



GOVERNMENT OF PAKISTAN
**MINISTRY OF RELIGIOUS AFFAIRS AND
INTERFAITH HARMONY**

1st Floor, Kohsar Block (T.U.V), Pak Secretariat, Islamabad

EXPRESSION OF INTEREST

The Ministry of Religious Affairs and Inter-Faith Harmony (MORA & IH), invites the expression of interest from **scheduled banks** for collection of **Hajj applications from the intending pilgrims for Hajj-2022**. Eligibility criteria are as under:-

- The banks must have a minimum network of 200 branches all over the country. The banks may get certified the branch network from State Bank of Pakistan.
- Minimum credit rating should not be less than AA+/AA. The banks may get certified the credit rating from State Bank of Pakistan.
- Hajj dues collected by banks in respect of successful applicants shall be placed in Sharia compliant remunerative account. However, they will deposit Hajj dues of successful applicants in the Ministry's account as per following schedule through RTGS:

S. No.	Installment	Date	Percentage
1.	1st installment	Within seven days of the Balloting	30% of the amount
2.	2nd installment	Within 30 days of Balloting	25% of the amount
3.	3rd Installment	Within 60 days of Balloting	20% of the amount
4.	4th Installment	Within 90 days of balloting	20% of the amount
5.	5th Installment	Within 120 days of balloting after reconciliation	15% of the amount

In case of failure, penalty will be imposed as embedded in the detailed EOI document.

This schedule of payment has been worked out on the basis of normal performance of Hajj. However the schedule would be modified in case there is any change in the circumstances advised by Office of the Pilgrims Affairs of Pakistan (KSA) in respect of performance of Hajj.

- Profit on retention of Hajj dues of successful applicants shall be paid within 10 days of each quarter.
 - The Profit of pre-ballot period shall be paid within 10 days of the ballot.
 - Profit on unsuccessful amount shall be paid within 10 days of every month.
- The banks may indicate expected profit rate in daily product basis on the Hajj dues of successful Hajj applicants from the next date of the ballot for 30, 60 and beyond 60 days.
 - The banks may offer profit rate for the pre-ballot period on the collected amount daily product basis to be placed in Sharia compliant account.
 - The banks may also offer profit rate on diminishing balance on daily product basis in the Hajj dues of unsuccessful applicants to be placed in Sharia compliant account.
 - The banks shall uploads Hajj receipts (system generated signed with stamp) on the online system of successful applicants in lieu of sending form to the Ministry.
 - The banks shall ensure the provision and receipt of Iqrar Nama from every successful Hajj applicant after ballot. Similarly the banks branches will ensure the receipts of Medical certificates from each successful Hajj applicants.
 - The data of unsuccessful applicants must be entered online on the Ministry's website on daily basis; to calculate the diminishing balance otherwise banks shall not be considered in the next year.
 - Hajj dues of unsuccessful applicants shall be retained by the banks for immediate refund to them after ballot. The banks would launch campaign for expediting refund to unsuccessful applicants through print and electronic media in the same manner as they do for collection of Hajj dues applications. There shall be option incorporated in Hajj form as well as banks online registration for refund of Hajj dues to the unsuccessful applicants to their indicated banks accounts. The banks may transfer the amounts of unsuccessful to their indicated accounts immediately after ballot and otherwise may complete the process of refund as per convenience of unsuccessful applicant. This performance shall be considered for selection of banks in the next Hajj operation.
 - The banks must have sufficient and trained staff in each branch to carry out the above mentioned tasks.
 - The banks shall follow the instructions of the Ministry issued from time to time relating to Hajj operation activities.
 - The banks must ensure establishment of their booths at each Haji camps with identification Boards and bear all expenses relating to its establishment and utilization of resource of Haji camps. Similarly banks shall establish secure network (VPN) with Ministry for online website access. The banks shall pay VPN and other (SMS etc) direct to the concerned agencies
 - The banks shall clear all Hajj dues and profit of the previous years, failing which MOU shall not be signed with the bank(s).
 - The banks shall give undertaking that matters relating to previous years audit observation would be amicably settled.
- the detailed EOI documents can be downloaded from the Ministry's website www.mora.gov.pk and www.hajjinfo.org or PPRA's website.
 - Schedule banks fulfilling the eligibility criteria and interested in providing the services on the terms and conditions may submit their bids/offers on the prescribed Performa to the undersigned within 15days of publication of this Expression of Interest. The Expression of Interest shall be received on closing date on or before **14.01.2022 at 1200 hours** and shall be opened on the same date at **1500 hours** in the committee room of the Ministry. After stipulated time no bid will be entertained.
 - The bid in a seal envelope mentioning Expression of Interest from scheduled banks should be sent to the undersigned.

(Alamgir Ahmad Khan)

Senior Joint Secretary (Hajj), Ph: 051-9201688

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