

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

**Subject:- EXPRESSION OF INTEREST FROM THE BANKS FOR
HAJJ 2018**

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 - 2018:-

- i) The banks shall register/receive the Registration Form from intending pilgrims **online on Ministry's website** with deposit of tentative Hajj dues along with Hajj application form in accordance with the format to be prescribed by IT cell of the Ministry. The difference, if any of tentative Hajj Package shall be deposited by the intending pilgrims with submission of Passport within prescribed period to be announced by the Ministry.
- ii) 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 bank on behalf of the intending pilgrims for Hajj-2018.
- iii) Hajj dues collected by the banks from intending pilgrims shall be placed in Sharia Compliant remunerative account.
- iv) The banks shall submit forms of successful intending pilgrims with MORA within 20 days of ballot. The performance of banks in this regard will be considered for their selection for Hajj Operation. The Forms of unsuccessful applicants will be retained by the concerned bank for record.
- v) Collection of Passports along with difference of Hajj dues from successful intending pilgrims, if any within prescribed time to be announced by the Ministry and submission thereof to MORA&IH through their respective Coordinator based at Islamabad whose designation, name phone, cell No. Email address must be indicated.

2. ELIGIBILITY CRITERIA:

- i) The banks must have a minimum network of 250 branches all over the country.

- ii) The banks must be of National level. The banks should have presence in each district of Pakistan with 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/AA+/AA-".
- iv) The banks shall clear all previous Hajj dues failing which contract shall not be made with the concerned banks.
- v) The banks shall provide a certificate of 100% payment of Hajj dues to the unsuccessful Hajj applicants and payment against refund authorities for Hajj 2017.
- vi) The banks must have sufficient and trained staff in each branch to carry out above mentioned tasks.
- vii) The Ministry reserves the right to accept or reject the bank(s) on the basis of their performance during Hajj 2017.

3. **TERMS AND CONDITIONS:**

- i. Hajj dues collected by the banks from intending pilgrims shall be placed in Sharia Compliant remunerative account. However, they will deposit Hajj dues of successful intending pilgrims in the Ministry's account as per following schedule:

S.#	Installment	Date	Percentage
1	1 st installment	Within one week of the Balloting	15% of the amount
2	2 nd installment	Within 25 days of balloting	25% "
3	3 rd Installment	Within 50 days of balloting	15% "
4	4 th installment	Within 80 days of balloting	15% "
5	5 th installment	Within 110 days of balloting	10%
6	6 th installment	Within 145 days of balloting	8%
7	Last & final installment	On final reconciliation but not later than 300 days of ballot	12% "

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 22-45 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

“For retention of Hajj dues by the banks, expected profit rates 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 to be calculated from the next day of balloting.
Retention of Hajj Dues up to 60 days/	To be decided on receipt of “Expression of Interest” from banks.
Retention of money for more than 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.
Retention of money for more than 120 days and up to 180 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 180 days and up to reconciliation not later than 300 days of balloting.	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.
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Payment of profit accrued on retention of Hajj dues of successful intending pilgrims shall be made as per following schedule which shall be calculated from next of day of ballot or next working day of ballot:

1	First Installment of profit accrued up to 31 st March 2018	On 10 th April 2018
2	Second Installment of profit accrued up to 30 th June 2018	On 10 th July 2017
3	Third Installment of Profit accrued up to 30 th September 2018	On 10 th October 2017
4	Last and final Installment of profit accrued after reconciliation.	Within 10 days of reconciliation

- iii. Banks shall establish counters at designated branches to collect Hajj applications. They shall also establish Hajj booths at each Hajj Camp. **These Hajj booths shall enter the details of differential amount paid to the intending pilgrims online on Ministry's website.**
- iv. 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 "jamalsaharan1967@gmail.com" and "muhammadkhannaz@yahoo.com".
- v. Banks are required to disseminate information amongst the applicants about the designated branches and period of Registration.
- vi. The banks shall retain Hajj dues of unsuccessful applicants for making immediate refund to them after ballot. Similarly, 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 this purpose. Banks shall submit refund Accounts of all payments to Accounts Officer (Refund) on monthly basis.
- vii. 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.

- viii. 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. The banks shall pay VPN and other charges direct to Punjab Information Technology Board.

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 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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