB cannot be held responsible for the possible non- representativeness of the audit findings.