Bab : Buying / Selling كتاب البيوع

Fasl : Credit / Debit / Finance Card

Sawal No : 42

Upload Date : 17-09-2023

Topic : Paytm Postpaid Use Karna Kesa Hai ?

Sawal : Paytm Postpaid Use Kar Sakte Hain?

Jawab : "Paytm Postpaid" Paytm Company Ki Taraf Se Loan Aur Qarz Par Saman Dene Wali Ek Service He, Jis Ki Tafseel Paytm Website Par Dekhne Se Malum Hui, Jo Neeche Zikr Ki Ja Rahi Hai.

Paytm Postpaid Shuru Karane Se User Ko Har Mahine Paytm Ki Taraf Se 60,000/- (Sixty Thousand) Tak Loan Aur Qarz Lene Ki Gunja'ish Hoti Hai, Jis Se User Kisi Ko Paise Ada Bhi Kar Sakte Hain, Kuch Kharidna Chahe To Kharid Bhi Sakte Hain, Aur Recharge Wagairah Bhi Karwa Sakte Hain, Jis Ka Bill Har Mahine Ki Pehli (1St) Taarikh Ko Paytm Ki Taraf Se User Ko Mil Jayega, Aur Usi Mahine Ki (7Th) Taarikh Ko Us Ki Adayegi Karni Hogi, Aur Ada Na Karne Ki Surat Me Loan Ke Hisab Se (0/- Se 750/-) Rupees Tak Penalty Bharni Hogi, Is Ke Ilawa Paytm Postpaid Shuru Karane Ka Nominal Convenience Fees Jise Service Charge Keh Sakte Hai, 0% Se 3% Tak Rahega.

Is Tafseel Ko Janne Ke Baad Andaza Hota He, Ke Is Ki Hesiyat Credit Card Ki Tarah He, Jis Me Bank Ke Zariye Se

Loan Liya Jata He, Aur Us Me Sood/Interest Bhi Dena Padta He, Albatta Aaj Kal Credit Card Ke Zariye Bohot Saari Sahulate Aisi Bhi Hain, Jin Me Sood/Interest Bharna Nahi Padta, Balke Credit Card Users Ko Extra Discount Milta Hai, To Zarurat Ke Mauqe Par Maujuda Daur Ke Ulama E Kiram (Chand Aham Asri Masa'il: 2/287, Darul Ifta Deoband, Online: 55609) Ne Is Ke Istemal Ki Gunja'ish Likhi Hai, Jab Ke Sood/Interest Se Bilkul Bacha Jaye, In Ulama E Kiram Ke Nazdeek Bhi Behtar To Yahi Hai, Ke Istemal Na Kare, Is Liye Ki Is Me Bhi Credit Card Apply Karne Ke Mauqe Se Jo Form Bharna Hota He, Us Me Credit Chukane Me Late Hone Ki Surat Me Bank Ko Sood/Interest Dene Ki Shart Likhi Hoti He, Jis Par Account Holder Signature Karta He, Jo Is Par Raza Mandi Ki Daleel He, Isi Wajah Se Baaz Hazraat Is Ko Istemal Karne Se Bilkul Mana Bhi Karte Hain, Lekin Zarurat Ke Mauqe Par Us Waqt Credit Card Use Karne Ki Ijazat Bhi Dete He, Jab Hum Ko Yaqeen Ho, Ke Hum Waqt Par Bank Ka Paisa Ada Kar Denge, Hame Itminan Ho, Ke Koi Qist Ya Emi Nahi Chukenge, Ke Sood/Interest Dena Pade, To Bohot Se Ulama E Kiram Ne Gunja'ish Di He.

Isi Se Hum Paytm Postpaid Ka Hukm Bhi Malum Kar Sakte Hain, Ke Agar Sood/Interest Me Mulawwas (Involve) Hone Ka Khauf Na Ho, To Istemal Ki Gunja'ish Hogi, Albatta In Baato Ka Khyal Rakhe.

(1) Bagair Zarurat Ke Is Service Ko Bilkul Shuru Hi Na Kare Ke Is Me Sood/Interest Ka Mu'ahada Hai Aur Sood/Interest Me Mulawwas (Involve) Hone Ka Andesha

Hai.

(2) Agar Zarurat Ho Hi, Aur Shuru Karana Hi Ho, To Us Waqt Tak Qarz Lena Ja'iz Na Hoga, Jab Tak Ke Aap Ke Paas Waqt Par Us Ki Adayegi Ka Nazm Na Ho, Warna Sood/Interest Bharna Hoga, Jis Ki Bilkul Ijazat Nahi Hai.

(3) Aur Is Ka Bhi Khyal Rakhe, Ke Service Shuru Kar Bhi Li Jaye, To Zarurat Ke Baqadr Hi Qarz Liya Jaye, Isliye Ke Lalach Me Aakar Zarurat Aur Income Se Zyada Kharch Ki Wajah Se Sood/Interest Me Mubtala (Involve) Hone Ke Is Me Imkanaat (Chance) Aur Khatraat Hain. Fakt - Allah Ta'ala Sabse Zyada Janne Wale Hai.