



Bab : Sood/Interest

Fasl : Sood / Interest Ke Bare Me

Sawal No : 414

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Topic : Bank Se Loan Par Vehicle Lena

Sawal : Bank Se Loan Par Vehicle Lena Kesa Hai?

Jawab : Sab Se Pehle Ye Janna Zaroori Hai, Ke Sood Lena Aur Sood Dena Dono Quran O Hadees Ki Taleem Ke Mutabik Haraam Hain. Hadees-E-Mubarak Me Soodi Len-Den Karne Walo Par Laanat Ki Gayi Hai. Aur Bank Se Milne Wala Karz Sood Wala Hota Hai, Aur Bank Se Karz Lena Soodi Maamla Hai, Aur Soodi Karz Lena Jaiz Nahi Hai. Aur Jab Bank Se Loan Le Kar Vehicle Purchase Kiya Jata Hai, To Us Me Buyer Interest Me Involved Ho Hi Jata Hai, Lihaza Ye Jaiz Nahi Hai.

■ Loan Par Vehicle Lene Ke Bare Me Mazid Wazahat

■ Ha! Albatta Vehicle Lene Me Niche Bataye Gaye Tariqe Ke Mutabik Deal Ki Jaye, To Jaiz Hai.

(1) Vehicle Sale Karne Wali Company Se Hi Complete Deal Ki Jaye. Misal Ke Taur Par, Ke Hum Aap Ko Cash Payment Denge To Kya Rate Rahega, Aur Agar 5 Saal Me Payment Complete Karenge To Kya Rate Rahega. Payment Dene Me Finance Company / Bank Ka Koi Involvement Na Ho. Sirf Do

Hi Party Ho: Auto Company Seller Aur Hum Buyer.

(2) Vehicle Directly Bank Se Purchase Ki Jaye. Bank Walo Ko Kaha Jaye Ke Aap Pehle Company Se Vehicle Purchase Karein, Us Ke Baad 5 Saal Ki Payment Conditions Par Hamein Sale Kar Dein Aur Us Ke Hisab Se Hamein Rate Dein. Yani Ab Do Deal Hogi: Pehle Bank Auto Company Se Vehicle Purchase Karegi, Us Ke Baad Bank Hamein Vehicle 5 Saal Ki Payment Conditions Par Sale Karegi. Ab Hamara Vasta Direct Bank Se Hoga, Auto Company Is Deal Me Involve Nahi Hogi.

Note 1: Aaj Kal Auto Company Walo Ke Yahan Bank Ke Employees Bank Ki Janib Se Finance Karne Ke Liye Apna Table Lagate Hain. Un Ka Maqsad Sirf Bank Ki Janib Se Finance Karna Hota Hai Aur Purchaser Ko Bank Se Connect Karna Hota Hai, Sale / Purchase Karna Nahi Hota. Phir Bhi Agar Un Employees Ke Paas Bank Ki Janib Se Officially Is Tarah Sale / Purchase Ki Authority Ho, Tab To Jaiz Shakal Ban Sakti Hai, Warna Nahi Ban Sakti. Fakt - Allah Ta'ala Sabse Zyada Janne Wale Hai.

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