

The Invocation of Shabaniyah

Munajat-e-Shabaniyah

المناجاة الشعبانية

Press SPACEBAR or ENTER key on the Keyboard or use mouse click to move along the slides.

For any errors/comments please write to: rehanL@hotmail.com.

Kindly recite Sura E Fatiha for Marhumeen of all those who have worked towards making this small work possible.

The supplication of the month of Shaaban, the famous Munajat (elegy) has been narrated by the Commander of Faithful Imam Ali A.S. and is one of the most precious mystic supplication.

This supplication contains special etiquette and manners of servant-hood; the manners how to face God Almighty; how to beseech him, how to tell him about heart's secrets; how to open tongue for offering apologies and how to remain hopeful.

Also, in this supplication, the meanings of interpretation of God's countenance (Laqa), God's witnessing (Shahood),

God's nearness (Qurb) has been described in a delicate manner, which do not leave doubt or confusion for those who are double minded, and those who do not want to believe.

Regarding self awareness which preliminary for Alláh's Ma'refat, this Munajat contains most meaningful and surprising points.

The recitation of this supplication, especially during the Holy Month of Shabaan as well as through out the year has been strongly recommended.

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ

O Alláh send Your blessings on
Muhammad and the family of Muhammad.

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

In the name of Alláh the Beneficent, the
Merciful.

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ،

**My Lord, bestow Your blessings on
Muhammad and his descendants;**

وَاسْمَعِ دُعَائِي إِذَا دَعَوْتُكَ،

respond to my prayer when I pray to You;

وَأَسْمَعُ نِدَائِي إِذَا نَادَيْتُكَ،

listen to my call when I call You;

وَأَقْبِلْ عَلَيَّ إِذَا نَجَيْتُكَ،

and turn to me when I make my submission
to You in confidence.

فَقَدْ هَرَبْتُ إِلَيْكَ،

I have come running to You

وَوَقَّفْتُ بَيْنَ يَدَيْكَ

and am standing before You

مُسْتَكِينًا لَكَ، مُتَضَرِّعًا إِلَيْكَ،

imploring You in humility

رَاجِيًا لِمَا لَدَيْكَ ثَوَابِي،

and hoping to get the reward You have for
me.

وَتَعْلَمُ مَا فِي نَفْسِي،

You know what is in my heart,

وَتَخْبِرُ حَاجَتِي،

and You are aware of what I need.

وَتَعْرِفُ ضَمِيرِي،

You know my mind

وَلَا يَخْفَىٰ عَلَيْكَ أَمْرٌ مِّنْ قَلْبِي وَمَتَّوَايَ،

and are not unaware of my future and of
my present,

وَمَا أُرِيدُ أَنْ أُبْدِيَ بِهِ مِنْ مَّنْطِقِي،

of what I want to begin my speech with;

وَأَتَقَوُّهُ بِهٖ مِنْ طَلِبَتِي،

of the request I would utter,

وَأَرْجُوهُ لِعَاقِبَتِي،

and of the hopes I have in regard to my
ultimate lot.

وَقَدْ جَرَتْ مَقَادِيرُكَ عَلَيَّ يَا سَيِّدِي

**My Lord, whatever You have destined for
me is bound to come;**

فِيْمَا يَكُوْنُ مِنِّْي اِلَى اٰخِرِ عُمْرِي

up to the end of my life,

مِنْ سَرِيرَتِي وَعَلَانِيَتِي،

whether concerning the open aspect of my
life or the hidden aspect of it.

وَبِيَدِكَ لَا بِيَدِ غَيْرِكَ زِيَادَتِي وَنَقْصِي،
وَنَفْعِي وَضَرِّي،

What is to my advantage and what is to my disadvantage - all my losses and gains are in Your hand, not in the hand of anybody else.

إِلٰهِيْ اِنْ حَرَمْتَنِيْ فَمَنْ ذَا الَّذِيْ يَرْزُقُنِيْ،

**My Lord, if You deprive me, who else will
provide me;**

وَإِنْ خَدَّيْتَنِي فَمَنْ دَا الَّذِي يُنْصِرُنِي،

and if You let me down, who else will help
me?

إِلٰهِي أَعُوذُ بِكَ مِنْ غَضَبِكَ وَحُلُولِ
سَخَطِكَ،

**My Lord, I seek Your protection from Your
anger and from earning Your displeasure.**

إِلٰهِي إِنْ كُنْتُ غَيْرَ مُسْتَأْهِلٍ لِرَحْمَتِكَ

If I am not fit for gaining Your Mercy,

فَأَنْتَ أَهْلٌ أَنْ تَجُودَ عَلَيَّ بِفَضْلِ سَعَتِكَ،

You are certainly fit to be generous to me
by virtue of Your Magnanimity.

إِلٰهِي كَأَنِّي بِنَفْسِي وَاقِفَةٌ بَيْنَ يَدَيْكَ

My Lord, I see as if I am standing before

وَقَدْ أَظَلَّهَا حُسْنُ تَوَكُّلِي عَلَيْكَ،

You protected by my trust in You

فَقُلْتَ مَا أَنْتَ أَهْلُهُ

You said what befitted You

وَتَغَمَّدَنِي بِعَفْوِكَ،

and covered me with Your forgiveness.

إِلٰهِيْ اِنْ عَفَوْتَ فَمَنْ اَوْلٰى مِنْكَ بِذٰلِكَ،

My Lord, if You forgive me, then who is more suited than You to do that?

وَإِنْ كَانَ قَدْ دَنَا أَجَلِي

If the time of my death has come near

وَلَمْ يُدْنِنِي مِنْكَ عَمَلِي

and my deeds have not still brought me
close to You,

فَقَدْ جَعَلْتُ الْإِقْرَارَ بِالذَّنْبِ إِلَيْكَ وَسِيلَتِي،

I make this confession of my sins a means
of approaching You.

إِلَهِي قَدْ جُرْتُ عَلَى نَفْسِي فِي النَّظْرِ
لَهَا،

I have been unjust to my soul for I have
not looked after it.

فَلَهَا الْوَيْلُ إِنْ لَمْ تَغْفِرْ لَهَا،

It will certainly be doomed if You do not
forgive it.

إِلٰهِي لَمْ يَزَلْ بِرُكِّ عَلَيَّ أَيَّامَ حَيَاتِي

**My Lord, You have always been kind to me
during my life time.**

فَلَا تَقْطَعُ بَرَكَ عَنِّي فِي مَمَاتِي،

Therefore do not cut off Your favour from me at the time of my death.

إِلٰهِي كَيْفَ آيَسُ مِنْ حُسْنِ نَظْرِكَ لِي بَعْدَ
مَمَاتِي،

My Lord, how can I lose the hope of Your
looking kindly, in me after my death,

وَأَنْتَ لَمْ تُؤْتِنِي إِلَّا الْجَمِيلَ فِي حَيَاتِي،

when you have always been good to me
during my life.

إِلٰهِي تَوَلَّ مِنْ أَمْرِي مَا أَنْتَ أَهْلُهُ،

My Lord, in my case do what befits You

وَعُدُّ عَلَيَّ بِفَضْلِكَ

and bestow Your favour on me

عَلَىٰ مُذْنِبٍ قَدْ غَمَرَهُ جَهْلُهُ،

- a sinner enwrapped in his ignorance.

إِلَهِي قَدْ سَتَرْتَ عَلَيَّ ذُنُوبًا فِي الدُّنْيَا

My Lord, You have concealed many of my
sins in this world.

وَأَنَا أَخْوَجُ إِلَى سِتْرِهَا عَلَيَّ مِنْكَ فِي
الْآخِرَى،

I am in a greater need of their being
conceded in the next.

إِذْ لَمْ تُظْهِرْهَا لِأَحَدٍ مِنْ عِبَادِكَ
الصَّالِحِينَ،

As You have not revealed my sins even to
any of Your pious bondmen,

فَلَا تَفْضَحْنِي يَوْمَ الْقِيَامَةِ عَلَى رُؤُوسِ
الْأَشْهَادِ،

do not expose me on the Day of
Resurrection before everybody.

إِلٰهِي جُودُكَ بَسَطَ أَمَلِي،

**My Lord, Your generosity has expanded my
aspiration,**

وَعَفْوُكَ أَفْضَلُ مِنْ عَمَلِي،

and Your forgiveness is superior to my
deeds.

إِلَهِي فَسُرِّنِي بِإِقَائِكَ

Therefore gladden my heart by allowing
me to meet You

يَوْمَ تَقْضِي فِيهِ بَيْنَ عِبَادِكَ،

on the day You administer justice to Your
bondmen.

إِلٰهِي اَعْتَذِرِي اِلَيْكَ اَعْتِذَارُ مَنْ لَمْ
يَسْتَغْنِ عَنْ قَبُولِ عُذْرِهِ،

**My Lord, my apology to You is the apology
of him who cannot afford his apology being
not accepted.**

فَاقْبَلْ عُذْرِي يَا أَكْرَمَ مَنْ اِعْتَذَرَ إِلَيْهِ
الْمُسِيئُونَ،

Therefore accept my apology, You the Most Magnanimous of those to whom the evildoers tender their apology.

إِلٰهِي لَا تُرَدِّ حَاجَتِي،

My Lord, do not turn down my request;

وَلَا تُخَيِّبْ طَمَعِي،

do not foil my desire;

وَلَا تَقْطَعْ مِنْكَ رَجَائِي وَأَمَلِي،

and do not cut off my hope and
expectation of You.

إِلٰهِي لَوْ أَرَدْتَ هَوَانِي لَمْ تَهْدِنِي،

**My Lord, if You had wanted to disgrace me,
You would not have guided me;**

وَلَوْ أَرَدْتَ فَضِيحَتِي لَمْ تُعَافِنِي،

and if You had wanted to expose my faults
and vices, You would not have kept me
safe and sound.

إِلٰهِي مَا أَظُنُّكَ تَرُدُّنِي فِي حَاجَةٍ قَدْ أَفْنَيْتُ
عُمْرِي فِي طَلَبِهَا مِنْكَ،

My Lord, I do not think that You will turn down my request for that in asking You for which I have spent my whole life.

إِلَهِهِ فَكَ الْحَمْدُ أَبَدًا أَبَدًا دَائِمًا سَرْمَدًا،

My Lord, all praise is due to You, always
and forever,

يَزِيدُ وَلَا يَنْبُتُ

growing not diminishing,

كَمَا تُحِبُّ وَتَرْضَى،

as You like and please.

إِلٰهِيْ اِنْ اَخَذْتَنِيْ بِجُرْمِيْ اَخَذْتُكَ بِعَفْوِكَ،

My Lord, if You condemn me for my crimes, I will cling to Your forgiveness,

وَإِنْ أَخَذْتَنِي بِذُنُوبِي أَخَذْتُكَ بِمَغْفِرَتِكَ،

and if You hold me for my sins, I will cling
to Your granting pardon.

وَإِنْ أَدْخَلْتَنِي النَّارَ أَغْلَمْتُ أَهْلَهَا أَنِّي
أُحِبُّكَ،

If You haul me into the hell, I will tell its
inmates that I love You.

إِلٰهِيْ اِنْ كَانَ صَغْرًا فِيْ جَنْبِ طَاعَتِكَ
عَمَلِيْ

**My Lord, if my deeds are too small in
relation to how I should obey You,**

فَقَدْ كَبُرَ فِي جَنْبِ رَجَائِكَ أَمَلِي،

my aspirations are high enough as
compared to what I should expect of You.

إِلٰهِي كَيْفَ أَنْقَلِبُ مِنْ عِنْدِكَ بِالْخِيَّةِ
مَخْرُومًا،

**My Lord, how can I go away from You
unsuccessful and disappointed,**

وَقَدْ كَانَ حُسْنُ ظَنِّي بِجُودِكَ أَنْ تَقْلِبَنِي
بِالنَّجَاةِ مَرْحُومًا،

when I had a high hope that You will be
kind enough to send me away enjoying
safety and deliverance.

إِلَهِي وَقَدْ أَفْنَيْتُ عُمْرِي فِي شِرَّةِ السَّهُوِ
عَنْكَ،

**My Lord, I have wasted my life committing
the crime of forgetting You**

وَأَبْلَيْتُ شَبَابِي فِي سَكْرَةِ التَّبَاعِدِ مِنْكَ،

and played havoc with my youth,
intoxicated with keeping myself away from
You.

إِلَهِي فَلَمْ أَسْتَيْقِظْ أَيَّامَ اغْتِرَارِي بِكَ

My Lord, I did not wake up when I was
under a delusion about You

وَرُكُونِي إِلَى سَبِيلِ سَخَطِكَ،

and was inclined to earn Your displeasure.

إِلٰهِي وَأَنَا عَبْدُكَ وَأَبْنُ عَبْدِكَ قَائِمٌ بَيْنَ
يَدَيْكَ،

**My Lord, I am Your bondman, son of Your
bondman. I am standing before You,**

مُتَوَسِّلٌ بِكَرَمِكَ إِلَيْكَ،

trying to use Your own magnanimity as a
means of approaching You.

إِلٰهِي أَنَا عَبْدٌ أَتَّصِلُ إِلَيْكَ،

**My Lord, I am a bondman of Yours, I want
to rid myself**

مِمَّا كُنْتُ أُوَاجِهُكَ بِهِ مِنْ قِلَّةِ اسْتِحْيَائِي
مِنْ نَظْرِكَ،

of the sins I used to commit in Your
presence because I lacked the sense of
feeling ashamed that You were looking at
me.

وَأَطْلُبُ الْعَفْوَ مِنْكَ إِذِ الْعَفْوُ نَعْتٌ لِكَرَمِكَ،

I request You to forgive me, because forgiveness is a characteristic of Your Kindness.

إِلٰهِي لَمْ يَكُنْ لِي حَوْلٌ فَأَنْتَقِلَ بِهِ عَنِ
مَعْصِيَتِكَ

**My Lord, I was not strong enough to move
away from Your disobedience,**

إِلَّا فِي وَقْتِ أُيْقِظْتَنِي لِمَحَبَّتِكَ،

except when You awakened me to Your
love.

وَمَا أَرَدْتُ أَنْ أَكُونَ كُنْتُ،

I was exactly as You wanted me to be.

فَشَكَرْتُكَ بِإِدْخَالِي فِي كَرَمِكَ،

I am thankful to You for introducing me to
Your Kindness

وَلِتَطْهِّرِ قَلْبِي مِنْ أَوْسَاحِ الْغَفْلَةِ عَنْكَ،

and purging my heart of the impurities of
being inattentive to You.

إِلٰهِي اُنْظُرْ اِلَيَّ نَظْرَ مَنْ نَادَيْتَهُ فَاَجَابَكَ،

**My Lord, look upon me as the person
whom You called and he responded to You,**

وَأَسْتَعْمَلْتُهُ بِمَعُونَتِكَ فَأَطَاعَكَ،

whom You helped by using his services,
and he obeyed You.

يَا قَرِيبًا لَا يَبْعُدُ عَنِ الْمُغْتَرِّ بِهِ،

You Near One, Who is not far from one
who is away from You.

وَيَا جَوَاداً لَا يَخْلُ عَمَّنْ رَجَا ثَوَابَهُ،

**You Munificent, Who does not withhold His
reward from one who hopes for it.**

إِلٰهِي هَبْ لِي قَلْبًا يُدْنِيهِ مِنْكَ شَوْقُهُ

My Lord, provide me with a heart, the passion of which may bring it near You,

وَلِسَانًا يُرْفَعُ إِلَيْكَ صِدْقُهُ،

with a tongue the truth of which may be
submitted to You,

وَنَظْرًا يُقَرِّبُهُ مِنْكَ حَقُّهُ،

and with a vision the nature of which may
bring it close to You.

إِلَهِي إِنَّ مَنْ تَعَرَّفَ بِكَ غَيْرُ مَجْهُولٍ

**My Lord, whoever gets acquainted with
You, is not un-known;**

وَمَنْ لَدَيْكَ غَيْرُ مَخْذُولٍ،

whoever takes shelter under You, is not
disappointed;

وَمَنْ أَقْبَلَتْ عَلَيْهِ غَيْرُ مَمْلُوءٍ،

and one to whom You turn, is not a slave.

إِلَهِي إِنْ مَنِ اتَّهَجَ بِكَ لَمْسْتَيْرٌ

One who follows Your path is enlightened;

وَإِنْ^{١٣} مَنِ اعْتَصَمَ بِكَ لَمْ تُجِرْ،^{٢٤}

and one who takes refuge in You, is saved.

وَقَدْ تَدْتُ بِكَ يَا إِلَهِي

My Lord, I have taken refuge in You.

فَلَا تُخَيِّبْ ظَنِّي مِنْ رَحْمَتِكَ،

Therefore do not disappoint me of Your
Mercy

وَلَا تَخْجُبْنِي عَنْ رَأْفَتِكَ،

and do not keep me secluded from Your
Kindness.

إِلٰهِي أَقِمْنِي فِي أَهْلِ وِلَايَتِكَ

My Lord, place me among Your friends

مُقَامَ مَنْ رَجَا الزِّيَادَةَ مِنْ مَحَبَّتِكَ،

in the position of one who hopes for an
increase in Your love.

إِلَهِهِ وَأَلْهَمْنِي وَلَهَا بِذِكْرِكَ إِلَى ذِكْرِكَ

**My Lord, inspire me with a passionate love
of remembering You so that I may keep on
remembering You,**

وَهَمَّتِي فِي رَوْحِ نَجَاحِ أَسْمَائِكَ وَمَحَلِّ
قُدْسِكَ،

and by Your Holy Name and Pure Position
cherish my cheerful determination into a
success.

إِلَهِي بِكَ عَلَيَّ إِلَّا أَحَقَّتْني بِمَحَلِّ أَهْلِ
طَاعَتِكَ

**My Lord, I invoke You to admit me to the
place reserved for those who obey You,**

وَالْمَثْوَى الصَّالِحِينَ مِنْ مَرْضَاتِكَ،

and to attach me to the nice abode of
those who enjoy Your good pleasure

قَائِي لَا أَقْدِرُ لِنَفْسِي دَفْعًا،

I can neither defend myself

وَلَا أَمْلِكُ لَهَا نَفْعًا،

**nor do I control what is advantageous for
me.**

إِلٰهِي أَنَا عَبْدُكَ الضَّعِيفُ الْمُدْنِبُ،

My Lord, I am Your powerless sinning slave

وَمَمْلُوكُكَ الْمُنِيبُ،

and Your repentant bondman.

فَلَا تَجْعَلْنِي مِمَّنْ صَرَفْتَ عَنْهُ وَجْهَكَ،

So do not make me one of those from
whom You turn away Your face,

وَحَجَبَهُ سَهْوُهُ عَنِ عَفْوِكَ،

and whom his negligence has secluded
from Your forgiveness.

إِلٰهِي هَبْ لِي كَمَالَ الْاِنْقِطَاعِ اِلَيْكَ،

My Lord, grant me complete severance of my relations with everything else and total submission to You.

وَأَنْزِرْ أَبْصَارَ قُلُوبِنَا بِضِيَاءِ نَظَرِهَا إِلَيْكَ،

Enlighten the eyes of our hearts with the
light of their looking at You

حَتَّى تَخْرُقَ أَبْصَارُ الْقُلُوبِ حُجُبَ النُّورِ

to the extent that they penetrate the veils
of light

فَتَصِلْ إِلَى مَعْدِنِ الْعَظْمَةِ،

and reach the Source of Grandeur,

وَتَصِيرَ أَرْوَاحُنَا مُعَلَّقَةً بِعِزِّ قُدْسِكَ،

and let our souls get suspended by the
glory of Your sanctity.

إِلٰهِي وَاجْعَلْنِي مِمَّنْ نَادَيْتَهُ فَأَجَابَكَ،

**My Lord, make me one of those whom You
call and they respond;**

وَلَا حَظَّتْهُ فَصَعِقَ لِجَلَالِكَ،

when You look at and they are
thunderstruck by Your majesty.

فَنَاجِيْتَهُ سِرًّا وَعَمِلَ لَكَ جَهْرًا،

You whisper to them secretly and they
work for You openly.

إِلٰهِي لَمْ أُسَلِّطْ عَلَى حُسْنِ ظَنِّي قُنُوطَ
الْأَيْسِ،

**My Lord, I have not allowed my pessimistic
despair to overcome my good opinion
about You,**

وَلَا انْقَطَعَ رَجَائِي مِنْ جَمِيلِ كَرَمِكَ،

nor did I ever lose my hope of Your
benevolence.

إِلٰهِيْ اِنْ كَانَتْ اَلْخَطَايَا قَدْ اَسْقَطْتَنِي
لَدَيْكَ،

My Lord, if my errors have degraded me
with You,

فَاصْفَحْ عَنِّي بِحُسْنِ تَوَكُّلِي عَلَيْكَ،

You may forgive me in view of my
unqualified reliance on You.

إِلٰهِيْ اِنْ حَطَّتْنِي الدُّنُوْبُ مِنْ مَّكَارِمِ
لُطْفِكَ،

**My Lord, if my sins have made me unfit to
receive Your tender affection,**

فَقَدْ نَبَّهَنِي الْيَقِينُ إِلَى كَرَمِ عَطْفِكَ،

my firm belief has reminded me of Your
Compassion.

إِلٰهِي إِنَّ أُنَامَتِي الْغَفْلَةُ عَنِ الْإِسْتِعْدَادِ
لِلِّقَائِكَ،

**My Lord, if my disregard for preparations
to meet You has put me to sleep,**

فَقَدْ نَبَّهَنِي الْمَعْرِفَةُ بِكَرَمِ آيَاتِكَ،

my knowledge of Your kind bounties has
awakened me.

إِلٰهِيْ اِنْ دَعَانِيْ اِلَى النَّارِ عَظِيْمُ عِقَابِكَ،

**My Lord, if Your severe punishment calls
me to Hell,**

فَقَدْ دَعَانِي إِلَى الْجَنَّةِ جَزِيلُ ثَوَابِكَ

the abundance of Your reward invites me
to Paradise.

إِلٰهِي فَكَأَسْأَلُكَ وَإِلَيْكَ أَبْتَهِلُ وَأَرْغَبُ،
وَأَسْأَلُكَ

**My Lord, I ask You and pray to You
earnestly, I desire and request You**

أَنْ تُصَلِّيَ عَلَيَّ مُحَمَّدٍ وَآلِ مُحَمَّدٍ،

to show Your favour to Muhammad and his
descendants,

وَأَنْ تَجْعَلَنِي مِمَّنْ يُدِيمُ ذِكْرَكَ،

make me one of those who always
remember You

وَلَا يَنْقُضُ عَهْدَكَ،

and never violate the pledge they make to
You,

وَلَا يَغْفُلُ عَنْ شُكْرِكَ،

who do not fail to show You their gratitude

وَلَا يَسْتَخِفُّ بِأَمْرِكَ،

and do not take Your orders lightly.

إِلٰهِي وَأَلْحِقْنِي بِنُورِ عِزِّكَ الْأَبْهَجِ،

**My Lord, let me be attached to the Light of
Your Majestic Glory,**

فَأَكُونُ لَكَ عَارِفًا،

so that I may know You alone,

وَعَنْ سِوَاكَ مُنْحَرِفًا،

be away from others,

وَمِنْكَ خَائِفًا مُرَاقِبًا،

and have a heart fearful of You and an eye
watchful of You.

يَا ذَا الْجَلَالِ وَالْإِكْرَامِ،

Oh the Lord of glory and honour.

وَصَلَّى اللّٰهُ عَلَى مُحَمَّدٍ رَسُوْلِهِ وَاٰلِهِ
الطَّاهِرِيْنَ، وَسَلَّم تَسْلِيْمًا كَثِيْرًا

May Alláh's blessing and peace be on
Muhammad and those of his descendants
who are pure.

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ

O Alláh send Your blessings on
Muhammad and the family of Muhammad.



Please recite a
Sura E Fatiha
for

For any errors/comments please write to: rehanL@hotmail.com.

Kindly recite Sura E Fatiha for Marhumeen of all those who have worked towards making this small work possible.

Recommended acts in the Month of Sh'aban

FAST - (specially on Thursdays and Mondays)

SADQA - (the charity given in month is said to grow to the size of the Mount of Uhud. It is especially recommended to give Sadqa for the safety of our Imam-e-Zamana (ATFS))

ISTIGHFAR - to repent ones past sins.

RECONCILING - the resolved difference between the Moomineen.

RECITING - SALAWAAT and QU'RAN as often as possible.

PARENTS - being good to your parents.

SPENDING - as much time as possible in IBADAT instead of unnecessary TALK.

FORGIVING - DEBTS that is due on you from am Momin who is unable to repay it.

RE-PAYING - your DEBTS if you are able to do so.