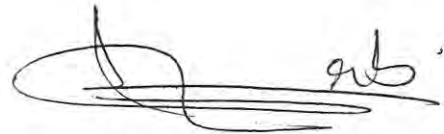


**EXPRESSION OF INTEREST (EOI)**

The Ministry of Religious Affairs and Interfaith Harmony (MORA&IH), invites the Expression of Interest (EOI) from scheduled banks for collection of Hajj applications from the intending pilgrims for Hajj-2023 as per following eligibility criteria: -

- i. The banks must deal in Islamic Banking & have a minimum network of 300 branches all over the country duly certified by the State Bank of Pakistan.
  - ii. Minimum credit rating should not be less than AA+/AA from the State Bank of Pakistan.
  - iii. The banks shall indicate average profit rate on Shariah Compliant Remunerative Account during last 12 months.
  - iv. The banks shall also offer expected profit rate on credit balance on daily product basis on the Hajj dues to be placed in Shariah compliant account.
  - v. The banks shall facilitate intending pilgrims in processing of Hajj Application (i.e. online processing of application, uploading photographs, Medical Certificate, etc.), collection of Hajj Dues and passports, payments of refunds through mandatory bank accounts for the pilgrims.
  - vi. The banks must have sufficient and trained staff in each branch to carry out the above-mentioned tasks.
  - vii. The banks shall follow the instructions of the Ministry issued from time to time relating to Hajj operation activities.
  - viii. The banks shall clear all Hajj dues, profit and other dues of the previous years, failing which MOU shall not be signed with the bank(s).
  - ix. The banks shall give undertaking that matters relating to previous years audit observation would be amicably settled.
2. The detailed EOI documents (i.e. eligibility criteria, terms and conditions, Proforma etc.) can be downloaded from the Ministry's website [www.mora.gov.pk](http://www.mora.gov.pk) and [www.hajjinfo.org](http://www.hajjinfo.org). or PPRA website.
3. The banks fulfilling the eligibility criteria and interested in providing the services on the terms and conditions may submit their **SEALED** bids/offers on the prescribed Proforma to the undersigned within stipulated time. The Expression of Interest shall be received on closing date on or before 23-1-2023 at 1200 hours and shall be opened on the same date at 1400 hours in the Committee Room of the Ministry. After stipulated time no bid will be entertained.



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Government of Pakistan  
Ministry of Religious Affairs  
and Interfaith Harmony

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**Subject: - EXPRESSION OF INTEREST FROM THE BANKS FOR HAJJ 2023**

The Ministry of Religious Affairs and Interfaith Harmony (MORA&IH), Government of Pakistan seeks the expression of interest from scheduled banks having Islamic banking facility for providing following services on the terms and conditions given below for Hajj - 2023: -

- i) The banks shall register/receive the Registration Form from the intending pilgrims online on Ministry's website with deposit of Hajj dues along with Hajj application form (the Forms) in accordance with the format (including reports) to be prescribed by Information Technology (I.T) Cell of the Ministry. The banks shall ensure opening of account for each applicant for which media campaign would be launched in electronic and print media.
- ii) Hajj applicants who have deposited entire Hajj dues as prescribed by the Ministry will be eligible for ballot.
- iii) The banks shall collect the Hajj applications from intending pilgrims on the date to be announced by the Ministry on prescribed form, till closing date, duly complete in all respects and verified by the concerned banks on behalf of the intending pilgrims for Hajj-2023.
- iv) The banks shall ensure authentic & error free data entry while giving special attention to CNIC number, DOB, POD, name as per passport, bank account details, qurbani option, total Hajj dues and any other instructions issued by the Ministry. Failing which the omission of data shall be considered as Major Fault while entry of incorrect data will be considered as Minor Fault.
- v) Hajj dues collected by the banks from the all applicants shall be placed in Sharia Compliant remunerative account as per contract agreement.
- vi) Collection of Passports from successful intending pilgrims within prescribed time to be announced by the Ministry and submission thereof to the Ministry through their respective coordinator based at Islamabad/ Rawalpindi whose designation, name, phone, cell # and Email address must be indicated.

2. **ELIGIBILITY CRITERIA:**

- i) The banks must deal in Islamic Banking & have a minimum network of **300** branches all over the country duly certified by the State Bank of Pakistan.
- ii) Minimum credit rating should not be less than AA+/AA from the State Bank of Pakistan.
- iii) The Ministry reserves the right to accept or reject the bank(s) on the basis of their performance during Hajj 2022.

3. **TERMS AND CONDITIONS:**

- i) The banks shall deposit Hajj dues of successful applicants in the Ministry's account as per following through Real Time Gross Settlement (RTGS):

S.#	Installment	Date	Percentage
1	1 <sup>st</sup> installment	Within seven days of the Balloting	40% of the amount
2	2 <sup>nd</sup> installment	Within 30 days of Balloting	30%
3	3 <sup>rd</sup> Installment	Within 60 days of Balloting.	15%
4	4 <sup>th</sup> Installment	Within 90 days of Balloting.	10%
5	5 <sup>th</sup> Installment	On reconciliation till 15 <sup>th</sup> of Safar	05%

- ii) 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.
- iii) In case, the banks fail to make payment of Hajj dues of successful intending pilgrims according to the above schedule, the rate of late fee charges in addition to agreed profit shall be as follows:

1	Deposited after 1-7 days.	2.00% per day of the un-paid amount.
2	Deposited after 8-14 days.	2.50% per day of the un-paid amount.
3	Deposited after 15-21 days.	3.00% per day of the un-paid amount.
4	Deposited after 22- 30 days.	3.50% per day of the un-paid amount.
5	Deposited after 31-60 days	4.00% per day of the un-paid amount.
6	Deposited after 60 days	5.00% per day of the un-paid amount

- iv) For retention of Hajj dues by the banks, expected profit rates on daily product basis will be as follows:

Detail	Expected Rate of Profit
Retention of Hajj Dues up to 30 days.	To be decided on receipt of "Expression of Interest" from banks. The concerned bank shall be liable to pay the profit at competitive rates and not less than the rates being offered by the banks on daily product basis.
Retention of money for more than 30 days and up to 60 days	- Do -
Retention of money for more than 60 days and up to 90 days	- Do -
Retention of money beyond 90 days and up to reconciliation as per contract agreement.	- Do -

- a) Profit of pre-ballot period shall be paid on 10<sup>th</sup> of the month after ballot.
- b) The profit on retention of Hajj Dues of successful applicants shall be paid on 10<sup>th</sup> of each month.
- v) The banks may offer profit rate for the pre-ballot period on the collected amount on daily product basis, to be placed in Sharia Compliant account.
- vi) The banks may also offer rate on credit balance on the daily product basis of all applicants to be placed in Sharia Compliant account.

- vii) The banks shall upload Hajj receipts (system generated signed with stamp) on the online system of successful applicants to the Ministry.
- viii) The banks shall ensure the provision and receipt of Iqrar Nama and medical certificates from every successful Hajj applicant after ballot.
- ix) Banks shall establish counter at designated branches to collect Hajj applications online. They shall also establish Hajj booths at Haji Camps with Identification Boards and bear all expenses relating to its establishment and utilization of resources at each Haji Camp. **These Hajj booths shall enter the details of differential amount paid to the intending pilgrims online on Ministry's website.**
- x) The interested banks shall establish their credit rating, status, and detail of branch network specifying the branches having online connectivity. The Hard copy of Branch Net-work (District-Wise and Tehsil-wise) may be furnished with EOI and soft copy of the same may be emailed at "aopwfmora@gmail.com".
- xi) Banks are required to disseminate information amongst the applicants about the designated branches and period of registration.
- xii) The banks shall enter data of unsuccessful applicants online on the Ministry's website on daily basis, to calculate the remaining balance, otherwise banks shall not be considered for the next year.
- xiii) The banks shall make refund to the unsuccessful applicants immediately after balloting in their given account numbers which is mandatory on next day of ballot and shall ensure entering this data on Ministry's Portal. However, if any amount is left unreturned after (07) seven days of balloting, the same shall be reported to the Ministry in writing with cogent reasons and the bank shall be liable to pay the profit on unreturned amount to Ministry at following rates:

1	8-14 days after ballot	5.00% per day
2	15-21 days after ballot	6.00% per day
3	22- 30 days after ballot	7.00% per day
4	31-60 days after ballot	8.00% per day
5	60 days after ballot	10.00% per day

This performance shall be considered for selection of banks in the next Hajj season.

- xiv) The banks shall submit adjustment account of payments made against refund authorities of Hajj 2023 after conclusion of Hajj operation and on final reconciliation.
- xv) All the banks must reconcile the accounts of differential amount paid to the intending pilgrims with the respective Hajj Directorates on daily basis and on conclusion of flight operation.
- xvi) Banks shall establish secure network (VPN) with Ministry for online website access. The banks shall pay VPN and other charges (SMS etc.) direct to the concerned agencies.
- xvii) Ministry shall impart training of Master Trainers of banks in consultation with Director and PITB. After this, banks shall train their staff at branch level for which schedule of their training shall be communicated to MORA.

- xviii) The banks shall establish a "Hajj Cell" at Controlling Branch of at least three people. The contact numbers and email of this staff shall be communicated to MORA within a week of its selection.
- xix) The banks shall clear all Hajj dues, profit and other dues of the previous years, failing which MOU shall not be signed with the bank(s).
- xx) The banks shall give undertaking that matters relating to previous years audit observation would be amicably settled.
- xxi) The banks shall ensure utilization of each module of the Ministry portal. In case of Major Fault, blacklisting for next Hajj operation and in case of Minor Fault, loss sustained/ payment made by the applicant / intending pilgrim on account of accommodation charges & compulsory Hajj dues etc. shall be borne by the banks and shall be contributed towards welfare of Hujjaj in PWF account.
- xxii) The banks must have sufficient and trained staff in each branch to carry out above mentioned tasks

4. **EXPRESSION OF INTEREST EVALUATION:**

- i) A committee notified by MORA & IH will evaluate the documents submitted by the interested banks for finalization.
- ii) The Ministry reserves the right to examine / verify the supporting documents / reports furnished by the banks through any third party/source etc.
- iii) The Ministry will determine the eligibility on the basis of rate of profit, credit rating of the banks with the State Bank of Pakistan, branch network, online connectivity, features / facilities offered by the bank and past performance of applicant bank etc.
- iv) Banks, so designated shall enter into a formal contract with the Ministry within the time prescribed by the Ministry.

5. **SUBMISSION OF EXPRESSION OF INTEREST:**

The banks fulfilling the eligibility criteria and interested in providing the services on the terms and conditions may submit their **SEALED** bids/offers on the prescribed Proforma to the undersigned within stipulated time. The EOI shall be received on closing date on or before 23-1-2023 at 1200 hours and shall be opened on the same date at 1400 hours in the Committee Room of the Ministry. After stipulated time no bid will be entertained.



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## PROFORMA FOR EXPRESSION OF INTEREST (EOI)

### 1. Bank Detail

a. Name of Bank			
b. Type of Bank			
c. Credit Rating	Long Term		Short Term

### 2. Branch Network Coverage

Area	District Level		Tehsil Level		Town Level		Total	
	Off Line	On Line	Off Line	On Line	Off Line	On Line	Off Line	On Line
Federal								
Punjab								
Sindh								
KPK								
Baluchistan								
AJK								
Gilgit Baltistan								
Total								
No. of Islamic Branches								

Note: List of branches (Province/District/Tehsil wise) to be attached

### 3. Financial

Expected rate of profit on the Hajj dues to be retained in Sharia Compliant Remunerative account for the following period:

a. Retained for 30 days.	b. Retained from 30 to 60 days	c. Retained from 60 to 90 days
d. Retained beyond 90 days and up to reconciliation	d. For the pre-ballot period	e. Average rate of profit paid during last 12 months on Sharia Remunerative account by the Bank

Note: i) Counting of 30 days period shall commence from the next day of balloting.  
ii) Profit Rate offered shall be based on Islamic Instrument.

### 4. General

- (i) Bank shall bear any cost (printing of instructions, data collection & system generated Hajj receipts etc.) relating to processing of Hajj applications and transportation of Machine-Readable Passports (through designated coordinator at Islamabad);
- (j) Bank under takes to advertise for the publicity of Hajj application for intending pilgrims, facilitate the illiterate applicants, verify the data of the intending pilgrims, formation of the groups as per Ministry's Portal and to entertain claim for refund;
- (k) Bank shall register/receive the Registration Form from the intending pilgrims online on Ministry's website with deposit of Hajj dues along with Hajj application form (the Forms) in accordance with the format (including reports) to be prescribed by Information Technology (I.T) Cell;
- (l) Bank is willing to open booths at 10 Hajj Camps across Pakistan;
- (m) Bank shall enter into a formal agreement with MORA&IFH within one week of issuance of acceptance of the letter failing which offer will be considered as withdrawn;
- (n) Facilities to be offered by the banks to the Hujjaj, please specify.

Signature	
Name & Designation	
Contact No.	
Stamp	