

Q: 10 – Title: My question is related to Zaakat

Question

My question is related to Zaakat

1. I am taking out Zakat every starting Ramadan of whatever money (cash) I have available with me. Also I am including the zakaat applicable on jewellery with my mother & sister on their behalf. What I am doing is correct?
2. I am planning to buy a car for office usage on bank finance . The total cost is Rs. 800000/- and i have to pay monthly installments. At the time of calculating zakaat whether I have to pay zaakat on that total value of the car or it shall be treated as a liability.
3. Will it be applicable even if I have a saving at the end of the Islamic calendar year?

Answer

**In the name of Allah, Most Gracious, Most Merciful**

## Assalaamu `alaykum waRahmatullahi Wabarakatoh

Hereunder are some basic rules of Zakaat:

- If a person possesses the *nisaab* (i.e. 612.35 grams of silver or 87.479 grams of gold) or any currency that equals this amount of gold and silver over and above his basic needs, and this wealth remains in his possession for a complete lunar year, then on the expiry of this year it will be *wajib* on him to give zakaat on his wealth. If his wealth is lesser than the *nisaab* explained above, zakaat will not be *wajib*.
- A person possesses the full *nisaab* and also has debts which are equal to the *nisaab*. In such a case zakaat will not be *wajib*.  
· If the debts are such that if he were to fulfil his debts he will have a remainder of wealth which will be equal to the *nisaab*, then zakaat will be *wajib* upon him.
- Zakaat is *wajib* on those goods that are bought for the purpose of trade.
- Zakaat is not *wajib* on those items that are used in the business, but are not for the purpose of trade (e.g. office furniture, machinery, etc.).
- Zakaat is *wajib* on the money that is owed to a person by his debtors.

In the light of the abovementioned, the answers to your queries will be as follows:

1. It is correct to take out zakaat at the starting of Ramadan every year. However, it is not

sufficient to take out zakaat only on the money you possess, but you will also have to take out zakaat on the goods that were bought for trade.

It is permissible for you to take out zakaat on the jewellery possessed by your mother and sister. However, as they are the ones who are liable to take out zakaat, prior permission should be taken from them.

1. Zakaat will not be wajib on the car bought for office usage, as it is not bought for the purpose of trade.

However, if purchasing a car by bank finance means taking a loan on interest, then it is not permissible.

*Hashiyat-u-Tahatawi 'ala Maraql Falaah Pg: 714/5 (Darul Kutub Al Ilmiyyah)*

*Bahishti Zewar (English Translation) Vol:1 Pg:297-304 (ZamZam Publishers)*

*Fatawa Mahmoodiyyah Vol:3 Pg:53 (Kutub Khana Mazhari)*

**And Allah knows best**

**Wassalam**

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