

Government of Pakistan  
Ministry of Religious Affairs  
And Inter-Faith Harmony  
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**Subject:- EXPRESSION OF INTEREST FROM THE BANKS FOR HAJJ 2022.**

The Ministry of Religious Affairs and Inter-Faith Harmony (MORA & IH), Government of Pakistan seeks the expression of interest from scheduled banks for providing following services on the terms and conditions given below for Hajj - 2022:-

- i) The banks shall register/receive the Registration Form from intending pilgrims online on **online on Ministry's website** with deposit of Hajj dues as may be prescribed by the Ministry along with Hajj application form in accordance with the format to be prescribed by IT Cell of the Ministry. The applicants will have also facility to fill in the application at their residence and system generated voucher would be required to be deposited along with signed printed application by them in the bank.
- 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, containing security features to be printed by respective banks, duly complete in all respects and verified by the concerned banks on behalf of the intending pilgrims for Hajj-2022.
- iv) Hajj dues collected by the banks from the successful applicants shall be placed in Sharia Compliant remunerative account, whereas Hajj dues of unsuccessful applicant to be placed in Sharia compliant account, shall be retained by them and offer profit rate for diminishing balance.
- v) Collection of Passports from successful intending pilgrims within prescribed time to be announced by the Ministry and submission thereof to MORA&IH through their respective Coordinator based at Islamabad/ Rawalpindi whose designation, name, phone, cell No. Email address must be indicated.

**2. ELIGIBILITY CRITERIA:**

- i) The banks must have a minimum network of 200 branches all over the country. The bank may get certified the branch network from State Bank of Pakistan.
- ii) Minimum credit rating should not be less than "AA+/AA". The banks may get certified the credit rating from 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 2020.

### 3. **TERMS AND CONDITIONS:**

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

S.#	Installment	Date	Percentage
1	1 <sup>st</sup> installment	Within seven days of the Balloting	30% of the amount
2	2 <sup>nd</sup> installment	Within 30 days of Balloting	25%“
3	3 <sup>rd</sup> Installment	Within 60 days of Balloting.	20%“
4	4 <sup>th</sup> Installment	Within 90 days of balloting	20%
5	5 <sup>th</sup> Installment	Within 120 days of balloting after reconciliation	15%

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.

- ii) In case, the banks fail to make payment of Hajj dues according to above schedule, fee charges for late payment will be levied as follows:

1	Deposited after delay of 7 days.	Fee Charges @ 2.00% per day of the un-paid amount.
2	Deposited after delay of 8-14 days.	Fee Charges @ 2.50% per day of the un-paid amount.
3	Deposited after delay of 15-21 days.	Fee Charges @ 3.00% per day of the un-paid amount.
4	Deposited after delay of 22-30 days.	Fee Charges @ 3.50% per day of the un-paid amount.
5	Deposited after 46-60 days	Fee Charges @ 4.00% per day of the un-paid amount.
6	Deposited after 60 days	Fee Charges @ 5.00% per day of the un-paid amount

- iii) 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.
Retention of money for more than 30 days and up to 60 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 beyond 60 days and up to 120 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.

- The profit on retention of Hajj dues of successful applicants shall be paid within 10 day of each quarter.
- 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.

- iv) The banks may offer profit rate for the pre-ballot period on the collected amount on daily product basis, to be place in Sharia compliant account.
- v) The banks may also offer rate on diminishing balance on the daily product basis of unsuccessful applicants to be placed in Sharia compliant account.



- vi) The banks shall upload Hajj receipts (system generated signed with stamp) on the online system of successful applicants in lieu of sending form to the Ministry.
- vii) 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.
- viii) 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.**
- ix) 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".
- x) Banks are required to disseminate information amongst the applicants about the designated branches and period of registration.
- xi) The banks shall enter data of unsuccessful applicants online on the Ministry's website on daily basis, to calculate the diminishing balance, otherwise banks shall not be considered in the next year.
- xii) 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.
- xiii) The banks shall submit adjustment account of payments made to the unsuccessful applicants and against refund authorities of Hajj 2022 after conclusion of Hajj operation and on final reconciliation.
- xiv) 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.
- xv) 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.
- xvi) Ministry shall impart training of Master Trainers of Banks in consultation with Director, PITB. After this, banks shall train their staff at branch level for which schedule of their training shall be communicated to MORA.
- xvii) 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.

- xviii) The banks shall clear all Hajj dues and profit of the previous years, failing which MOU shall not be signed with the bank(s).
- xix) The banks shall give undertaking that matters relating to previous years audit observation would be amicably settled.
- xx) The banks shall ensure utilization of each module of MIS System.
- xxi) 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 MORA & IH reserves the right to examine / verify the supporting documents / reports furnished by the banks through any third party/source etc.
- iii) The MORA & IH 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 MORA & IH within the time prescribed by the Ministry.

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

- i) Scheduled Banks fulfilling the eligibility criteria and interested in providing the services on the terms and conditions detailed above may submit their bids/offers on the enclosed "Performa" to the undersigned within 15 days of publication of this Expression of Interest. The Expression of Interest shall be received on or before 14-01-2022 at 1200 hours and shall be opened on the same date at 1500hours in the Committee Room of the Ministry. After stipulated time no bid will be entertained.
- ii) 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)  
Ministry of Religious Affairs and  
Interfaith Harmony 1<sup>st</sup> Floor Kohsar  
Block Pak Secretariat, Islamabad  
Ph# 9201688



## Proforma for 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

a. Expected rate of profit on Hajj Dues retained for 30 days.	b. Expected rate of profit on Hajj dues retained beyond 30 days and up to 60 days	c. Expected Rate for Retention of Hajj dues beyond 60 days and up to 120 days and reconciliation
d. Expected profit rate for the pre-ballot period on the collected amount on daily product basis to be placed in Sharia Remunerative account	e. Expected profit rate diminishing balance on daily product basis on Hajj dues of unsuccessful applicants to be placed in Sharia Remunerative account	

Note i) Counting of 30 days period shall commence w.e.f. the next day of balloting.

ii) Profit Rate offered shall base on Islamic Instrument.

### 4. General

- Bank shall bear the cost for customized stationery printing (Hajj Application Forms etc) and transportation of Hajj application Forms and Machine Readable Passports (through designated coordinator at Islamabad and Karachi).
- Bank under takes to advertise for the publicity of Registration Forms, Hajj application forms for successful intending pilgrims and Passports, facilitate the illiterate applicants, verify the data of the intending pilgrims, formation of the groups prescribed in the Registration Form and to claim for refund.
- Bank shall submit MIS reports and reconciliation with MORA & IH on desired formats.
- Bank is willing to open booths at 10 Hajj Camps across Pakistan.
- 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.
- Facilities to be offered by the banks to the hujjaj, please specify.

Signature	
Name & Designation	
Contact No.	
Stamp	