



Fatwa no. 19953

Q: My mother sold a piece of land and gave me its value as a trust. She asked me to put this money in a bank account under my name in order to receive a monthly income from it. I followed her orders. Moreover, if we put this money in a bank account, we will not be able to take it back before one year. I am the youngest one of my brothers. Every one of my brothers lives in a separate house and has children. My elder brother kept asking my mother to give him this money in order to use it in trade because he has no money. All of us know that he is in dire need. My mother refused to give him the money. His circumstances became worse due to his need for money. Once, he came to me and asked me to give him this sum of money.

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He told me that he will divide with me the profit of investing this capital. Moreover, he will return the whole sum of money before the end of the year so that my mother will not know. He will also give me the profit that I may receive from the bank to give it to my mother on a monthly basis, and I agreed. What is the ruling on doing so? Can I keep it a secret without telling my mother? If she knows, she will be angry with me. What is the ruling on the money given to me by my brother from his trade? I ask Allah to guide you to what is good.

A: You have committed a mistake by behaving in such a way because you are required to save the money that your mother gave you as a trust. You are not permitted to dispose of it except with her permission. Allah (may He be Exalted) says: ﴿ [Verily, Allâh commands that you should render back the trusts to those to whom they are due](#) ﴾ The Prophet (peace be upon him) said: ﴿ ["Pay back the trust to him who entrusted it with you."](#) ﴾ You have to save the money and repay it to your mother when she asks for it. You are not permitted to deposit money in a bank in return for a profit because doing so is Riba (usury/interest) which is prohibited by Allah.

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Depositing money in banks for the sake of protecting it without earning interest is permissible, when necessary. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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