The bankrupt in my Ummah is the one who will come on the Day of Judgment with prayer, fasting and Zakah, but since he hurled abuse at others, accused others of committing adultery without evidence, unlawfully consumed the wealth of others, and shed the blood of others and beat others, his good deeds will be credited to the accounts of others (who suffered at his hands)

Abu Hurayrah (may Allah be pleased with him) reported that the Prophet (may Allah's peace and blessings be upon him) said: “‘Do you know who is the bankrupt?" They said: "The bankrupt among us is the one who has neither money nor property." He said: "The bankrupt in my Ummah is the one who will come on the Day of Judgment with prayer, fasting and Zakat, but since he hurled abuse at others, accused others of committing adultery without evidence, unlawfully consumed the wealth of others, and shed the blood of others and beat others, his good deeds will be credited to the accounts of others (who suffered at his hands), and if his good deeds fall short to clear his account, others' sins will be cast on him and he will then be thrown in the Fire."

[Authentic hadith] [Narrated by Muslim]

The Prophet (may Allah's peace and blessings be upon him) asked the Companions (may Allah be pleased with them): Do you know who is the bankrupt? They gave him the expected answer, which is that the bankrupt is the poor person who has no wealth or property. He then told them that the bankrupt in this nation (of Muslims) is the one who comes on the Day of Judgment with abundant good deeds, such as praying, fasting, and giving charity; but with an account of bad deeds like insulting others, beating others, consuming others’ wealth without right, accusing others of committing immoral acts, and killing others. All of them will seek retribution, for whatever rights they do not receive in the life of this world they will receive in the Hereafter. So, retribution will be exacted against him and each of them will take some of his good deeds. If his good deeds are not enough to settle the score, then some of their own evil deeds will be cast on him then he will be thrown in the fire of Hell.