



# ANNUAL REPORT

2025

*“Collective efforts for poverty free  
self-reliant Ummah”*

[www.zakatcenterindia.org](http://www.zakatcenterindia.org)



# S. AMEENUL HASAN

Chairman, Zakat Center India

## Reclaiming Zakat: From Individual Practice to Collective System

### Poverty: A Man-Made Wound in the Moral Body of Society

Poverty is not merely an economic condition; it is a social and moral reality shaped largely by human choices. At its core, poverty is man-made produced and perpetuated by unequal distribution of wealth, concentration of resources, and systems that privilege accumulation over equity. While the world today generates unprecedented wealth, a large segment of humanity is left behind, perpetually struggling to meet even the most basic ends of life. This contradiction exposes not scarcity, but imbalance; not lack of resources, but lack of justice.

The moral gravity of poverty has long been recognized in religious and ethical traditions. In a well-known Hadith, poverty is described as a curse not because the poor are blameworthy, but because poverty corrodes dignity, weakens resolve, and pushes human beings into choices they would never make under conditions of sufficiency. Poverty humiliates silently, often eroding self-worth before it erodes the body. It is therefore not merely a material deprivation but a profound assault on human honor.

### The Invisible Poor and the Ethics of Recognition:

The Qur'an draws attention to a particularly dignified yet often overlooked category among the poor those who suffer deprivation without allowing it to erode their self-respect. Allah says:

يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِخَافًا وَمَا تَنْفِقُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ

بِهِ عَلِيمٌ

“The ignorant person thinks they are wealthy because of their restraint, but you will recognize them by their signs. They do not beg people persistently. And whatever good you spend indeed, Allah is fully aware of it.” (Qur'an, 2:273)

This verse unveils a profound moral insight: poverty does not always announce itself through visible desperation. Some among the deprived conceal their hardship with remarkable self-control, preserving an outward appearance of sufficiency. To the unperceptive eye, they seem secure; their faces remain unmarked by complaint, their tongues restrained from asking. Yet beneath this composed exterior lies a quiet struggle an inner life burdened by anxiety, unmet needs, and the weight of silent endurance. The Qur'an teaches that such people are recognized not by their words, but by subtle signs visible only to those whose moral sensitivity remains awake.

## *chairman Message Continue.....*

Others, less able to hide their distress, carry the visible signs of deprivation etched into their expressions, their clothing, their posture. Both forms of poverty are equally real, equally painful, and equally deserving of concern.

**Affluence Without Empathy:** Modern society, however, has been subtly groomed into indifference. Urban life, competitive economics, and hyper-individualism have collectively dulled our moral sensitivity. Neighbors remain strangers; suffering becomes invisible unless it disrupts comfort. The cries of the vulnerable are drowned out by the noise of consumption and self-preoccupation. Empathy, once a social instinct, is now treated as a personal virtue optional rather than obligatory. In such a climate, poverty persists not only because of economic injustice, but because of moral distance. When societies cease to feel the pain of their weakest members, inequality hardens into permanence.

Islam does not turn a blind eye to poverty whether hidden behind dignity or exposed through visible deprivation. It exhorts its followers toward generosity and moral responsibility, placing a clear obligation upon the affluent to share a determined portion of their wealth with the less fortunate. Zakat is that obligation, and it stands as one of the foundational pillars of Islam. Zakat Center India (ZCI) was established in 2022 with the aim of creating awareness among the affluent and mobilizing them at the city level to institutionalize a collective system of zakat. Islam does not envision worship as a purely individual exercise—neither prayer, nor zakat, nor fasting, nor pilgrimage is meant to be detached from the collective life of the community. Yet, over time, the affluent have largely been guided to discharge zakat as an isolated, individual act.

### **Reclaiming the Collective System: The ZCI Endeavour:**

ZCI seeks to restore zakat in its true spirit by organizing it collectively connecting zakat at the local level and distributing it within the same social ecosystem. For this purpose, teams of sensitive, trustworthy, and responsible Muslim citizens have been formed to ensure that zakat fulfills its ethical, social, and transformative role. At present, Zakat Center India operates through 37 branches across 11 states of India, spanning both North and South India, and is supported by a dedicated network of over 600 committed volunteers. This steady growth reflects the trust reposed in us by our donors and the tireless efforts of our teams working at the grassroots. ZCI has reached countless distressed lives. Nearly 60 percent of zakat distribution is directed toward livelihood support, while 20 percent is invested in education. This approach consciously prioritizes productive and empowering expenditure over merely consumptive relief. By the grace of Allah, thousands of individuals and families have been supported in their journey out of poverty. I invite the readers to become part of this noble movement and to spread this message within their circles especially among friends and family members who are blessed with affluence.



## Mufti Abdul Kadir Barkatullah

*This article was authored by Mufti Abdul Qadir Barkatullah during his visit to the Zakat Center India office in 2026.*

*Mufti A.K. Barkatulla is a prominent Islamic Shariah law expert with a strong background in social development, Muslim community work, economics, and finance. Trained extensively in both Islamic and modern education systems in India and the UK, he has contributed significantly to the British Muslim community as an Imam, Lecturer, Shariah Judge, media commentator, and anchor on community television.*

The Zakat system is not merely a fiscal transfer mechanism; it is a holistic framework of moral economy that integrates worship, ethics, psychology, and social order. By linking material resources to spiritual accountability, Zakat transforms wealth into a means of personal purification and collective harmony an enduring model of faith-based development with profound relevance in every age.

Structured and concise listing of the multi-dimensional impacts of the Zakat system as an act of financial worship (ibādah māliyyah) in Islam. The classification reflects classical Islamic understanding while remaining relevant to contemporary social realities.

### 1. Religious (Shar'ī) Impacts

- Fulfilment of a foundational pillar of Islam, reinforcing obedience to divine command.
- Manifestation of servitude (ubūdiyyah) through wealth, affirming that ownership is a trust from Allah.
- Purification of wealth (tazkiyat al-māl) from unlawful admixture and moral corruption.
- Strengthening of faith (īmān) by aligning material conduct with belief.
- Continuity of communal religious order, as Zakat sustains essential religious and social functions.
- Protection from divine accountability and punishment associated with neglect of obligatory dues.

### 2. Spiritual (Rūḥānī) Impacts

- Purification of the soul (tazkiyat al-nafs) from greed, miserliness, and excessive material attachment.
- Cultivation of gratitude (shukr) for blessings through conscious redistribution.
- Enhancement of God-consciousness (taqwā) in financial decision-making.
- Inner tranquillity and barakah, arising from compliance with divine law.
- Spiritual solidarity with the ummah, fostering empathy rooted in faith rather than sentiment alone.
- Elevation of wealth from mere possession to a means of nearness to Allah.

### 3. Psychological Impacts

- Reduction of anxiety and fear related to wealth loss through reliance on divine promise.
- Development of emotional generosity and altruism, countering selfish tendencies.
- Sense of moral coherence, reducing cognitive dissonance between belief and lifestyle.
- Positive self-identity, grounded in responsibility and ethical contribution.
- Empowerment of recipients, preserving dignity when Zakat is properly institutionalized.
- Mitigation of resentment and envy within society by addressing perceived injustice.

## *Article Continue...*

### **4. Personal and Ethical Impacts**

- Discipline in wealth management, encouraging lawful earning and accurate accounting.
- Accountability and transparency, as Zakat requires clarity in ownership and valuation.
- Detachment from materialism, without negating legitimate prosperity.
- Cultivation of humility, recognizing one's dependence on divine provision.
- Moral restraint, discouraging extravagance, hoarding, and exploitative accumulation.
- Transformation of wealth into a moral responsibility, not merely a private right.

### **5. Social and Communal Impacts**

- Strengthening of social cohesion and trust, reducing class antagonism.
- Institutionalized compassion, replacing ad hoc charity with rights-based welfare.
- Reduction of poverty-induced social ills, such as crime, instability, and marginalization.
- Promotion of dignity and inclusion, preventing social exclusion of vulnerable groups.
- Creation of reciprocal solidarity, where beneficiaries may become contributors over time.
- Moral integration of economic life, aligning markets with ethical and communal values.

## **Developmental Impact of Fulfilling the Zakat Obligation in an Economy (Beyond Other Benefits of Disbursement)**

The fulfillment of the Zakat obligation produces a systemic developmental impact on an economy that goes well beyond the immediate charitable benefits of distribution to eligible recipients. When Zakat is treated as a structured socio-economic institution rather than sporadic charity, it contributes to sustainable development in several key ways.

**First**, Zakat enhances capital circulation and economic dynamism. By mandating the transfer of idle or surplus wealth into active use, Zakat discourages hoarding (*kantz*) and redirects resources toward consumption, micro-investment, and productive activity. This increases aggregate demand at the lower and middle levels of society, stimulating local markets and supporting small-scale enterprises an effect recognized by classical jurists and reinforced by contemporary Islamic economic analysis.

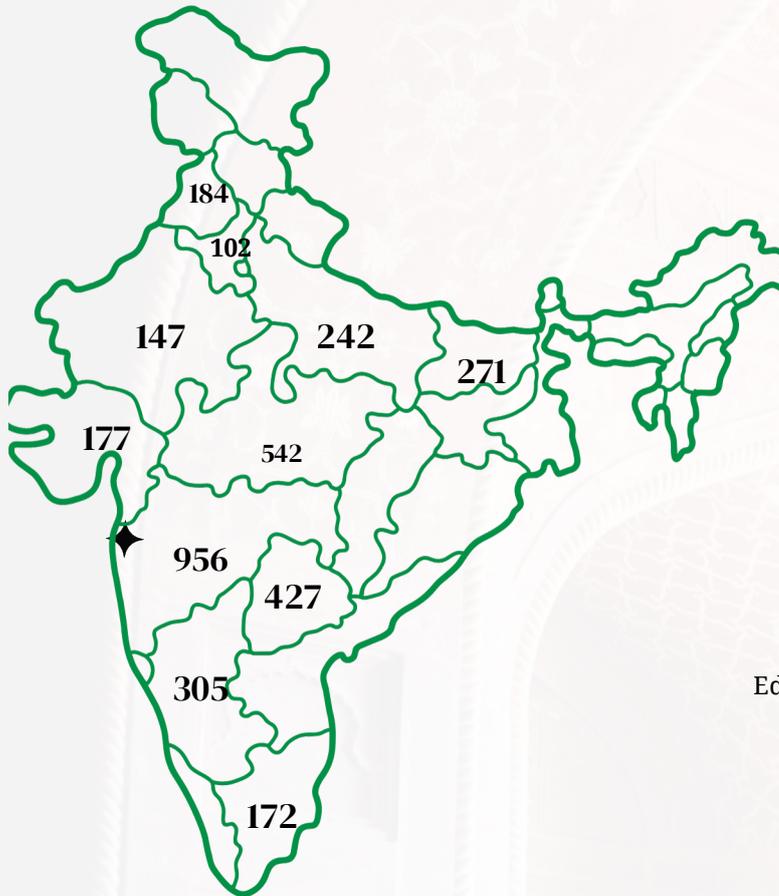
**Second**, Zakat plays a corrective role in wealth concentration. Without abolishing private ownership or market incentives, it introduces a moral and legal mechanism that continuously rebalances wealth distribution. This gradual redistribution reduces structural inequality, enhances social mobility, and mitigates the formation of permanent underclasses—an outcome aligned with the Qur'anic objective “so that wealth may not merely circulate among the rich” (Qur'an 59:7).

**Third**, consistent Zakat compliance strengthens human capital formation. By securing basic needs—food, shelter, healthcare, education—for vulnerable segments, Zakat allows individuals to transition from survival to productivity. Over time, recipients can become contributors, transforming Zakat from a consumptive transfer into a developmental catalyst.

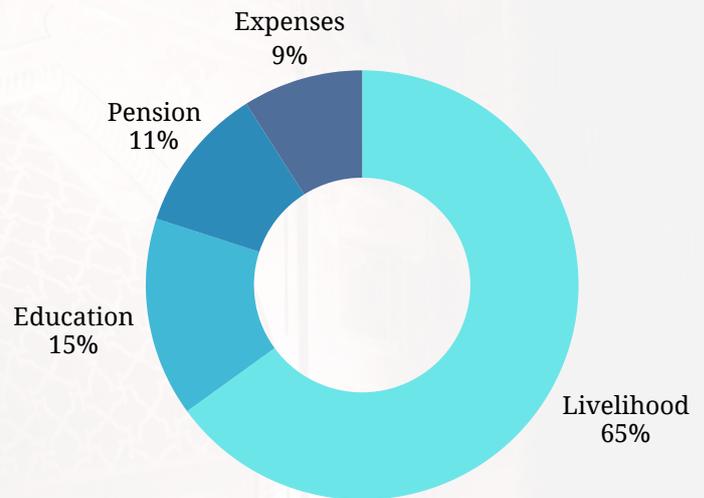
In sum, the developmental impact of fulfilling Zakat lies not merely in alleviating poverty, but in reshaping economic behavior, activating dormant wealth, strengthening human capabilities, and embedding ethical balance within the economic order—a timeless institution with profound relevance for contemporary community and economic development challenges.

# TOTAL BENEFICIARIES SERVED IN 2025

Zakat Donors with the help of ZCI have supported over 3525 people

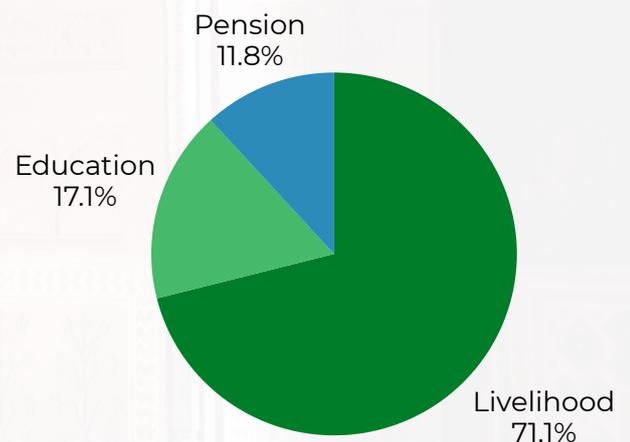


**Beneficiary break down as per States in India**



**Funds Allocation 2025**

Disbursement Category	Number of Beneficiaries
Livelihood	2505
Education / Scholarships	604
Pension / Mawasat	416
<b>Total Beneficiaries</b>	<b>3525</b>



**Beneficiary break down as per category**

We express our sincere gratitude to our donors, volunteers, partners, and well-wishers whose trust and collective efforts continue to inspire us in our mission to build a just, empowered, and self-reliant society.

# OUR VISIBILITY

Overall Estimated Visibility of  
Zakat Center India



**2.5 Crore**  
people

Spreading our message across

**1000** Cities and Towns



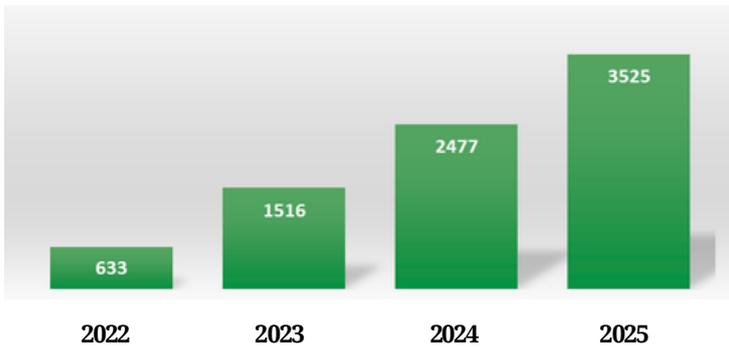
in India

# Zakat Center India (ZCI): One of the Fastest Growing Institutions in India

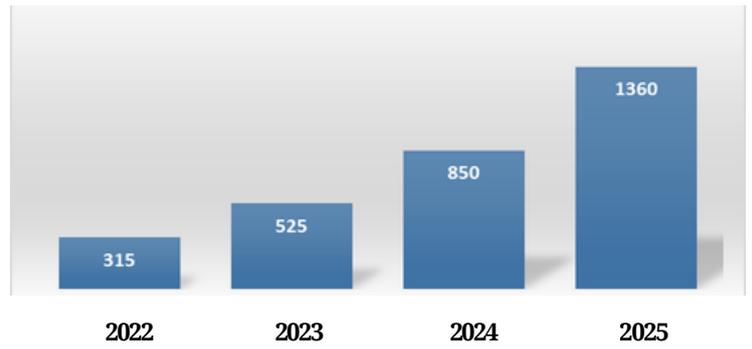
## Reach & Impact – 2025 at a Glance

Zakat Center India (ZCI) expanded rapidly from 2022 to 2025 across units, volunteers, and beneficiaries. Growth charts visualize this upward trajectory from initial pilots to nationwide impact.

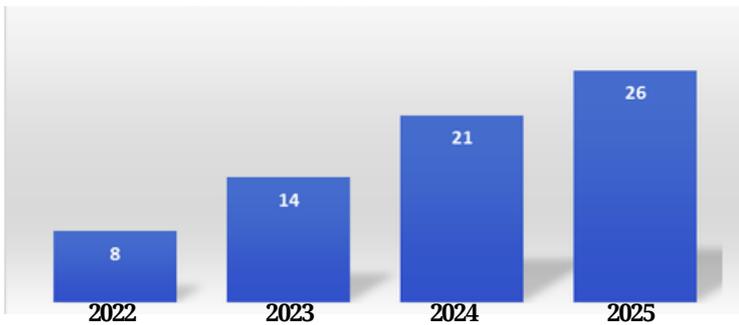
**ZCI Beneficiaries Growth 2022-2025**



**ZCI Volunteers 2022-2025**



**ZCI Units Growth 2022-2025**



## Zakat Center India – Pan India Locations - 11 States | 34 Units

State	Units
Bihar	Patna, Muzaffarpur
Delhi NCR	South Delhi
Gujarat	Ahmedabad
Maharashtra	Aurangabad, Mumbai, Nanded, Nagpur, Parbhani, Bhiwandi, Mumbra, Pune, Malegaon
Madhya Pradesh	Bhopal, Indore, Seoni
Karnataka	Bidar, Gulbarga, Hubli

State	Units
Punjab	Malerkotla
Rajasthan	Jaipur
Telangana	Hyderabad, Nizamabad, Karimnagar, Mahboob Nagar, Sangareddy, Warangal
Tamil Nadu	Chennai, Vaniyambadi
Uttar Pradesh	Bareilly, Sambhal, Moradabad, Rampur

## Success Story: Tools, Trust, A New Future

He worked at a welding firm, but his salary was never enough to meet his family's needs. Every day, he carried the weight of responsibility, knowing his hard work still fell short. Determined to change his situation, he dreamed of starting something of his own—but lacked the means.

With his skills, experience, and timely support from Zakat Center India, he received essential welding equipment that turned his hope into reality. What began as small welding work after office hours slowly grew into a steady side business.

Today, alongside his job, he earns additional income through his own welding projects. More than money, this journey has given him confidence, dignity, and the belief that with the right support, a hardworking person can rewrite his future.



## Success Story: An Auto, A Livelihood, A New Beginning

My name is Md Shahid, and I am a resident of New Azimabad Colony, Patna. Earlier, I was struggling to support my family due to limited and irregular income. Owning a tempo was always a dream, but financial constraints made it impossible.

Zakat Center India, Patna Unit, supported me through zakat assistance, which helped me purchase my own tempo. Alhamdulillah, this support has given me a stable source of income and the confidence to stand on my own feet. Today, I can provide for my family with dignity.

My journey reflects how zakat, when used purposefully, can transform lives from dependence to self-reliance.



## Success Story : When Help Arrived at the Right Time

My name is Arbaz Azim. I am a small vegetable vendor. There were days when my stall was almost empty, and my heart felt even heavier. I stood there from morning till night, worried about how I would feed my family when customers didn't come. Every unsold vegetable felt like another broken dream.

When I had almost lost hope, Zakat Center India supported me and helped me start again. Today, my stall is full, my hands are busy, and my heart is finally at peace. This support didn't just change my business it saved my dignity and gave me my life back.



## Success Story : A Garments Shop Reborn

I am Sohail from Patna City. For a long time, I struggled to keep my small garments business alive. I worked hard every day, but due to financial limitations, my shop slowly began to empty. Many times, customers came, but I couldn't meet their needs. Each day felt heavier than the last, and I feared I might lose everything I had built.

With hope in my heart, I took a difficult step and sought help. Zakat Center India – Patna Unit understood my situation and supported me with ₹45,000. This help was not just financial assistance it was a lifeline for me and my family.

Alhamdulillah, that timely support changed my life. I was able to restock my shop, rebuild my business, and regain my confidence. Today, I earn ₹20,000 to ₹25,000 per month, standing on my own feet with dignity and self-respect.

My journey is proof that when zakat reaches the right hands at the right time, it doesn't just support a business it restores hope, revives dreams, and turns dependence into self-reliance.



## Success Story : Zakat That Restored Livelihood and Dignity

I am Zain Khan from Nagpur. There was a time when my wall clock shop was struggling to survive. With no money to buy stock, I depended only on small watch repairs to get through each day. Hope was fading, but I never stopped believing.

When Zakat Center India – Nagpur Unit supported me, it gave me more than financial help it gave me a second chance. Today, my shop is running well, customers are returning, and I am earning with dignity.

This support changed my life. From struggle to self-reliance, zakat helped me stand on my own feet again.



## Success Story : Earning With Dignity at 71

My name is Mohammedi Ayesha. I am 71 years old, a widow, and I live with my widowed daughter. Life has never been easy, but I never stopped working with my hands and my faith. For years, I made herbal balm to earn a small living. Some days I had orders, some days I had nothing. When raw materials became unaffordable, my work almost stopped, and I feared I would become a burden on my daughter.

When Zakat Center India – Hyderabad Unit supported me, it felt like Allah answered my silent prayers. They gave me the materials I needed to start again. Today, I work with dignity, earn with honesty, and sleep with peace in my heart.

This support did not just revive my work it revived my hope. Even at this age, I believe again that hard work and faith can change life.



**MOHAMMEDI AYESHA** (Name Changed)



ZAKAT  
CENTER  
INDIA

# ZAKAT CENTER INDIA PAN INDIA WORKSHOPS

20  
25





20  
25

# ZAKAT CENTER INDIA FUND DISTRIBUTION, PAN-INDIA





ZAKAT  
CENTER  
INDIA

# ZAKAT CENTER INDIA FUND DISTRIBUTION, PAN-INDIA

20  
25





# Sharia Audit



**Shariah Council**  
Jamaat e Islami Hind

شريعة کونسل  
جماعت اسلامی ہند



+91-9582050234

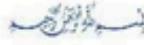


321, Abul Fazal, Okhla, NDLS- 110025



fatwa@jih.org.in

Ref....252/2/26.....



Date....41/03/2026.....

## Shariah Compliance Certificate

Awarded to

### Zakat Center India

The Shariah Council, Department of Shariah Audit, New Delhi-110025, has examined the suite of documents, policies, procedures, and account statements of **Zakat Center India** for the financial year 2024-25 (from 01-04-2024 to 31-03-2025).

Based on our review, we confirm that the operations and accounts of **Zakat Center India** are in accordance with the principles of Shariah and are deemed Shariah-compliant in our opinion.

This Certificate remains valid until the next Sharia Audit for the Financial Year 2025-26.

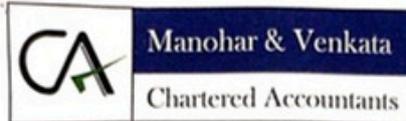
(Dr. M. Iqbal Masood Nadvi)

President

(Mohammad Raziul Islam Nadvi)

Secretary

# Financial Audit



H.O : 1-1-564, 1st Floor  
Sri Mahayogi Laxamma Nivas  
Gandhinagar, Hyderabad- 500020  
Tel. 040 - 66326211, Mob:- 9705056052  
E - mail manoharandenkata@yahoo.co.in  
manoharandenkata@gmail.com  
manoharandenkata44@gmail.com

## AUDITOR'S REPORT

To  
The Members of,  
ZAKAT CENTER INDIA,  
Hyderabad, Telangana State – 500005.

We have audited the attached Income & Expenditure and Balance Sheet of ZAKAT CENTER INDIA, IL.No: 17- 188/1/2, Errakunta, Shaheen Nagar, Balapur, Rangareddy, Hyderabad - 500005. For the Year 01.04.2024 to 31.03.2025. And the Income and Expenditure, and Balance Sheet Accounts for the Year ended on 31.03.2025. Annexure thereto. These financial statements are the responsibility of the trust's management. Our responsibility is to express opinion on these financial statements based on our audit.

We conducted our Audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial estimates. An audit also includes assessing the accounting principle used and significant estimates made by managements, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

We Further Report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our examination.
- In our opinion, proper books of account as required by law have been kept by the trust so far, as appears from our examination of such books.
- The Balance Sheet and Income and Expenditure accounts Referred to in this report are in agreement with the books of accounts.
- In our opinion and to best of our knowledge and according to the explanation given to us the said financial statements give a true and fair view.
  - In so far as it relates to the Balance Sheets of the state of affairs of the Scheme for the Year from 01.04.2024 to 31.03.2025.
  - In so far as it relates to the Income and Expenditure accounts of the Excess of Income over Expenditure of the Society for the Year ended on 31.03.2025.

For Manohar & Venkata  
Chartered Accountants

  
M.J. Manohar  
Sr. Partner  
M.No:206612  
Date: 19/09/2025

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Nagpur + 91 9860609277  
Warangal + 91 9700219509

M&V

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# Financial Audit



**ZAKAT CENTER INDIA**  
 ILNo: 17-188/1/2, Errakunta, Shaheen Nagar, Dalapur, Rangareddy, Hyderabad - 500005  
 Income & Expenditure Accounts for the year - 01.01.2024 to 31.03.2025

Expenditure	Amounts		Income	
	Amounts	Amounts	Amounts	Amounts
<b>To Direct Expenses:</b>			<b>By Donation / Zakat:</b>	
<b>To Direct Expenses - (Help to Poor &amp; Need):</b>			Zakat Fund	9,45,97,991.68
Livelihood Support Category A	5,49,31,057.00		Sadaqs	1,01,311.76
Educational Scholarship Category B	1,23,30,353.00		General Donation	5,37,033.09
Emergency & Medical Category C	92,68,712.00	7,65,30,122.00		
<b>To Indirect Expenses:</b>				
<b>To Indirect Admin. Expenses (From Donation):</b>				
Salaries & Allowance	24,54,962.12			
Ramazan Bonus & Support	2,78,124.00			
Special Allowance & Support	30,619.00			
Food & Refreshment at Seminars	1,57,141.00			
Advertisement Expense	11,45,185.21			
Honourarium & Allowances	3,31,986.00			
Audit & Legal Fees	70,000.00			
Bank Commission & Charges	7,888.40			
Books, Periodical & Magazines	12,400.00			
Cloud & SMS Service Charges	3,73,824.00			
Cleaning Charges etc	30,871.00			
Computers Repairs & Maint.	10,730.00			
Online Services Charges	2,04,245.94			
Hotel Accommodation	34,000.00			
Local Conveyance & Petrol	1,08,331.00			
Medical Aid & Relief	1,74,434.00			
Office Maintenance Exp	2,27,063.38			
Electricity & Power Charges	25,426.00			
Internet, Phone & SMS services	91,239.16			
Photography & Videos	36,300.00			
Repairs & Maintenances	12,820.00			
Computer Software Programs	1,06,119.00			
Meeting & Seminar Expense	2,64,620.00			
Printing, Stationary & Xerox	4,84,930.60			
Transportation Exp	42,298.00			
Tours and Travelling Exp	3,85,944.00			
Postage & Courier Charges	1,05,782.00			
Office & Housing Rental	5,59,107.00	77,66,390.81		
To Depreciation		1,19,787.40		
To Excess of Income Over Expenditure		1,08,19,946.23		
<b>Total</b>		<b>9,52,36,246.44</b>	<b>Total</b>	<b>9,52,36,246.44</b>

For Manohar & Venkata  
Chartered Accountants



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# Financial Audit

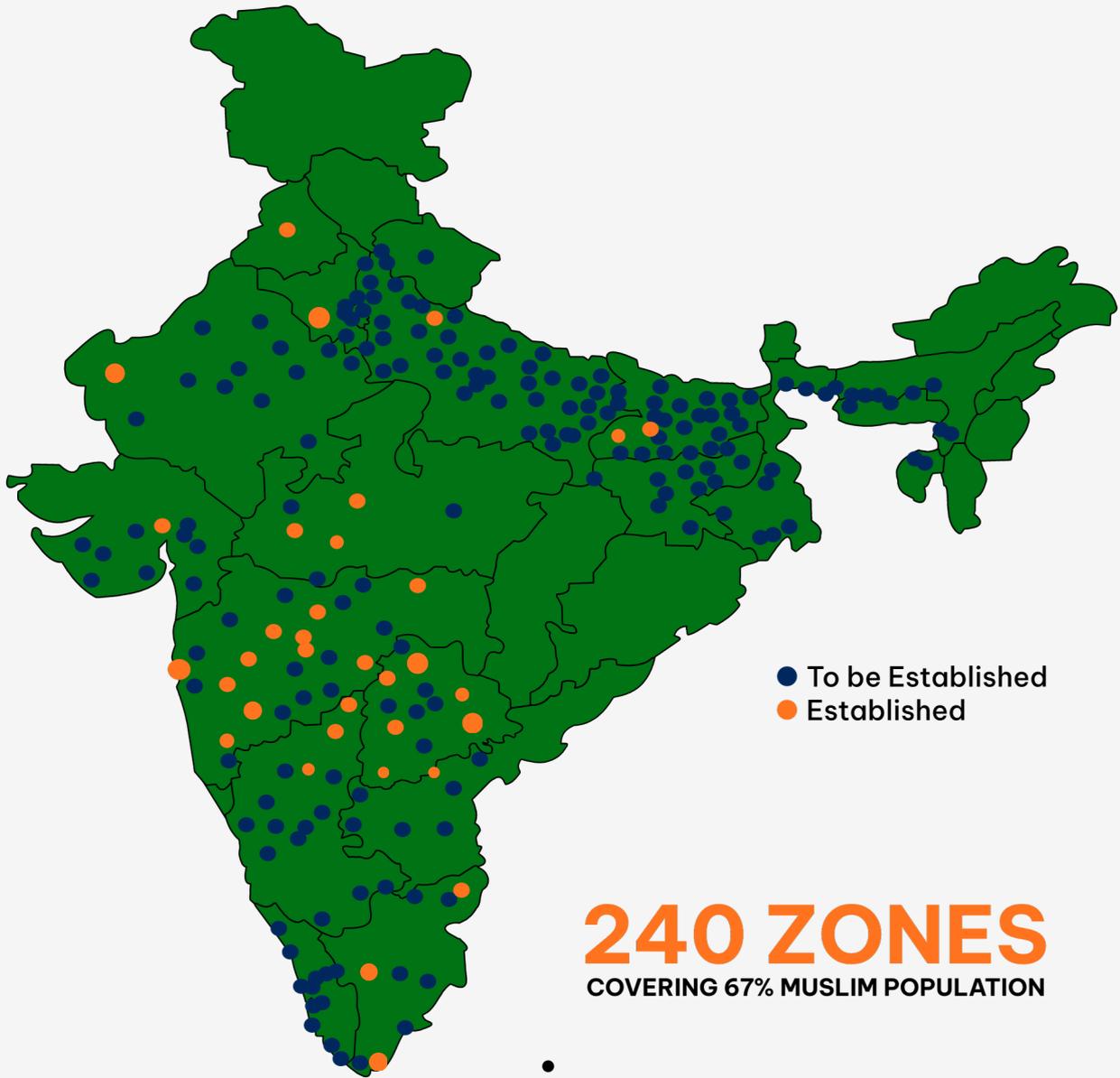


ZAKAT CENTER INDIA  
ILNo : 17-188/1/2, Eerakunta, Shaheen Nagar, Balapur, Rangareddy, Hyderabad - 500005  
Balance Sheet As on 31.03.2023

Liabilities	Amounts	Amounts	Assets	Amounts	Amounts
<b>Capital/Reserves:</b>			<b>Fixed Assets:</b>		
Trustee - Jabbar Siddiqui Acct		25,000.00	As For Schedule		2,89,703.00
Head Office ZCI	1,28,04,345.00		<b>Head Office / Branches</b>		
Purbani Br 26	11,42,500.00		ZCI Delhi Br. 1	13,00,000.00	
Securi Br 27	14,91,135.00		ZCI Hyd Br. 2	38,37,511.00	
ZCI Sambhal 23	23,50,200.00	1,77,88,580.00	ZCI Mumbai Br 3	4,74,010.00	
Accrued Expenses		4,26,62,000.00	ZCI Muzaffarpur	10,60,000.00	
Opening Balance Adjustment			ZCI Indore	2,50,000.00	
<b>Surplus</b>			ZCI Nanded 22	14,32,500.00	
Opening Balance	90,01,150.43		ZCI Hubli 21	3,50,000.00	
Add. Excess of Income Over Expenditure	3,08,19,946.23	1,98,21,696.66	ZCI Patna 20	15,00,000.00	
			ZCI Chennai Br. 5	10,55,300.00	
			ZCI Gulbarga Br. 09	3,00,000.00	
			ZCI Jaipur Br. 11	22,54,500.00	
			ZCI Ahmedabad Br. 13	2,50,000.00	
			ZCI Bhopal Br. 14	14,05,000.00	
			ZCI Dider Br 16	7,40,000.00	
			ZCI Malerkotla Br 17	9,00,000.00	
			ZCI Bareilly Br.19	8,50,000.00	1,79,58,621.00
			<b>Prepaid Expenses</b>		3,73,824.00
			<b>Loans &amp; Advances</b>		
			Loans & Advances	34,000.00	
			Advance For Expenses	38,552.00	72,552.00
			<b>Closing Balance:</b>		
			<b>Cash at Bank:</b>		
			IDBI A/c 10007 Muzaffarpur	16,32,904.88	
			IDBI A/c 65131-INDORE	17,54,529.00	
			IDBI A/c 20837- NANDED	33,95,398.00	
			IDBI A/c 27558- HUBLI	22,44,856.00	
			IDBI A/c 09935 -Patna	16,04,197.00	
			IDBI Bank -009751 180	9,82,633.00	
			HDFC 19 Bareilly A/c 331910	8,33,521.76	
			HDFC Nagpur A/c 777864	26,56,644.82	
			HDFC MLK A/c 641560	27,73,570.37	
			HDFC Ahmed A/c 637304	21,90,228.60	
			HDFC BPL A/c 639352	14,60,010.00	
			HDFC A/c 47589 JPR11	24,21,835.32	
			IDBI A/c 16357 Gulbarga	21,26,724.00	
			HDFC BDR A/c 715234	13,22,029.50	
			HDFC Bank A/c 9755 180	1,38,95,725.25	
			HDFC A/c .09191 Delhi 01	3,34,579.00	
			HDFC HYD A/c 625564	38,71,401.57	
			HDFC Mum A/c 610130	92,14,179.00	
			IDBI A/c 21128 Chennai	18,63,672.00	
			Razor Pay	12,25,818.05	5,78,04,457.12
			<b>Cash in hand</b>		
			Cashiers Fund - Petty Cash	27,010.00	
			Cash In Office	37,70,509.54	37,97,519.54
<b>Total</b>		<b>8,02,96,676.66</b>	<b>Total</b>		<b>8,02,96,676.66</b>

For Manohar & Venkata  
Chartered Accountants  
M.J. Manohar  
Sr Partner  
M.No. 206612

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