



Bab : Buying / Selling کتاب البيوع

Fasl : Share Market / Mutual Fund

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Topic : Mutual Fund & Sip

Sawal : Kya Mutual Fund Or Sip Me Invest Karna Jaiz Hai ?

Jawab : Mutual Fund :- Companies Ke Shares Or Bonds Ke Kharidne Ka Ek Tariqa Hai, Jis Me Investors Apna Paisa Invest Karte Hai, Jis Company Ka Mutual Fund Hai, Us Ki Jaanib Se Ek Fund Manager Decide Hota Hai, Jo Investors Ke Paise Alag-Alag Companies Me Thode-Thode Invest Karta Hai, Haasil Hone Wala Profit Investments Ke Hisab Se Taqsim Hota Hai.

■ Shariat Mutual Funds Me Invest Karne Ki Ijazat Deti Hai, Ya Nahi ?

■ Agar Mutual Funds Ka Investments Halal Companies Me Ho, Companies Ka Banking/Finance Or Alcohol Etc. Ka Business Na Ho, Company Investors Ke Paise Interest Par Kisi Ko Nahi Deti Ho, Or Investment Ke Hisab Se Haasil Hone Wala Profit Investors Ko Investment Ke Percentage Ke Hisab Se Milta Ho, Or Company Ke Loss Karne Par Investor's Ko Loss Me Investment Ke Hisab Utna Percentage Loss Uthana Padta Ho (Ye Sab Fund Manager Se Maalum Kiya Ja Sakta Hai) To Investment Karne Ki Ijazat Hai, Warna Jaiz Nahi Hai.

■ **Kitabun-Nawazil - 11/140 Par Likha Hai, Ke India Me Aksar Mutual Funds Companies Ko Intrest Pr Loan Dene Ka Kaam Karte Hai.**

**(2) Sip - Systematic Invest Plan Ye Mutual Fund Me Invest Karne Ka Ek Tariqa Hai, Investors Apni Maali Halat Ke Etebaar Se Bhi Investments Kar Sakte Hai,
Example -: Monthly Rs.500 Bhi Invest Kar Sakte Hai, Or Us Se Zyada Bhi, Jesi Limit Set Ki Ho, Har Mahine Set Ki Hui Date Pr Wo Limit (Paise) A/C Se Deduct Ho Jate Hai, Is Me Shariat Ke Etebaar Se Koi Kharabi Nahi Hai, Is Liye "Sip" Ke Through Invest Karne Ki Ijizat Hai.**

■ **Note -: Jo Shartein Upar Mutual Fund Ke Baare Me Likhi Gai Hai, Wo "Sip" Ke Through Mutual Fund Me Investment Karne Par Bhi Zarori Hai. Fakt - Allah Ta'ala Sabse Zyada Janne Wale Hai.**

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