



F. 1(2)/1444/AO(PWF)

GOVERNMENT OF PAKISTAN  
**MINISTRY OF RELIGIOUS AFFAIRS  
AND INTERFAITH HARMONY**  
1st Floor, Kohsar Block, Pak Secretariat, Islamabad

## Expression of Interest (EOI)

The Ministry of Religious Affairs and Interfaith Harmony (MORA&IH), invites the Expression of Interest (EOI) from scheduled banks for collection of Hajj applications from the intending pilgrims for Hajj-2023 as per following eligibility criteria:

- i. The banks must deal in Islamic Banking & have a minimum network of 300 branches all over the country duly certified by the State Bank of Pakistan.
  - ii. Minimum credit rating should not be less than AA+/AA from the State Bank of Pakistan.
  - iii. The banks shall indicate average profit rate on Shariah Compliant Remunerative Account during last 12 months.
  - iv. The banks shall also offer expected profit rate on credit balance on daily product basis on the Hajj dues to be placed in Shariah compliant account.
  - v. The banks shall facilitate intending pilgrims in processing of Hajj Application (i.e. online processing of application, uploading photographs, Medical Certificate, etc.), collection of Hajj Dues and passports, payments of refunds through mandatory bank accounts for the pilgrims.
  - vi. The banks must have sufficient and trained staff in each branch to carry out the above-mentioned tasks.
  - vii. The banks shall follow the instructions of the Ministry issued from time to time relating to Hajj operation activities.
  - viii. The banks shall clear all Hajj dues, profit and other dues of the previous years, failing which MOU shall not be signed with the bank(s).
  - ix. The banks shall give undertaking that matters relating to previous years audit observation would be amicably settled.
2. The detailed EOI documents (i.e. eligibility criteria, terms and conditions, Proforma etc.) can be downloaded from the Ministry's website [www.mora.gov.pk](http://www.mora.gov.pk) and [www.hajjinfo.org](http://www.hajjinfo.org) or PPRA website.
3. The banks fulfilling the eligibility criteria and interested in providing the services on the terms and conditions may submit their SEALED bids/offers on the prescribed Proforma to the undersigned within stipulated time. The Expression of Interest shall be received on closing date on or before **23.01.2023** at **1200 hours** and shall be opened on the same date at 1400 hours in the Committee Room of the Ministry. After stipulated time no bid will be entertained.

Joint Secretary (Hajj), Ph: 051-9201688

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