

Q: 60 – Title: Many banks in pakistan offer loan without interest for HAJ. Is this allow in Islam to take loan from bank without interest and give some of the % before and rest in instalment after HAJ. If no then why Banks like meezan , dubai islamic offering it.

Question

Many banks in pakistan offer loan without interest for HAJ. Is this allow in Islam to take loan from bank without interest and give some of the % before and rest in instalment after HAJ. If no then why Banks like meezan , dubai islamic offering it.

Do we have any fatwa for this.

Answer

In the name of Allah, Most Gracious, Most Merciful

Assalamu 'alaykum wa Rahmatullahi Wabarakatuh

Without referring to any bank, in principle, providing loans is highly encouraged to a needy person.[1]

(Sunan Ibn Majah, Vol.2 , Pg.812, Darul Fikr,Bairat)

According to Darul Ifta's research, every bank has its own conditions in providing interest free loans for Umrah and other purposes. Therefore, kindly provide us the details/conditions of that particular bank which is willing to provide such a loan. We will clarify then accordingly.

And Allah Ta'ala Knows Best

Wassalamu 'alaykum

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ہم نے اس سلسلے میں مختلف بینکاری اداروں سے رابطہ کیا ہے۔ ان میں سے کئی ادارے نے ہمیں بتایا ہے کہ وہ حجاز کی حج کے لیے قرضے فراہم کرنے کے لیے تیار ہیں۔ یہ قرضے بغیر سود کے فراہم کیے جاسکتے ہیں۔ (بعض بینکاری اداروں نے اس سلسلے میں قرضے فراہم کرنے کے لیے تیار ہیں۔ یہ قرضے بغیر سود کے فراہم کیے جاسکتے ہیں۔)