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Fatwa no. 19785

**I borrowed 20,000 Pakistani Rupees, which were worth 7,000 Saudi Riyals at that time, from my brother. I now want to settle my debt, but the debt of 20,000 Pakistani Rupees is now worth 2,000 Saudi Riyals. Is it permissible for me to repay him with 2,000 Riyals or do I have to give him 7,000 Riyals according to the value when I borrowed it, or is it obligatory on me to give it to him in Pakistani Rupees, the same currency that I borrowed from him?**

**A:** It is obligatory on you to return the money that you borrowed from your brother in the same currency you took it from him, regardless of whether its value has risen or fallen against other currencies. You therefore have to give him 20,000 Pakistani Rupees, no more or less, for the 20,000 Pakistani Rupees you borrowed. You have to give him what equals its value at the time of the repayment in another currency, such as in Saudi Riyals or another currency, on the condition that it is done in one session. This is based on the answer which the Prophet (peace be upon him) gave to the inquirer who asked him whether it was permissible to sell Dirhams (a dirham of silver equals 2.975 grams of silver) for Dinars (old Arab coin that equals 2.975 grams of gold) or Dinars for Dirhams. He (peace be upon him) said, [“There is nothing wrong with taking them at the current rate so long as you do not separate leaving something to be settled.”](#) >

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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