

Government of Pakistan  
Ministry of Religious Affairs  
and Inter-Faith Harmony  
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**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 - 2016:-

- (i) 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-2016.
- (ii) The banks will register/receive the Hajj applications from 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.
- (iii) Hajj dues collected by the banks from intending pilgrims shall be placed in Sharia Compliant remunerative account.
- (iv) Submission of the Hajj application forms Received in the banks to Ministry of Religious Affairs & Interfaith Harmony, immediately after the ballot.
- (v) Collection of Passports and transportation thereof, to MORA & IFH through their respective Coordinator based at Islamabad whose designation, name, phone, cell No., e-mail address must be indicated.
- (vi) Reconciliation of Hajj collection amount within one month of last date of receipt of successful applications.

2. **ELIGIBILITY CRITERIA:**

- i. The banks must have a minimum network of 350 branches all over the country. The number of branches Province-wise and District-wise/Tehsil-wise must be got verified from the State Bank of Pakistan before forwarding to MORA&IFH.
- ii. The banks must be of National level. The banks should have presence in each district of Pakistan. The banks 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 banks 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 2015.

3. **TERMS AND CONDITIONS:**

- i. Hajj dues collected by the banks from intending pilgrims shall be placed in Sharia Compliant remunerative account.
- ii. The banks shall deposit Hajj collection money in respect of successful applicants with the Ministry by next day of the balloting. However, in case of retention of Hajj dues, profit rates will be as follows:

Detail	Expected Rate of Profit
Retention of Hajj Dues up to 60 days	To be decided on receipt of "Expression of Interest" from banks to be calculated from the next day of balloting.
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.
Retention of money beyond 120 days.	Expected Profit rate @ 8% on daily product basis shall be charged.

- iii. Banks shall indicate number of Hajj booths to be established at each bank/branch and Hajj Camp. **These Hajj booths shall enter the details of differential amount paid to the intending pilgrims online on Ministry's website.**
- iv. Banks shall refund excess amount, if any, to the successful intending pilgrims immediately after balloting.
- v. 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".
- vi. Banks are required to disseminate information amongst the applicants about the designated branches and period of applications. Banks may highlight the specific facilities to be offered by them to the hujjaj.

- vii. Banks should 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 Banks for above payments. Banks shall submit refund Accounts of all payments.
- viii 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.
- ix Banks shall return Hajj dues to unsuccessful Hajj applicants immediately after balloting and update status of payment online on Ministry's website.
- x Banks shall establish secure network (VPN) with Ministry for online website access. Accordingly, Ministry shall impart training of Master Trainer of Banks who will further train their staff.
- xi. Banks shall give guarantee of return of Hajj dues collected by them from the intending pilgrims.

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 agreement with MORA & IH within the time prescribed by the Ministry.

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.

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and Inter-Faith Harmony  
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**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								
<b>Total number of Islamic Branches</b>								

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

3. Financial

a. Expected rate of profit on amount collected as Hajj Dues and retained for 60 days.	b. Expected rate of profit on the amount retained, if any, beyond 60 days	c. Retention of money beyond 120 days
		Expected profit rate @ 8%

Note i) Counting of 60 days period shall commence w.e.f. the next day of balloting.

ii) Profit Rate offered shall base on Islamic Instrument.

4. General

- (i) 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).
- (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.
- (i) Bank shall submit MIS reports and reconciliation on MORA & IFH desired formats.
- (ii) 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&IFH. Similarly refund against special refund authorities if issued by MORA&IFH will be made by the banks and claims for reimbursement from MORA&IFH will be submitted on monthly basis.
- (iii) Bank is willing to open booths at 10 Haji Camps across Pakistan.
- (iv) Banks shall refund extra amount, if any, to successful applicants.
- (v) 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.
- (vi) Facilities to be offered by the banks to the hujjaj, please specify.

Signature	
Name & Designation	
Contact No.	
Stamp	

