

		<p style="text-align: center;">GOVERNMENT OF INDIA MINISTRY OF FINANCE, DEPARTMENT OF REVENUE OFFICE OF THE ASSISTANT COMMISSIONER OF CGST & CX BHAWANIPUR DIVISION KOLKATA SOUTH COMMISSIONERATE CENTRAL GST BHAWAN, 5TH FLOOR, 180, RAJDANGA MAIN ROAD : SHANTIPALLY, KOLKATA-700107.</p>
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C. No. V(30)/06/KS/BWNP/RTI/KOL/2019/Part-2/ 1053 dt. 12/05/21 Date : 06.05.2021

To
Shri Jatendra Jit Singh Jamwal,
E1/7, Coast Guard Residential Enclave,
EM Bypass Road, Maniktala, Near Mani Square Mall,
PIN - 700054

Sub - RTI Application dated 17/04/2021 filed by Shri Jatendra Jit Singh Jamwal under Right to Information Act 2005 - reg.

Sir,

Please refer to your RTI Application vide registration no. GSTKT/R/E/21/00053 dated 17/04/2021 which has been forwarded to this office under section 6(3) of the RTI Act, 2005 on 03/05/2021 by the Assistant Commissioner & CPIO (RTI), Kolkata South CGST & CX Commissionerate, Kolkata.

In this regard, it is informed that there is no HDFC Housing Finance falling under the jurisdiction of this office and hence the information sought in respect of Bhowanipur Division, Kolkata South CGST & CX Commissionerate may be treated as nil.

If you are not satisfied with the reply, you may prefer an appeal within 30 (thirty) days under section 19 of the RTI Act 2005 before Shri Abhinav Pancholi, 1st Appellate Authority and Joint Commissioner, CGST & CX, Kolkata South Commissionerate (3rd Floor), GST Bhawan, 180 Rajdanga Main Road, Shantipally, Kolkata 700107.

Yours faithfully,


(SANJAY KUMAR BISWAS)

Assistant Commissioner

Bhawanipur Division

Kolkata South CGST & CX Commissionerate, Kolkata

RTI REQUEST DETAILS

Registration No. : GSTKT/R/E/21/00053

Date of Receipt : 17/04/2021

Type of Receipt : Online Receipt

Language of Request : English

Name : Jatender Jit Singh Jamwal

Gender : Male

Address : E1/7, COAST GUARD RESIDENTIAL ENCLAVE, EM BYPASS
ROAD, MANIKTALA, NEAR MANI SQUARE MALL, Pin:700054

State : Details not provided

Country : India

Phone No. : +91-9662441853

Mobile No. : +91-9426141853

Email : jsjamwal0272@rediffmail.com

Status(Rural/Urban) : Urban

Education Status : Graduate

**Is Requester Below
Poverty Line ? :** No

Citizenship Status Indian

Amount Paid : 10)

Mode of Payment Payment Gateway

**Does it concern the life or
Liberty of a Person ? :** No(Normal)

Request Pertains to :

Information Sought : Request provide information as per the attachment :-

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1. Private banks(HDFC Housing Finance) are charging processing fees along with GST towards processing loans/the services being provided by them. Request following:

(a) Private banks (HDFC Housing Finance) are not bound to give bill/ receipt/ letter from authorised signatory for the amount being charged by them from the customer.

(b) Private banks(HDFC Housing Finance) are not bound to give the details of processing fees and GST being charged by them from the customer.

(c) What is the accountability wherein Private banks(HDFC Housing Finance) charging GST from the customers, neither receipt/ details/ letter from authorised signatory being given by them to the customer nor they are ready to respond for refund.

(d) Private banks(HDFC Housing Finance) are not bound to give details of GST being charged by them from the customer along with this GST number to the customer.

(e) Authority to be approached wherein private banks(HDFC Housing Finance) for not providing/ sharing details for fees including GST being charged by them.

(f) How to track and get the details of GST collected by private bank (HDFC Housing Finance) from customers whether being deposited to the government treasury or not?

(g) Which is the government direct regulatory authority for private banks(HDFC Housing Finance) ?

(h) What is the penalty for private banks(HDFC Housing Finance) for not providing GST details and in case they are not depositing the collected GST in the government treasury.

(j) GST for the services not being provided by the private bank (HDFC Housing Finance) can be collected from the customer in advance for indefinite period, where there is nothing firm for such services will required by the customer in near future.

(k) What is the time period for the private banks (HDFC Housing Finance) to deposit the collected GST from the customers to the Govt. treasury.

(l) How GST collected towards processing fees from customer HDFC Housing Finance is being deposited to the government Treasury and What is the accountability.

(m) Details was given by one of the employee of HDFC housing finance without any GST details and signatures through email post numerous reminders is placed down below which is not acceptable to controller defence accounts against my LTC expenditure for the block year as it was declared by MoF for central Govt. employees. Is the certificate acceptable as per the guidelines ?

(i) If certificate is not acceptable whom to complain ?

Dear sir,

Please find the breakup

Loan amount- 703548/-
Processing fee- 4000/-+18% GST(4000+720=4720)

Loan amount(Top up)- 800000/-
Processing fee- 3000/+18%GST(3000+540=3540)

Total= 4720/-+3540/-=8260/-

Thanks & Regards
Saptarshi Majumder