



Bab : Sood/Interest

Fasl : Others (Sud)

Sawal No : 77

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Topic : Sovereign Gold Bond (Sgb) Ka Hukm

**Sawal : Sovereign Gold Bond Kharidna Kesa He?
Is Mai Annual 2.5% Interest Bhi Melta He.**

Jawab : Sovereign Gold Ki Haqeeqat Ye Hai Ke Rbi(Reserve Bank Of India) Ki Taraf Se Har Saal 5-6 Series Jari Ki Jati Hai, Jis Me Hum Gold Ke Bonds (On Papers) Rbi(Reserve Bank Of India) Se Khareed Sakte Hai, Jis Ki Kam Se Kam Ek Unit Khareedni Hoti Hai, Jo (Aik Unit) Aik Gram Sona Hota Hai. Jise Rbi Khud 8 Saal Ke Baad Us Waqt Ki Qeemat Se Wapas Khareed Legi, Aur Us Se Pehle Bhi Hum Bechna Chahe To Share Market Me Bech Sakte Hai; Lekin Us Ki Qeemat Kharidaar Ki Demand Ke Lihaz Se Kam Zyada Ho Sakti Hai.

■ **Is Ke Kuch Zahiri Fayde Bhi Hai, Jis Ki Wajah Se Log Is Me Invest Karte Hai, Jaise:**

■ **Ye Physical Ke Bajaye On Paper Hota Hai; Isliye Is Ki Hifazat Ka Bojh Nahi Uthana Padta.**

■ **Gst Pay Nahi Karna Padta.**

■ **Pure 24 Carat Gold Ka Hisab Rehta Hai Aur Usi Ke Mutabiq Hum Khareedte Hai Aur Bechne Par Usi Ke Mutabiq Qeemat Wasool Karenge To Carat Me Dhoka Nahi Hoga.**

■ **Aaindah Paanch Saal Ke Baad Bhechenge To Capital Gain Tax Bhi Nahi Bharna Padta.**

■ **Har Saal 2.5 % Interest Milta Hai.**

Upar Zikr Ki Gai Baato Se Pata Chal Gaya Hoga Ke Ye Physical Gold Nahi Hota; Balke On Paper Gold Hota Hai Aur Us Ki Value Ke Hisab Se Ham Paise De Kar Bonds (Papers) Khareedte Hai.

■ **Lihaza Is Ki Haqeeqat Ye Bani Ke Hum Hukumat Se Gold Nahi Khareed Rahe Hai; Balke Gold Ki Value Ke Hisab Se Paise De Rahe Hai Aur 8 Saal Baad Wo Paise Hum Ko Us Waqt Ke Sone Ki Value Ke Hisaab Se Waapas Milenge. To Ye Qarz De Kar Nafa Hasil Karna Hi Hai Jo Sud (Wiyaj/Interest) Kehlata Hai.**

■ **Aur Saath Saath Me Ye Ke Hukumat Har Saal Hum Ko Us Di Hui Raqam Par 2.5% Sud (Wiyaj/Interest) Deti Hi Hai Aur Wo Bhi Na Ja'aiz Aur Haram Hai.**

■ **Lihaza Sovereign Gold Me Invest Karna Ja'iz Nahi Hoga. (Online Darul Ifta Deoband: Sawal Number: 607489) Fakt - Allah Ta'ala Sabse Zyada Janne Wale Hai.**

Ye Jawab Darul Ifta Wal Irshad, Shahpore, Surat Ki Official Website www.suratifta.com Se Download Kiya Huwa Hai.



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