



Bab : Sood/Interest

Fasl : Sood / Interest Ke Bare Me

Sawal No : 87

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Topic : Pmegp (Prime Minister Employment Generation Programme / Pradhaan Mantri Rozgaar Srjan Karyakaram) Wali Loan Lene Ka Hukm ?

Sawal : Hazrat Mufti Sahab! Kisi Ko Apna Business Start Karna Ho, To Kya Woh Pmegp Yojna Ka Sahara Le Sakta He ?

Me Apne Liye Hi Puch Raha Hun, Mai Ne Kuch Mahino Pehle Abba Se Paise Lekar Kaarkhana Start Kiya, Ab Usme Loss Ho Gaya, Magar Alhamdulillah ! Ek Machine Tayyar Ho Gaya, Ab Abba Ke Paas Itna Nahi He, Ke Woh Wapis Mujhe De, Aur Mere Andar Sharm He, Ke Kisi Se Mange Nahi Jate, To Is Condition Mai Us Scheme Ka Istemal Karna Kaisa Hai ?

Jawab : Pmegp (Prime Minister Employment Generation Programme / Pradhaan Mantri Rozgaar Srjan Karyakaram) Buisness Start Karne Ke Liye Government Ki Taraf Se Maali Madad Hai, Jis Me Bohot Hi Kam Sharah (Fee Sad/ Percentage) Sud Par Loan Di Jati Hai, Jis Mai Manufacturing Ke Sh'obe (Sector / Department) Ke Liye Pachchees (25) Lakh Tak Aur Buisness Ya Service Ke Sh'obe (Sector / Department) Ke Liye Dus (10) Lakh Tak Loan Government Ki Taraf Se Milti Hai, Aur Phir Qisto/Emi

Mai Us Loan Ko Ada Karna Hota Hai. Yaha Tak To Is Ka Hukm Wahi Hai, Jo Dusri Sudi Loan Ka Hai, Yani Na Ja'iz Aur Haram Hai.

■ **Lekin Government Is Loan Par Subsidy Deti Hai, Jis Me Loan Ke Naam Se Di Gai Raqam Par Government Taqreeban (Approximately) Ek Tihai (One Third - 1/3) Raqam Wapas Kar Deti Hai.**

Is Mai Aksar Aisa Hota Hai, Ke Loan Ki Qiste/Emi Bharne Se Pehle Subsidy Mil Jati Hai, Aur Loan Par Li Huwi Raqam Se Zyada Raqam Bharni Nahi Padti, Balke Kam Hi Bharni Padti Hai, Jis Ki Wajah Se Interest Aur Sud Ki Raqam Bharne Ki Nobat Nahi Aati Hai.

■ **Isliye Hazraat Ulama E Kiram Ne Do Shart Ke Saath Pmegp (Prime Minister Employment Generation Programme / Pradhaan Mantri Rozgaar Srjan Karyakaram) Wali Loan Ki Ijzat Di Hai, Ke**

(1) Jitni Raqam Ki Loan Mili Hai, Bharne Mai Us Li Hui Raqam Se Zyada Raqam Bharne Ki Nobat Na Aaye, Balke Utni Hi Ya Us Se Kam Bharni Rahe, To Sud Aur Interest Me Mulawwas (Involve) Hona Nahi Paya Jayega.

(2) Ye Ke Ye Loan Sarkari Bank Ke Waaste Se Ho, Warna Private Bank Hogi, To Subsidy Government Degi, Aur Us Private Bank Ko Sud Aur Interest To Bharna Rahega Hi, Is Liye Private Bank Se Pmegp Loan Ki Ijzat Nahi Hogi.

(Online Darul Ifta Deoband:177305)

■ **In Do Shart Ke Saath Pmegp Loan Ki Ijazat Hai, Lekin Jab Dusri Jagah Se Aisa Qarz Mil Sakta Ho, Ke Jis Me Sud Aur Interest Ki Bilkul Bhi Shart Hi Na Ho, To Pmegp Loan Na Lena Behtar Hoga. 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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