

In the Name of Allah, Most Gracious, Most Merciful

HYDERABAD ZAKAT & CHARITABLE TRUST

1-8-353 & 355, Begumpet, Besides HUDA Office, Secunderabad-500 003, A.P., India

Phone: 040 27907680, 27901426 Fax: (0091) (40) 27901239

E-mail: help@uef-hyd.org / support@feed-hyd.org Web site: www.feed-hyd.org

Ghiasuddin Babukhan, Chairman ,
Bashiruddin Babukhan, Abdul Aleem Khan, Mirza Yawar Baig,
Arshia A Ayub, Shahid Ali Khan, Mujahid Farooki - Trustees

Dear Brothers & Sisters,

Assalamu Alaikum wa Rahmatullahe wa Barakatuhu

Al-hamdulillah, Allah Rabbul Izzat has again provided us an opportunity to perform fasts, offer special prayers, Zakat and Sadaqats during this month of Ramadhan 1427 Hijri.

Allah Rabbul Izzat commands His subjects thus " Wa Aquimussalata Wa A'tuzzakat". He has promised protection of the property of Muslims, who pay Zakat. He ordains Muslims to provide Alms to the poor & needy; to those who are employed to administer the funds; for the softening of their hearts; to those who are in bondage & debt; to those who are working in the cause of Allah; and to those who are wayfarers; (thus is it) ordained by Allah. And Allah is full of knowledge and wisdom.

In accordance with the guidance and Sunnah of the Prophet Mohammed (PBUH) Hyderabad Zakat & Charitable Trust was established in 1993 in Hyderabad in a small way, but Allah Rabbul Izzat has made it possible to extend this work to the entire State of Andhra Pradesh. With the personal involvement of the Trustees and donor-volunteers, the funds reach 'the poor and needy' of the society in 23 districts of the State, enabling them to stand on their feet through modern education and guidance to lead a pious life and become an asset to mankind.

To facilitate the calculation of individual Zakat, **Hyderabad Zakat & Charitable Trust** has devised a form with the assistance of Ulema. This enclosed FORM and Annexure is a guideline for: **a) Who is liable to give zakat and to whom? b) How to compute zakat? c) What items of personal wealth are exempted from zakat?** Zakat is payable by a muslim on his / her wealth and not on income. If one's wealth is in excess of Rs. 11733 after deducting the liabilities/exemptions allowed and has remained in his / her hands for a year, then Zakat is compulsorily due. The figure of Rs.11733 is based on present day market value of 52 ½ Tolas (new Tola 60.65) of silver in India (which is the fixed 'Nisab'). Residential house, personal car, rented property, household furniture, crockery, utensils are all exempted from zakat. Errors, if any, may be communicated to us for rectification.

The following pages also provide details of the collections and distributions made by **Hyderabad Zakat & Charitable Trust** during the year 2005 - '06.

We appeal to you to send us your Zakat so that together we shoulder different economic problems the community confronts with today, especially education.

MAY ALLAH THE ALMIGHTY SHOWER HIS BLESSINGS DURING THE HOLY MONTH OF RAMADHAN ON ALL OF US

PLEASE CALL OUR OFFICES TO HAVE ZAKAT DONATIONS COLLECTED BY OUR STAFF FROM YOUR RESIDENCE OR OFFICE. (27907680 / 27901426) Mobile : 9949211119 (Nisar)

Ramadhan 1427 Hijri
2006 -07

Ahmed Sayeed, Managing Trustee

Sl. No.	Collection Centres of Hyderabad Zakat & Charitable Trust	Location	District	Contact No.
1	BHARAT PETROL PUMP, NALGONDA X RD	Malakpet	Hyd	24529587 - 24511554
2	SANA COLLECTION, PATHERGATTI	Madina	Hyd	24521488 - 9391600116
3	ARIF CROCERY, LAD BAZAR	Charminar	Hyd	24510550 - 9441676747
4	YOUSUF & CO, HAMDARD STOCKIST, BESIDE PISTA HOUSE	Shah Ali Banda	Hyd	24570446 -
5	HUDA BOOK DISTRIBUTORS, OPP: EK KHANA MASJID	Purani Haveli	Hyd	24411637 - 24514892
6	UNICORN MOTORS - HERO HONDA SHOWROOM	Bahadurpura	Hyd	24463298 - 24463253
7	BHARAT PETROL PUMP, NEAR TAJ ICE CREAM NAMPALLY	Nampally	Hyd	24603296
8	AMAR SERVICE STATION	Asifnagar	Hyd	23348752 - 65579101
9	HYDERABAD HOUSE RESTAURENT, MASABTANK	Masabtank	Hyd	23308463 - 23327861
10	OKAZ KITAB GHAR, HUMAYUNNAGAR	Mehdipatnam	Hyd	23535567 - 9848466307
11	NEW FASHION PALACE, MEHDIPATNAM	Mehdipatnam	Hyd	23514502
12	SPRING FIELD SCHOOL, TOMBS ROAD	Tolichowki	Hyd	23562394 - 23561901
13	ARABIAN NIGHTS RESTAURANT, MEHDIPATNAM	Tolichowki	Hyd	9849014016
14	HYDERABAD HOUSE RESTAURENT, NEAR HUSSAINI MASJID	Banjara Hills	Hyd	23554848 23554747
15	KGN XEROX, ADJ TO MCH OFFICE	Kharitabad	Hyd	23314974 - 32906165
16	NAWAB SAB IRON & STEEL MERCHANT	Musheerabad	Hyd	27553061 - 27530440
17	EDEN GARDEN FUNCTION HALL, KING KOTHI	King Kothi	Hyd	24759924 - 24752195
18	HYDERABAD HOUSE RESTAURENT, HIMAYATHNAGAR	Himayathnagar	Hyd	27608797 - 27661429
19	MELTING MOMENT POINT ICE CREAM PARLOUR	Banjara Hills	Hyd	23600899
20	F D KHAN & SONS, ABIDS, HYD	Abids	Hyd	27458170 - 66613635
21	SONA CHILDRENS WEAR	Abids	Hyd	24750495 - 24750496
22	DECCAN PEN STORES , ORIENT ESTATE, ABIDS	Abids	Hyd	23202306 - 23205164
23	MOGULS PETROL PUMP, BASHEERBAGH	Basheerbagh	Hyd	23249042 - 23298142
24	DECCAN PEN STORES, AMERPET	Ameerpet	Hyd	66987755 - 66786455
25	KARKHANA ZINDA TILISMATH	Amberpet	Hyd	27406382 - 27404213
26	SENSAGE FINANCIAL SERVICES PVT LTD 10-2-5/11, AC GUARDS NEAR INCOME TAX TOWER	A C Guards	Hyd	23371976 - 9949090786
27	HYDERABAD HOUSE RESTAURENT	Hi tech city	Hyd	23118899 - 23118900
28	HYDERABAD HOUSE RESTAURENT	Kukatpally	Hyd	66488484
29	I BAY MOTORCYCLES	Somajiguda	Hyd	30686868 - 9848091825
30	BABUKHAN PROPERTIES Plot No. 97, RD NO: 7	Banjara Hills	Hyd	23356085 - 23356086
31	DECCAN PEN STORES, RP RD	R P Road	Sec-Bad	66493020 - 27813020
32	DECCAN SAREE CENTRE, RAMGOPALPET	M G Road	Sec-Bad	66487686 - 27813305
33	HYDERABAD HOUSE RESTAURENT, BEGUMPET	Begumpet	Sec-Bad	27816120 - 66311786
34	HYDERABAD HOUSE RESTAURENT, TARNAKA	Tarnaka	Sec-Bad	66217445 - 27014945
35	CINDERELLA BAKERY, DIAMOND POINT	Sikh Village	Sec-Bad	27818546 - 9391070086
Dist. Collection Centres of Hyderabad Zakat & Charitable Trust		Location	District	Contact No.
1.	HZCT OFFICE : #9-15-257, NEAR MASJID-E-ARFATH	Ahmedpura Colony	Nizamabad	9866556887
2.	HZCT OFFICE : # JIH COMPLEX, NEAR MADINA MASJID	Netaji Chowk	Adilabad	9866556894
3.	HZCT OFFICE : # 11-27-151 BEHIND PADMAVATHI DEGREE COLLEGE LINE, FIRST BANK COLONY	Pochamma Maidan	Warangal	9866556878
4.	HZCT OFFICE : # OLD 6-5-249, NEW 6-5-376, BESIDE MASJID-E-ARQHAM,	Karkhanagadda	Karimnagar	9866556874
5.	HZCT OFFICE : # 8-9-202	Inside Fort	Khammam	9866556876
6.	HZCT OFFICE : OPP. APSRTC BUS STATION	Masjid-e-Noor Complex	Nalgonda	9866556886
7.	HZCT OFFICE : # 5-2-19/B, OPP. PRESIDENT FUNCTION HALL	Raetu Bazar, Sangareddy	Medak	9866556882
8.	HZCT OFFICE : # 1-6-74/A 1, OPP. NEW BUS STAND (KHAN STD)	Narayanpet	Mahboobnagar	9866556895
9.	HZCT OFFICE : JAMIA MASJID COMPLEX,	Vikarabad	R.R.Dist	9866556881
Rayalseema Area Collection Centre of HZCT		Location	District	Contact No.
1.	ZONAL OFFICE : (For Kurnool, Ananthapur, Kadapa, Chitoor) #15-421 A, UPSTAIRS, OPP. MUNIRATNAM MOTORS, RAJIV ROAD	Kamalanagar	Ananthapur	9866556847
Coastal Andhra Area Collection Centre of HZCT		Location	District	Contact No.
1.	ZONAL OFFICE : (For Nellore, Prakasam, Guntur, Krishna, East & West Godavari, Vizag, Vijayanagaram & Srikakulam) H.No. 39-3-3, MOSQUE STREET,	Labbipet, Vijayawada	Krishna	6516448 9866556841

In the Name of Allah the Most Gracious Most Merciful
ZAKAT CALCULATION FORM
(Compiled by HYDERABAD ZAKAT & CHARITABLE TRUST)
(As many copies of this form may be made for distribution)

S.No.	Particulars		Zakat Payable
I	ZAKAT ON PURE GOLD & JEWELLERY , (For details See Annexure-1)		
a)	24 Carat Pure Gold	Grams x Rs.890	
b)	22 Carat Gold Jewellery	Grams x Rs.874	
c)	18 Carat Gold Jewellery	Grams x Rs.715	
d)	14 Carat Gold Jewellery	Grams x Rs.556	
Less: 2% of weight if studded with stones		Sub Total Rs.	
		Gross Total Rs.	
e)	Precious Stones held as investment/Business: Estimated value	Rs.	
f)	Jewellery held as stock in trade in business. Add: Amounts Receivable on Credit Sales	Rs.	
Less: Loans & Amount payable to suppliers		Sub Total Rs.	
		Balance	X 2.5% =
II	ZAKAT ON PURE SILVER; JEWELLERY, HOUSEHOLD ITEMS MADE OF SILVER ETC. (For details see Annexure - II)		
a)	Pure Silver / Jewellery @ Rs.18000 per kg:	Kgs X Rs.18000	
b)	Silver Household items Utensils etc. @ Rs.16200 per kg :	Kgs x Rs.16200	
		Net Total	X 2.5% =
Note : The rate of gold and silver indicated above are only a guideline the actual rate on the day of calculation may please be taken.			
III	LANDED PROPERTY (For details see Annexure III)		
a)	Landed Property held as investment / business Estimated value	Rs.	
b)	Amount receivable on sale of property	Rs.	
c)	Value of completed unsold portion in case of Builders / Property dealers	Rs.	
		Sub Total Rs.	
Add. Installments receivable on sold portions		Rs.	
		Sub Total Rs.	
Less: Loans / Payable / Liabilities on above		Rs.	
		Net Total Rs.	X 2.5% =
		Balance C/F	

			Zakat Payable
Total B/F		Rs.	
IV	BUSINESS STOCK (for details see Annexure - IV)		
a)	Value of stock	Rs.	
b)	Add: Value of Dead / Damaged Stock	Rs.	
c)	Add: Amount receivable from credit sale	Rs.	
	Sub Total	Rs.	
	Less: Loans / Amounts payable and bad debts	Rs.	
	Net Total		X 2.5% =
V.	ZAKAT ON SHARE IN PARTNERSHIP FIRMS (If not paid by the firms itself) (for details see Annexure-V)		
	Capital Balance as per last Balance Sheet (March,2006)	Rs.	
	Add: Loans advanced by you to the firm as per last Balance Sheet (March, 2006)	Rs.	
	SubTotal	Rs.	
	Less: Withdrawals made by you during the current Year.	Rs.	
	Sub Total	Rs.	
	Add: Your share of profit upto the date of valuation Estimated from 1-4-2006 to 15 th Ramazan	Rs.	
	Net Total	Rs.	X 2.5% =
VI	ZAKAT ON CASH IN HAND & BANK (for details see Annexure-VI)		
a)	Cash in Hand	Rs.	
b)	Cash in Bank	Rs.	
c)	In Savings & Current A/c.	Rs.	
d)	In Fixed Deposits with Banks	Rs.	
	Net Total	Rs.	X 2.5% =
VII	ZAKAT ON LOANS / INVESTMENTS IN BONDS, PROVIDENT FUNDS, L.I.C. SHARES IN COMPANIES, MUTUAL FUNDS, DEPOSITS, CHIT FUNDS ETC. (for details see Annexure-VII)		
a)	Loans receivable from friends & relatives	Rs.	
b)	Investment in Government bonds	Rs.	
c)	Provident Fund contribution	Rs.	
d)	LIC Premiums including bonus upto date	Rs.	
e)	Shares in companies including dividends receivable & value of bonus shares if declared	Rs.	
f)	Government Security deposits (including EMD)	Rs.	
g)	Investment in private Chits & Chit Funds	Rs.	
	Net Total	Rs.	X 2.5% =
	Balance C/F		

			Ushur Payable
Total B/F		Rs.	
VIII	USHUR ON AGRICULTURAL PRODUCE (including fruits, Vegetables, etc.) for details see Annexure-VIII		
a)	Produce dependent on rain water @ 10% of product (crop) in Rupees, Value or in kind (crop itself)	Rs.	
b)	Produce from Canal/Tank water, Bore/Open well @ 5% of produce (crop) in Rupees, Value or in kind (Crop itself)	Rs.	
c)	Produce partially on rain water and partially on well water or canal water @ 71/2% of produce in Rupees value or in kind (Crop itself)	Rs.	
		Rs.	
	Net Total		
IX	ZAKAT ON ANIMALS / BIRDS (Other than egg laying birds & Milk yielding animals) for details see Annexure- IX		Zakat Payable
a)	Animals / Birds (Broilers) more than 6 months old @ one Animal / Bird per 40 Animals / Birds or Rupee value of such Animals / birds	Rs.	
b)	Two Animals / Birds per 120 Animals / Birds or Rupee value of such animals/birds	Rs.	
	Net Total		
X	ZAKAT ON POULTRY AND FISH FARMING		
a)	Stock of eggs & bills receivable	Rs.	
b)	Stock of milk and bills receivable	Rs.	
c)	Calculate zakat on fish only at the time of catch and sale value may be taken	Rs.	
	Net Total		X 2.5% =
LESS : GENERAL LIABILITIES (other than deducted above, for details see Annexure X)			
a)	Income Tax / Wealth Tax payable	Rs.	
b)	Loans / Debts payable/bank loans	Rs.	
	Net Total		X 2.5% =
	(Loans on interest is not permitted in Islam)		
	TOTAL ZAKAT PAYABLE	Rs.	

ANNEXURE # I

ZAKAT ON PURE GOLD AND GOLD JEWELLERY:

Zakat should be calculated on Pure gold and Jewellery at a value as on the date of valuation, preferably 15th day of Ramazan. There are different opinions on the value to be adopted for valuation (i.e.,) purchase price or market price. Most of the Ulema have favoured market value prevailing as on date of calculation of Zakat and not the purchase price. The prevailing market rate of gold in India is taken as under for computation of Zakat (Value as on 15th day of Ramazan).

- a) Pure Gold 24 Carats at Rs.890 per gram or Rs.8900 per 10 grams (take the market value on the date of calculation).
- b) Gold Jewellery - 22 Carats at Rs.874 per gram or Rs.8740 per 10 grams.
- c) Gold Jewellery - 18 Carats at Rs.715 per gram or Rs.7150 per 10 grams.
- d) Gold Jewellery -14 Carats Rs.556 per gram or Rs. 5560 per 10 grams.

A deduction of 2% from the weight of jewellery is allowed towards studded stones as zakat is not payable on any kind of stones including diamonds, rubies, emeralds, pearls etc. If there are rows of pearls or any other beads you have to make a rough estimate and deduct 25% from the total weight of the article.

You may deduct 4 gram from the total weight of the jewellery item if there is a dory (thread for tying at the back).

For Kundan jewellery deduct 25% from the weight for lac.

Zakat is payable on precious and semi-precious stones, if you are in the jewellery business.

Note: The amount receivable on credit sales is to be added to the total value and the amount payable to your suppliers or loans taken, if any, for the business is to be deducted to arrive at the net value on which Zakat is due and payable.

ANNEXURE # II

ZAKAT ON PURE SILVER, SILVER JEWELLERY, HOUSE HOLD ITEMS ETC.

Zakat is payable on silver in pure form or in form of jewellery, utensils, decorative items and all household items including crockery, cutlery made of silver at the prevailing market rates.

For arriving at the value of utensils, household items, 10% of the value is to be deducted, as it is not pure silver. The prevailing market rate of Silver is to be taken as under for computation of Zakat. Value as on 15th day of Ramazan.

- a) Silver - Pure and in the form of Jewellery at Rs.18000/- per kg.
- b) Silver utensils and household items at Rs.16200/- per kg.

Zakat on jewellery should be paid by the owner of jewellery if a woman is the owner of the jewellery and has no liquid cash, her husband, son or father can pay the zakat on her behalf, but if they are also not paying, then the owner should sell part of the jewellery and pay zakat. If the jewellery is held by two or more persons jointly, then the individual should calculate zakat on his / her share of the jewellery and pay the same if the value of individual's share exceeds Rs.11733/-

ANNEXURE # III

ZAKAT ON LANDED PROPERTY:

Zakat is not payable on the following properties:

- a) Personal residential houses even if they are more in number meant for residential purposes only.
- b) Property given on rent irrespective of their number
- c) Agricultural land if meant for agriculture and farm house (if any) on agricultural land, servants quarters, godowns, tractors, bullocks and all implements for use at the farm.
- d) Open land owned with the intention of building a house in future for self or for the benefit of the family.

Zakat is payable on the properties held with the intention to sell at a future date for a profit or as an investment. However, if your intention of holding the property changes in the current year i.e., from self use to business purpose, be honest to Allah and pay Zakat on it at the current market value from the year your intention had changed.

If you have sold property that was meant for business or have entered into an agreement of sale, on the balance of money receivable, zakat is to be paid. Any loans taken for purchase of property meant for business should be deducted from the net figure before calculating zakat.

If you are a builder and in property business (purchasing and selling, purchasing developing & selling) on all completed unsold portions you have to pay zakat at the prevailing market value. Zakat is also payable on amounts of installments receivable on such portions after deducting loans or liabilities payable on the same.

On property in the form of building, shop, godown or land meant for property business, zakat is payable. **Zakat should also be calculated on property meant for business.** However, there is no zakat on property self occupied for running your business like shops, show-room, godown, factory building, poultry shed etc. If any property is held jointly by two or more persons the individual must calculate zakat on his share in the property.

ANNEXURE # IV

ZAKAT ON BUSINESS STOCK:

No matter what your business is, you have to pay zakat on all Stock-in-trade. The stock must be valued at cost price (purchase price plus transport, insurance etc.)

If you have any bills receivable from your customers you must add the same.

The following amounts are deductible from the above:

- a) All amount due to your suppliers.
- b) All loans on the date of calculation.

Dead stock should also be taken into account at the discounted rate (i.e., if sold in the open market by way of discount sale etc.) You should not calculate dead stock at purchase rate or cost price. Damaged stock need not be taken for calculation. Business stock includes old parts, scrap, car if in car business (excluding taxies, lorries, pick-ups, autos meant for transport business). Hence zakat is payable on all business stock after adding bills receivable and deducting bills payable. **By paying zakat regularly you are creating an insurance on your stock.**

ZAKAT ON FACTORY BUILDING, MACHINERY AND GOODS PRODUCED.

There is no zakat on factory building or on any kind of machinery. But there is zakat on products produced in the factory (finished stock). If there is any loan or liability on the finished stock you should deduct the same for calculation of the stock value. Similarly amount receivable on credit sales should be added to the net stock. Bad debts should be deducted from net calculation. Sometimes bad debts are recovered and you should pay zakat on such recoveries in the year of recovery only and not retrospectively. There is no zakat payable on vehicles used for personal transport and factory goods transport.

ANNEXURE # V

ZAKAT ON PARTNERSHIP FIRMS.

Zakat can be paid by the firm itself. But if the firm is not paying zakat and partner wants to calculate zakat on his share in the firm, he should taken the amount standing to his capital and loans given to partnership as per last balance sheet. Add his share of profit till the date zakat is calculated. (This has to be estimated only as it is difficult to calculate the profit during an accounting year) Deduct any loans or drawings taken by you from the firm till date of calculation.

ANNEXURE # VI

ZAKAT ON CASH AND BANK BALANCES.

Zakat is payable on all cash and bank balances in the form of balance in savings account, current accounts of fixed deposits including monthly income certificates or term deposits (**remember any kind of interest is haram in Islam**). The amount should be in the bank for one year, if the amount is utilised for personal or any other use at the time of calculation of zakat only on balance of amount zakat is payable. But if the amount has been withdrawn and is lying as cash in hand, you should pay zakat on both bank and cash balances added together. Usually it happens that the balance keeps on changing as per personal requirement. You may pay zakat only on remaining amount on the date of calculation.

ANNEXURE # VII

ZAKAT ON LOANS, GOVERNMENT BONDS, PROVIDENT FUNDS, LIC ETC.

Zakat is payable on loans advanced by you to your friends and relative. It should be treated as cash in hand and zakat is payable on it. You may deduct loans payable by you if any for arriving at the net amount.

Zakat is also payable on all government bonds such as Indira Vikas Patra, IDBI bonds, Units and LIC paid up premiums and all such postal savings certificates. Zakat is also payable on provident funds, earnest money deposits in the case of contractors, tender deposits, government bills receivable, security deposits etc.

ZAKAT ON COMPANY SHARES AND MUTUAL FUNDS.

You should pay zakat on investment in company shares calculated at quoted value on the date of zakat calculation. If the shares of your company are not quoted in any stock exchange then you may use the services of a chartered accountant to arrive at the values. Similarly, zakat is payable on all Mutual Funds, private chits and chit funds. Your contribution in chit funds till the date of zakat calculation should be taken as your wealth. If you have withdrawn any amount then the amount also should be added to your wealth, if the same is left over with you.

ANNEXURE # VIII

USHUR ON AGRICULTURAL PRODUCE:

Ushur is payable on all agricultural produce including fruits, commercially grown flowers, vegetables, and all types of grains at the time of harvest itself. The passing of one year does not apply for agricultural produce.

- On crops dependent on rain water only ushur is payable at 10% of the crop. You can give the produce itself in kind or the cash value may also be given.
- On crops produced with canal water, tank water or bore well and open well, the ushur is 5% of the crop produced. There is no deduction out of this on any account.
- If land is partly irrigated by rainwater, partly by well or canal water you may make your own judgement and calculate ushur. But the formula of average 7.5% would be fair and reasonable.
- If there are two or more crops in a year on the same land, you should pay ushur on all the harvests.

Note: Grains retained for self-consumption is deductible before calculating ushur.

ANNEXURE # IX

ZAKAT ON ANIMALS INCLUDING POULTRY AND FISH FARMING.

On all grazing animals like goats, sheep, camels, cows, broiler chicken of average size, the zakat is one animal or bird on every 40 animals or birds. But if the animal is of younger age (say less than 6 months) even one animal out of 100 can be given. There is no zakat on egg laying birds and milk giving animals such as cow, buffalo etc. You can calculate and give zakat in cash, in lieu of birds or animals. In case of broiler chickens you may make your own judgement and calculate zakat as there are no fixed norms.

Number of Animals - Birds	Zakat Payable
For 40 to 120 goats / sheep / birds	One goat / sheep / bird of a year or more
For 121 to 200 goats / sheep / birds	Two goats / sheep / birds of a year or a more.
For 30 to 39 cows / buffaloes	One calf of a year or more.
For 40 to 59 cows / buffaloes	One calf of not less than two years old
For 60 cows / buffaloes	Two calves, each 1 year old
For every additional 30 cows / buffaloes	One calf of a year old.
For every additional 40 cows / buffaloes	One calf of two years old.

ANNEXURE # X

Liabilities:

- Liabilities are deductible from net wealth/asset.
- If there is any income tax or sales tax payable to government on the date of calculation of zakat, such liabilities can be deducted before arriving at the net wealth.

Note: Payment of income tax or sales tax does not fulfill your liability towards zakat and you cannot deduct income tax payment from your net zakat. Only tax liability if due on the date of zakat calculation, is deductible from the net asset. Zakat is apart from income tax and wealth tax payments. If you feel that certain I.T. demand is disputed, unpaid and/or pending in appeal, you may deduct the entire outstanding tax liability. But if the tax liability is reduced in appeal or otherwise in future you have to pay zakat on such savings for all the years you have not paid zakat. Allah is well aware of the fact and your intentions.

GHIASUDDIN BABUKHAN

Chairman,

Hyderabad Zakat & Charitable Trust

SYED GHOUSEUDDIN

Syed & Syed Chartered Accountants, Hyd.

Your cheques /DDs may be sent to:

HYDERABAD ZAKAT & CHARITABLE TRUST

Office : 1-8-353 to 355, Begumpet, Besides HUDA Office, Secunderabad-500 003, A.P., India

Bank Account No. 068010100372527 UTI Bank,

D.No. 5-3-338/3, LPF House, R.P. Road, Sec-Bad-03

**Hyderabad Zakat & Charitable Trust, Foundation for Economic & Educational Development (FEED),
U.E.F. and G.B.K.Charitable Trust**

Chart Showing District-wise Percentage of Marks of Students and Amount Disbursed during the year 2005 - 06

S.No.	District	90% & Above Marks	80 - 89% Marks	70 - 79% Marks	60 - 69% Marks	Yateem & Handicapped Below 60% Marks	Total No. of Students	Total Amount Disbursed in lakhs of Rupees
		No.of Students	No.of Students	No.of Students	No.of Students	No.of Students		
1	Adilabad	12	49	155	249	153	618	14.86
2	Hyderabad City	57	238	501	274	410	1,480	39.01
3	Karimnagar	17	98	102	89	56	362	15.15
4	Khammam	45	201	330	277	98	951	36.01
5	Mahboobnagar	46	103	246	235	122	752	24.26
6	Medak	29	103	210	222	126	690	21.90
7	Nalgonda	47	159	342	298	158	1,004	35.37
8	Nizamabad	38	82	204	223	69	616	17.63
9	Ranga Reddy	20	60	118	100	44	342	10.95
10	Warangal	28	128	263	190	80	689	22.58
11	Anantapur	46	122	251	257	93	769	28.49
12	Chittoor	27	80	161	187	51	506	19.19
13	East & West Godavari	18	70	111	150	41	390	12.30
14	Guntoor	85	298	536	545	128	1,592	53.71
15	Kadapa	35	109	212	220	62	638	28.86
16	Krishna	54	170	286	251	65	826	32.67
17	Kurnool	82	237	486	431	90	1,326	42.01
18	Nellore	40	103	190	186	73	592	19.73
19	Prakasam	36	101	166	145	35	483	19.68
20	Srikakulam,Vjm & Vizag	16	46	90	128	71	351	10.32
21	Other States	1	2	1	10	6	20	1.59
22	Kashmir Scholarships	0	0	1	16	192	209	1.73
TOTAL		779	2,559	4,962	4,683	2,223	15,206	5.08 Crores
23	OTHER SCHEMES IN VILLAGES & HYDERABAD CITY						Other No. of Beneficiaries	Amount
Marriages, Housing, Medical, Pensions to Yateem, (Self Employment, Business Loans & Ribah - Non Zakat Funds) including 8.5 % overheads on other schemes							10,300	12,84,524

Each Student is individually interviewed by trustees and volunteers



Mr. Abdul Aleem Khan, Mr. SMA Arshad, Mr. Mir Ayub Ali Khan and Mr. Ghiasuddin Babukhan interviewing girl students at Nizamabad



Mr. S.M. Subhan and Mr. Ikramuddin Shaikh Imam interviewing boy students at Wanaparti, Mahboobnagar Dist

**Hyderabad Zakat & Charitable Trust, Foundation for Economic & Educational Development (FEED),
U.E.F. and G.B.K.Charitable Trust**

Statement Showing Districtwise Professionals, No. of Students and Amount Disbursed 2005 - 06

NUMBER OF STUDETS IN VARIOUS COURSES

S.No.	District	B.ED /TTC	B Pharm D Pharm	CA / ICWA	Degree	Diploma	Engineering	Intermediate	Masters	MBBU / BUMS	Nursing	Hotel Management	Ph. D.	Others	Total No. of Students	Total Amount in lakhs of Rs
1	Adilabad	63	5	3	197	6	7	324	11	1	1	0	0	0	618	14.86
2	Hyderabad	140	17	1	251	20	174	575	75	42	59	0	1	125	1,480	39.01
3	Karimnagar	53	3	0	90	8	26	163	17	1	1	0	0	0	362	15.15
4	Khammam	115	6	2	271	18	38	447	46	4	4	0	0	0	951	36.01
5	Mahboobnagar	77	7	0	110	18	40	435	38	5	2	0	1	19	752	24.26
6	Medak	127	6	0	154	31	54	187	17	3	9	0	0	102	690	21.90
7	Nalgonda	206	2	2	197	12	35	491	47	6	1	0	0	5	1,004	35.37
8	Nizamabad	110	3	0	79	5	38	326	13	0	6	0	0	36	616	17.63
9	Rangareddy	37	4	1	90	1	27	79	12	5	7	0	0	79	342	10.95
10	Warangal	52	3	0	135	12	34	407	33	6	7	0	0	0	689	22.58
11	Anantapur	120	2	2	221	6	81	266	59	1	10	0	1	0	769	28.49
12	Chittoor	82	3	1	180	3	59	131	26	8	13	0	0	0	506	19.19
13	E- Godavari	10	1	0	46	3	16	59	8	1	0	0	0	0	144	4.87
14	W- Godavari	32	2	0	48	4	21	124	13	1	1	0	0	0	246	7.42
15	Guntoor	136	4	11	303	15	165	858	80	11	7	2	0	0	1,592	53.71
16	Kadapa	101	3	0	143	5	100	233	44	8	1	0	0	0	638	28.86
17	Krishna	53	6	2	193	20	98	378	68	6	2	0	0	0	826	32.67
18	Kurnool	88	4	2	352	3	95	670	94	16	1	1	0	0	1,326	42.01
19	Nellore	72	1	0	152	4	62	256	42	2	1	0	0	0	592	19.73
20	Prakasam	76	3	0	144	3	37	176	42	2	0	0	0	0	483	19.68
21	Srikakulam	1	0	0	18	0	2	19	1	0	0	0	0	0	41	1.15
22	Vijaynagaram	8	0	0	28	3	7	55	4	0	0	0	0	0	105	2.79
23	Vizag	11	0	1	42	4	29	104	9	1	3	1	0	0	205	6.36
24	Other States	1	0	0	1	1	7	4	0	3	1	0	2	0	20	1.59
25	Kashmir	1	1	0	95	1	0	97	14	0	0	0	0	0	209	1.73
TOTAL		1,772	86	28	3,540	206	1,252	6,864	813	133	137	4	5	366	15,206	5.08Cr.

**HYDERABAD ZAKAT & CHARITABLE TRUST
100 SCHOLARS / STATE TOPPERS FELICITATED
ON INDEPENDENCE DAY, AFTER FLAG HOISTING ON 15th AUGUST 2006 AT HYDERABAD**

Seen with Mr. Ghiasuddin Babukhan (Chairman) Mr. Ahmed Syeed (Managing Trustee), Mr. M.A. Basit, I.P.S.,
Mr. Abdul Aleem Khan, Mr. K.M. Ahmed, Mr. Yawar Baig & Dr. Asghar Mohiuddin



ALL STUDENTS SECURING ABOVE 90% MARKS ARE PRESENTED WITH A COPY OF THE QUR'AN SHAREEF WITH TRANSLATION



Dr. Asghar Mohiuddin, Mr. K.M. Ahmed, Mr. Ismail Ahmedi and Mr. Mazharuddin presenting Qur'an Shareef with translation to a girl student at Mahboobnagar



Mr. Ghasuddin Babukhan advising the girl students who scored above 90% at Vijayawada.

PROCESS OF COUNCELLING AND INTERVIEWS



Mr. Syed Basharat Ali and Mr. Ahmed Sayeed speaking to the girl students at Mahboobabad, Warangal Dist.



Interviews being conducted at Vijayawada

ALL STUDENTS ARE GIVEN CHEQUES IMMEDIATELY AFTER INTERVIEWS



PHOTOGRAPHS OF EXTREMELY INTELLIGENT & DESERVING STUDENTS WHO WERE HELPED THROUGH THE SCHOLARSHIP PROGRAMME.



B. Tech. - I year, Yateem Student, who scored 94 % marks, Mr. Sk. Mastan Vali, Dammapeta Village, Khammam Dist. Standing along with his mother in front of his thatched hut.



MCA I year student, who scored 95% marks, Ms. Nazia Sultana, Vuyyuru Village, Krishna Dist. standing with her parents in front of her house (hut).



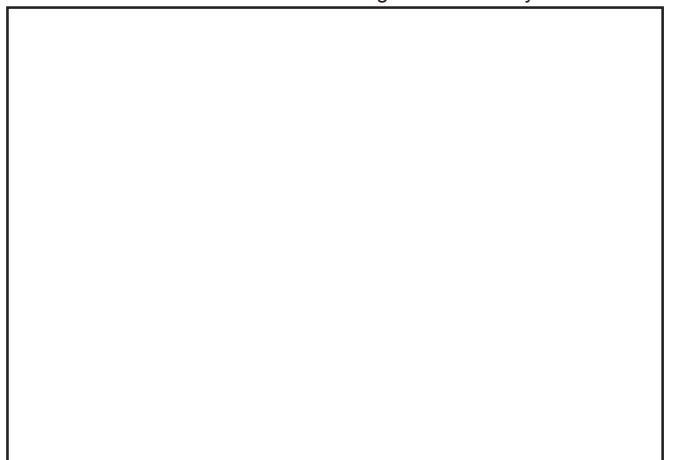
Sk. Maqbool Ali, Village Ghambiraopet, Dist. Karimnagar, III year MBBS (O.U.) student, father paralyzed mother- a bidi worker in front of his house



BE - I year student, Shaik Rafee, Village Ralekayala Palli, Dist. Khammam, S/o. Hussain, an auto driver, earning Rs 2000/- p.m. secured 92.4% marks in the past exam, in front of his hut along with his family



Mr. Ghiasuddin Babukhan with Mohmmad Javeed, final year engineering student, a recipient of HZCT Scholarship selected in IBM Computers in the campus interviews with a Salary of Rs. 3 lakhs per annum.



Shaik Rafeeq, a Yateem of Nizambad Dist. seen with Chairman of Hyderabad Zakat & Charitable Trust, Mr. Ghiasuddin Babukhan and Trustee, Mr. Mirza Yawar Baig. Rafeeq has been assisted by the trusts from his B. Tech. III year onwards from IIT, Delhi in the fields of Electronic and Instrumentation where he topped with 94% marks. He has been selected in Motorola, where he is drawing a salary of Rs. 4 Lakhs / annum.

THERE ARE THOUSANDS OF SUCH SUCCESS STORIES ALHAMDULILLAH