Government of Pakistan
Ministry of Religious Affairs and Interfaith Harmony
Pakistan Secretariat, Islamabad

EXPRESSION OF INTEREST (EOI)

Selection of Scheduled Bank(s) for Collection of Hajj Dues — Hajj 2027 (1448H)

The Ministry of Religious Affairs and Interfaith Harmony (MoRA&IH), Government of Pakistan, invites Expressions of Interest (EOIs) from scheduled banks for the provision of Hajj dues collection banking services for Hajj 2027 (1448H), in accordance with the terms, conditions, and eligibility criteria set out below.

1. Collection of Hajj Dues

The selected bank shall open and operate a commercial account in the name of the Ministry of Religious Affairs and Interfaith Harmony (MoRA&IH), Government of Pakistan, into which Hajj dues shall be deposited by successful pilgrims in accordance with the following instalment schedule:

S.#	Instalment	Amount	Remarks
1	First Instalment	To be determined later	At time of submission of Hajj application
2	Final Instalment	Balance amount (to be notified by MoRA&IH)	As per schedule announced by the Ministry

2. Payment Integration Requirements

The selected bank shall demonstrate the capability to provide secure, reliable, and scalable payment integration services for Hajj dues collection. The bank shall support all of the following payment and digital service requirements:

2.1 1-Link Payment

- Provision of 1-Link payment handling for over-the-counter and ATM/CDM transactions.

2.2 Card Payment Gateway

- Provisioning of an online channel for accepting debit and credit card payments through the Ministry's Hajj portal.
- Support for major card schemes available in Pakistan, including Visa, Mastercard, UnionPay, and any other scheme approved under SBP policy.
- Compliance with applicable industry security standards (PCI-DSS and SBP payment security policy).
- Real-time payment authorisation, settlement, transaction status reporting, refund processing, and reconciliation.

2.3 Digital Challan / Payment Slip Management

- Facility to accept system-generated challans and payment vouchers and to settle amounts to relevant heads as directed by the Ministry.
- Real-time status updates for paid, unpaid, expired, and cancelled challans in the system provided by the Ministry.

2.4 API Services

The bank shall provide secure APIs covering all of the following functions:

- Payment initiation.
- Payment status inquiry.
- Transaction confirmation.
- Refund processing (where applicable).
- Reconciliation and settlement reports.
- Sandbox / UAT environment for pre-deployment testing.

2.5 Operational Requirements

- Minimum service availability of 99.9% across all payment channels and APIs.
- Defined transaction processing Service Level Agreements (SLAs) to be stated in the Proforma.
- Technical support during implementation phase and throughout production operations.
- Comprehensive API documentation, Software Development Kits (SDKs, if available), and implementation guides.

3. Eligibility Criteria

Only scheduled banks meeting all of the following criteria shall be eligible to submit an EOI:

- **Islamic Banking Facility:** The bank must have a dedicated Islamic banking window or a full-fledged Islamic banking subsidiary, to ensure Hajj dues are maintained in a Shariah-compliant account.

- **Branch Network:** The bank must have a minimum network of 400 online branches across Pakistan, duly licensed by the State Bank of Pakistan.

- **Credit Rating:** The bank must hold a minimum long-term credit rating of AA, as assigned by a credit rating agency recognised by the Securities and Exchange Commission of Pakistan (SECP) — namely PACRA (Pakistan Credit Rating Agency Limited) or VIS Credit Rating Company Limited — current and valid at the time of EOI submission.

- **Hajj Banking Track Record:** The Ministry reserves the right to accept or reject any bank on the basis of its performance during the last three Hajj operations and in accordance with Rule 2(f)(i-v) of the PPRA Rules 2004.

4. Terms and Conditions

- Hajj dues shall be deposited exclusively in the commercial account owned by MoRA&IH, Government of Pakistan, and shall not be commingled with any other funds or accounts of the bank.

- The interested bank shall establish its credit rating, status, and details of branch network (specifying branches with online connectivity). A hard copy of the branch network (Province/District/Tehsil-wise) must be submitted with the EOI. A soft copy shall be emailed to: aopwf@mora.gov.pk.

- The bank shall establish a secure network connection (VPN or equivalent secure API gateway) with the Ministry for online system access, entirely at its own cost.

- The bank must have sufficient and adequately trained staff to carry out Hajj dues collection tasks efficiently.

- The selected bank shall enter into a formal agreement with the Ministry within 7 days of selection notification by MoRA&IH.

- The Hajj dues account shall be structured as a Shariah-compliant account. The expected rate of profit shall be based on Islamic financial instruments, commencing from the date of first deposit.

- The Ministry reserves the right to examine and verify any supporting documents, information, or reports submitted by participating banks through any appropriate third-party source or authority.

- The Ministry reserves the right to accept or reject any or all proposals, or to call off this procurement process at any time, without assigning any reason.

5. Submission of Expression of Interest

Banks fulfilling the eligibility criteria and wishing to provide the services described in this EOI may submit their **SEALED** proposals on the prescribed Proforma to the undersigned within the stipulated time.

EOIs shall be received on or before 20th July 2026 at 12:30 hours and shall be opened on the same date at 14:00 hours in the Committee Room of the Ministry. No proposal shall be entertained after the stipulated time.

The sealed EOI shall be addressed to:

[Name of Issuing Authority]
M. Hafeez Khokhar
[Designation]

AO(PWF)
Ministry of Religious Affairs and Interfaith Harmony
1st Floor, Kohsar Block, Pakistan Secretariat, Islamabad
Ph: 051-9208552 | Email: aopwf@mora.gov.pk

DISCLAIMER

This EOI is subject to the approval of Hajj Policy 2027 by the Federal Cabinet. The Ministry reserves the right to modify, withdraw, or reissue this EOI at any stage without assigning any reason.

[Name of Issuing Authority]
M. Hafeez Khokhar
AO(PWF)
Ministry of Religious Affairs and Interfaith Harmony
Government of Pakistan

6. Evaluation of Expression of Interest

A Committee constituted and notified by MoRA&IH shall evaluate the proposals submitted by interested banks in accordance with the eligibility and evaluation criteria specified in this EOI.

- The Ministry reserves the right to examine and verify any supporting documents, information, or reports submitted by participating banks through any appropriate third-party source or authority.

- Only banks meeting the prescribed eligibility criteria shall be considered for financial evaluation.

The bank offering the highest accumulative **Shariah-compliant profit ratio** along with the rebate on service charges shall be selected for engagement for Hajj operations 2027.

- In the event that two or more qualified banks offer the same Shariah-compliant profit ratio along with rebate on service charges, preference shall be given to the bank with the greater number of branches across Pakistan. If a tie still persists, the bank with the higher number of account holders shall be ranked higher.

- Based on the evaluation, the Ministry may determine the bank to be engaged for Hajj Operations 2027.

- The Ministry reserves the right to accept or reject any or all proposals, or to call off this procurement process at any time, without assigning any reason.

PROFORMA FOR EXPRESSION OF INTEREST (EOI)

Selection of Scheduled Bank — Hajj Dues Collection, Hajj 2027 (1448H)

1. Bank Details

Field	Information to be provided by Bank
a. Name of Bank	
b. Type of Bank	(Commercial / Islamic / Conventional with Islamic Window)
c. Long-Term Credit Rating (PACRA / VIS)	
d. Short-Term Credit Rating (PACRA / VIS)	
e. Rating Agency Name and Date of Rating Report	

2. Branch Network Coverage

Province / Area	District (Online)	Tehsil (Online)	Town (Online)	Total
Federal				
Punjab				
Sindh				
KPK				
Balochistan				
AJK				
Gilgit Baltistan				
Total				
Islamic Banking Branches				

Note: Province/District/Tehsil-wise list of branches (distinguishing online and offline) to be attached as Annex A.

3. Technical Capability Declaration

Please confirm availability of the following technical capabilities and provide supporting details:

#	Requirement	Available (Yes / No)	Brief Description / Reference
1	1-Link payment handling		
2	Card payment gateway (Visa / Mastercard / UnionPay)		
3	PCI-DSS compliance / SBP payment security certification		
4	Real-time payment authorisation and settlement		
5	Digital challan / payment slip management system		
6	API: payment initiation		
7	API: payment status inquiry		
8	API: transaction confirmation		
9	API: refund processing		
10	API: reconciliation and settlement reports		
11	Sandbox / UAT testing environment		
12	Secure VPN / API connectivity with government systems		
13	Minimum 99.9% service availability (with SLA documentation)		

4. Financial Proposal

Expected rate of profit (gross) on Hajj dues retained in the Ministry's Shariah-compliant account, commencing from the date of first deposit:

Sr.#	Item	Details to be provided
1	Accumulative Shariah-compliant profit ratio	
2	Rebate on service charges	

Note: The expected profit rate shall be based on Islamic financial instruments only.

5. Declaration and Signature

We, the undersigned, hereby declare that all information provided in this Proforma is accurate and complete, that the bank meets all eligibility criteria stated in this EOI, and that we are authorised to submit this EOI on behalf of the bank.

The ministry will welcome any voluntary CSR from the banks.

Field	
Signature of Authorised Signatory	
Name and Designation	
Contact Number	
Email Address	
Bank Stamp	
Date of Submission	