

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

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**Subject:- EXPRESSION OF INTEREST FROM THE BANKS FOR HAJJ 2020.**

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 - 2020:-

- i) The banks shall register/receive the Registration Form and upload photograph 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.
- ii) The banks shall display instructions on notice board of each branch and facilitation desk of branch for the information of intending pilgrims.
- iii) The banks shall ensure the provision of Iqrar Nama to every successful Hajj applicant after ballot. Similarly, the bank branches will ensure the provision of Medical Certificate to each successful Hajj applicant.
- iv) The banks shall upload Hajj Receipt (system generated signed with stamped) on the online system of successful applicants in lieu of sending forms to Ministry.
- v) Hajj dues collected by the banks from the successful applicants shall be placed in Sharia Compliant remunerative account, whereas Hajj dues of unsuccessful applicant shall be refunded immediately next day of ballot to the applicant.
- vi) 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 250 branches all over the country. The bank applying for bid must get verified the branch network from State Bank of Pakistan.

- ii) The banks must be of National level.
- iii) Minimum credit rating as notified by the State Bank of Pakistan should not be less than "AA+/AA".
- iv) The Ministry reserves the right to accept or reject the bank(s) on the basis of their performance during Hajj 2019.

3. **TERMS AND CONDITIONS:**

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

S. #	Installment	Date	Percentage
1	1 <sup>st</sup> installment	Within one week 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 120 days of balloting	15%"
6	Last & final installment	On final reconciliation within one week of figures communication by MORA&IFH	10%"

- 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 22-45 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

- iii) For retention of Hajj dues by the banks collected from successful pilgrims, expected 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.
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 beyond 120 days and up to reconciliation.	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.

- iv) 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 30 <sup>th</sup> June 2020	On 10 <sup>th</sup> July, 2020
2	Second Installment of profit accrued up to 30 <sup>th</sup> September, 2020	On 10 <sup>th</sup> October, 2020
3	Last and final Installment of profit accrued after reconciliation.	Within 10 days of reconciliation

- v) Banks shall establish Hajj booths at Hajj Camps with Identification Boards and bear all expenses relating to its establishment and utilization of resources at each Hajj Camp irrespective of the number of Hujjaj through ballot. **These Hajj booths shall enter the details of differential amount paid to the intending pilgrims online on Ministry's website.**
- vi) The interested Banks shall specify their credit rating, status, and detail of Branch network of 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".
- vii) Banks are required to disseminate information amongst the applicants about the designated branches and period of data entry with deposit of Hajj dues.
- viii) The Hajj dues of unsuccessful applicants shall be refunded to them immediately next day of ballot but not later than two weeks of ballot. The refund amount data of unsuccessful applicants must be entered online on the Ministry's website on daily basis.
- ix) The banks must ensure refund to unsuccessful of Hajj 2019, if any, and submit Nil report of the same before participating in bids for Hajj 2020, otherwise banks shall not be considered for Hajj 2020.
- x) The banks shall launch campaign for expediting refund to unsuccessful applicants through print and electronic media in the same manner as they do for collection of Hajj applications, failing

which they shall not be considered in the next Hajj operation. 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.

- xi) The banks shall submit adjustment account of payments made to the unsuccessful applicants and against refund authorities of Hajj 2020 after conclusion of Hajj operation and on final reconciliation.
- xii) 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.
- xiii) Banks shall establish secure network (VPN) with Ministry for online website access. The banks shall pay VPN and other charges direct to the concerned agencies.
- xiv) 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.
- xv) 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.
- xvi) The banks shall ensure utilization of each module of MIS System.
- xvii) The banks must have sufficient and trained staff in each branch to carry out above mentioned tasks. It shall essentially be ensured that misbehavior, unethical attitude of bank staff should be politely, decent and accommodative with the intending pilgrims otherwise Ministry will take up the matter with the State Bank of Pakistan. In presence of bidders or their authorized representatives.

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 "Proforma" to the undersigned within 15 days of publication of this Expression of Interest. The Expression of Interest shall be received on or before 24-1-2020 at 1200 hours and shall be opened on the same date at 1400 hours in the Committee Room of the Ministry in presence of bidders or their authorized representatives. After stipulated time no bid will be entertained.

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## **Proforma for EOI**

### **1. Bank Detail**

<b>a. Name of Bank</b>			
<b>b. Type of Bank</b>			
<b>c. Credit Rating</b>	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**

<b>a. Expected rate of profit on Hajj Dues retained for 60 days.</b>	<b>b. Expected rate of profit on Hajj dues retained beyond 60 days and up to 120 days</b>	<b>c. Expected Rate for Retention of Hajj dues beyond 120 days and up to reconciliation.</b>

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**

- (k) 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 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.
- (ix) Bank shall submit MIS reports and reconciliation with MORA & IH on desired formats.
- (x) Bank is willing to open booths at 10 Hajj Camps across Pakistan.
- (xi) 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.
- (xii) Facilities to be offered by the banks to the hujjaj, please specify.

Signature	
Name & Designation	
Contact No.	
Stamp	