

Government of Pakistan
Ministry of Religious Affairs
and Inter-Faith Harmony

EXPRESSION OF INTEREST

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 - 2015:-

- (i) The banks will register the intending pilgrims **online on Ministry's website** with deposit of Hajj dues in accordance with the format to be prescribed by IT cell of the Ministry.
- (ii) The banks will transfer the data of the registered intending pilgrims online on daily basis till the closure of date to be announced by the Ministry.
- (iii) The banks will collect the Hajj applications and Hajj dues from successful intending pilgrims 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 bank on behalf of the intending pilgrims for Hajj – 2015.
- (iv) Transportation of the Hajj application forms received in the banks to Ministry of Religious Affairs & Interfaith Harmony, immediately after the closing of bank time or by next day during the process of receipt of applications from successful applicants.
- (v) Collection of Passports and transportation thereof, to MORA & IH through their respective Coordinator based at Islamabad whose designation, name, phone, cell No., e-mail address must be indicated.
- (vi). Branch-wise information relating to deposit of Hajj dues and receipt of applications from intending pilgrims to MORA & IH on daily collection basis through their MIS.

2. **ELIGIBILITY CRITERIA:**

- i. The bank must have a minimum network of 350 branches all over the country.
- ii. The bank must be of National level. The bank should have presence in each district of Pakistan. The bank should have on-line facilities in all branches preferably up to Tehsil level.
- iii. Minimum credit rating as notified by the State Bank of Pakistan should not be less than "AA".
- iv. **All the banks shall enclose clearance certificate of deposit of Hajj Dues of previous years from the Ministry, failing which they shall be disqualified.**

- v. The bank must have sufficient and trained staff in each branch to carry out above mentioned tasks.
- vi. The Ministry reserves the right to accept or reject the bank(s) on the basis of their performance during Hajj 2014.

3. **TERMS AND CONDITIONS:**

- i. The banks shall deposit Hajj collection money with Ministry as per following schedule:

S.No.	Detail	%age of Hajj Dues	Rate of Profit
1	Hajj collection money collected by the bank	30% within a week of receipt of applications from successful applicants.	Nil
2	-do-	70% within 60 days of closure of Hajj applications	To be decided on receipt of "Expression of Interest" from last date of receipt of applications from the banks.
3	Retention of money for more than 60 days and up to 120 days		On expiry of 60 days the amount collected as Hajj dues shall be remitted by the banks to MORA&IH. For late transfer of any amount, 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 as per mutual agreement.
4	Retention of money beyond 120 days.		Penal rate of 10% on daily product basis shall be charged.

- ii. Banks shall indicate number of Hajj booths to be established at each bank/branch and Haji Camp. **These Hajj booths will enter the details of differential amount paid to the intending pilgrims online on Ministry's website.**
- iii. The interested Banks shall indicate 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 "ajamal682003@yahoo.com" and "muhammadkhannaz@yahoo.com".
- iv. Banks are required to disseminate information amongst the applicants about the designated branches and period of application. Banks may highlight the specific facilities to be offered by them to the hujjaj.
- v. Banks would be required to make payments, if any accrued to the applicants on account of differential of accommodation & transport, by establishing booths at Haji Camps throughout the country. Further, Bank would arrange refund of hajj dues against special refund authorities issued by Ministry of

Religious Affairs. An appropriate amount will be placed at the disposal of Bank for above payments. Banks shall submit refund Accounts of all payments.

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 bank 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 agreement with MORA & IH well before the receipt of applications.

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

- i. Scheduled Banks interested in providing the services on the terms and conditions detailed above may submit their bids/offers on the enclosed "Proforma" to the undersigned within 15 days of publication of this Expression of Interest. After stipulated time no bid will be entertained.
- ii. The bid in a sealed envelope mentioning "Expression of Interest" from scheduled Banks should be sent to the undersigned.

(Muhammad Farooq)
Joint Secretary (Hajj)
Ministry of Religious Affairs and
Inter-Faith Harmony
Main Civic Centre, Near GPO,
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								
FATA								
Gilgit Baltistan								
FANA								
Total								

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

3. Financial

a. Rate of profit on amount collected as Hajj Dues and retained for 60 days.	b. Rate of profit on the amount retained, if any, beyond 60 days up to 120 days

Note i) Counting of 60 days period shall commence w.e.f. the last date of receipt of registration fee.
ii) Profit Rate offered shall base on daily product basis.

4. General

- (i) Bank will 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).
- (ii) Bank under takes to advertise for the publicity for submission of Hajj Application Forms and Passports, facilitate the illiterate applicants, verify the data of the intending pilgrims, formation of the groups prescribed in instructions attached to Hajj application Forms and to claim for refund.
- (iii) Bank will submit MIS reports and reconciliation on MORA & IH desired formats.
- (iv) Bank under takes to make refund to hujjaj on account of difference of building rent, transportation, if any, as per instructions from Ministry of Religious Affairs and Interfaith Harmony. In case the said amount is not disbursed to the claimant within two months, the same will be returned to MORA&IH. Similarly refund against special refund authorities if issued by MORA&IH, will be made by the banks and claims for reimbursement from MORA&IH will be submitted on monthly basis.
- (v) Bank is willing to open booths at 10 Haji Camps across Pakistan.
- (vi) Bank will enter into a formal agreement with MORA&IH within one week of issuance of acceptance of the letter failing which offer will be considered as withdrawn.
- (vii) Facilities to be offered by the banks to the hujjaj, please specify.

Signature	
Name & Designation	
Contact No.	
Stamp	