

Duties of Creditors:

As Islam lays special stress towards satisfaction of debts and loans, it does not forget to regulate the duties of creditors towards debtors. The debtors who are unable to pay should be shown absolute leniency; and in fit cases, the entire debt should be remitted. The Holy Quraan says: *“And if the debtor is in straitness, then let there be postponement until he is in ease, and if you remit it as alms, it is better for you if you know.”* (2:280)

Sayyiduna Abu Hurayra reported that the Holy Prophet of Islam (Sallallahu Alaihi Wassallam) said: *“There was a man who used to give loan to the people. He used often to say to his son, ‘When you come to a needy man, grant him remission, so that **Allah** may remit us (of sins)’. He said that he then met **Allah** and He granted him pardon.”* (Agreed)

Sayyiduna Abul Yassar reported: *“I heard the Messenger of **Allah** (Sallallahu Alaihi Wassallam) saying, ‘Whoso grants respite to a debtor or grants him remission, **Allah** will give him shade under His Shade’.”* (Muslim)

Sayyiduna Abu Qetadah reported that the Messenger of **Allah** (Sallallahu Alaihi Wassallam) said: *“Whoso gives respite to a debtor or grants him remission. **Allah** will save him from the calamities of the Resurrection Day.”* (Muslim)

Sayyiduna Abu Hurayra reported that a man demanded of Rasoolullah (Sallallahu Alaihi Wassallam) for repayment of a loan and was greatly harsh to him. His companions were about to attack him, but he said: *“Leave him, as the creditor has got a demand. Buy a camel for him and give it to him.”* They said: *“We don’t but find senior to it in years.”* He said: *“They buy it and give it to him, and verily the best of you is he who is the best of you in repayment of loan.”* (Agreed)