



No.1(3)/2026-HGO-P-009

Islamabad, the 15th June , 2026

NOTIFICATION

In pursuance of the approval of the Federal Cabinet conveyed vide Cabinet Case No. 28/7/2026 dated 14.05.2026, the **Private Hajj Policy of Pakistan 2027–2030 (1448 AH–1451 AH)** is hereby notified for the regulation, management and facilitation of Hajj operations under the Private Hajj Scheme in Pakistan from 2027 to 2030.

2. All concerned are directed to take necessary measures for effective implementation of the Policy (copy enclosed) in letter and spirit.

Akram Shafique
SO-HP

The Managing Director, No 36 G-7/4 Islamabad ICT Waris Shah Rd G-7/4 Islamabad
Islamabad

Copy for information to:-

- 1- Federal Minister, MORA, Islamabad
- 2- Secretary Religious Affairs, MORA, Islamabad
- 3- Additional Secretary, MORA, Islamabad
- 4- DG(Hajj) Jeddah, MORA, Islamabad
- 5- JS (Hajj), MORA, Islamabad
- 6- DS (HP), MORA, Islamabad
- 7- DS (HO), MORA, Islamabad
- 8- DD (IT), MORA, Islamabad
- 9- SO-PW, MORA, Islamabad
- 10- AO-PWF, MORA, Islamabad
- 11- AD Monitoring, MORA, Islamabad
- 12- AO-Refund, MORA, Islamabad
- 13- SO-HGO, MORA, Islamabad
- 14- The Chairman, Hajj Organizers Association of Pakistan HOAP, Melody Food Park G 6 Islamabad

Akram Shafique
SO-HP

PRIVATE HAJJ POLICY OF PAKISTAN

(2027–2030)

(For Hajj Years 1448–1451 A.H.)

1. POLICY PURPOSE AND SCOPE

This Private Hajj Policy provides a unified and transparent governance framework for the management of private Hajj operations in Pakistan between 2027 and 2030. It has been designed to ensure that all private Hajj activities are digitally controlled, financially secure, performance-driven, and aligned with both national regulatory standards and Saudi Vision 2030. The policy applies exclusively to private Hajj operators registered with the Securities and Exchange Commission of Pakistan (SECP) and licensed under the Hajj and Umrah (Regulation) Act, 2024. It removes legacy quota-driven practices and replaces them with a modern, corporate, compliance-based operating regime focused on efficiency, delivery quality, and pilgrim welfare.

2. STRATEGIC OBJECTIVES

The primary objective of this policy is to ensure dignified, reliable, affordable, and safe Hajj services for Pakistani pilgrims travelling through the private sector. The policy strengthens operator capability through a tiered licensing structure and third-party accreditation to eliminate past inefficiencies and risky practices. It protects pilgrim deposits through Govt. based payments and enhances accountability using digital dashboards, audit trails, and direct financial oversight. It further discourages monopolistic behaviour and subletting practices, thereby promoting genuine competition and service innovation in the private Hajj market.

3. THIRD-PARTY ACCREDITATION

To secure a neutral and globally accepted evaluation system, the registration and evaluation of all new and existing private Hajj companies would be undertaken by a committee of independent experts / consultants or consulting firms, with the stipulation that private Hajj companies must be registered with the SECP. This mechanism will validate their financial solvency, corporate maturity, operational reliability, service infrastructure, and Saudi-side readiness. The certification outcome will determine licensing eligibility, tier assignment, quota allocation, and future standing. The evaluation provides a litigation-resilient basis for regulatory decisions and assurance to the public that only compliant and capable entities are allowed to operate. This approach reflects best practices used in mature pilgrimage markets and supports alignment with Saudi Vision 2030.

4. LICENSING FRAMEWORK

All private Hajj operators must be incorporated under the Companies Act, 2017, and shall be accredited by SECP in accordance with a standardized range of three or more private Hajj packages, as may be considered appropriate by the Ministry, to be finalized and included in the Service Provider Agreement (SPA). Licences will remain valid for three years and will be subject to annual renewal based on financial, operational, and compliance performance. Any

operator falling below the minimum booking threshold of 2,000 pilgrims will be deemed non-operational, triggering automatic reallocation of pilgrims and financial penalties.

5. NEW ENTRANT PATHWAY

Prospective new entrants to the Hajj market may pursue a two-stage entry pathway. First, they must submit an application for pre-assessment as per para 3, presenting their proposed ownership structure, financial capacity, intended operational tier, governance readiness, and digital systems capability. Upon completing the assessment process, the Ministry may issue a Pre-Registration Clearance Certificate (PRCC), allowing the applicant to proceed with formal incorporation under the relevant Hajj services tier. The second phase requires registration with SECP, compliance with all corporate governance and internal control requirements, and receipt of the Hajj Operations Recognition Letter (HORL) issued by the Ministry. Only after completing both phases will new entities be authorised to serve pilgrims.

6. EXISTING OPERATOR RE-VALIDATION

Existing SECP-registered private Hajj operators will be revalidated through a compulsory reassessment process as per para 3 to determine their eligibility and appropriate operational tier. This process will examine their audited financial results, paid-up capital, service delivery history, grievance record, and corporate and digital management standards. Based on this evaluation, operators will be awarded a Tier-Based Recognition Letter (TRL) confirming their capacity status for future Hajj operations.

7. HAJJ QUOTA ALLOCATION FOR PRIVATE OPERATORS

The assessment, accreditation, and registration framework described above will confirm only the operational capacity of each private Hajj operator. These approvals do not constitute a quota entitlement by themselves. Prior to the commencement of every Hajj season, the Government shall announce the aggregate Hajj quota reserved for the Private Scheme based on the annual allocation received from the Kingdom of Saudi Arabia. All licensed and accredited private operators will then be permitted to book pilgrims strictly on a first-come, first-served basis through the PHMP, subject to their assigned operational category ceilings and continuous compliance with digital, financial, and regulatory requirements. This system ensures that quota utilisation remains competitive, merit-based, transparent, and free of monopolistic control, while maintaining alignment with Saudi contracting timelines and Pakistan's financial governance framework will be for a defined limited period, initially for three years.

8. DIGITAL MANAGEMENT SYSTEM (PHMP – MANDATORY)

All private Hajj operations will be conducted through the Private Hajj Management Portal (PHMP), which serves as the central digital infrastructure for operator registration, real-time booking, quota execution, and monitoring. Each pilgrim will be issued a Unique Hajj Identification Number linked to identity and payment records. The system is integrated with SECP, NADRA, and SBP for end-to-end verification. Manual handling of data, bookings, or payments is strictly prohibited, ensuring full transparency and eliminating the risk of fraud or manipulation. The Ministry will maintain audit trails and backup protocols to safeguard the integrity of digital data.

9. FINANCIAL MANAGEMENT THROUGH GOVT ACCOUNT

All financial transactions relating to private Hajj operations will be executed exclusively through a Government Account maintained with the State Bank of Pakistan. Pilgrim payments will be digitally tagged to both operator and individual records. Funds will be disbursed directly to Saudi service providers under verified agreements. Operators are prohibited from collecting, holding, or transferring funds independently. Refunds will follow a controlled digital process, ensuring financial transparency and eliminating the long-standing risk of fund diversion or misappropriation.

10. OPERATIONAL MINIMUMS AND CONTINGENCY HANDLING

To ensure operational credibility, each private Hajj operator must achieve a minimum booking threshold of 2,000 pilgrims. Operators falling below this benchmark will be declared non-operational for the given year, and their pilgrims will be automatically reallocated through the PHMP to other eligible operators based on verified availability. Such reallocation will be accompanied by forfeiture of half of the operator's security deposit, enforcing compliance discipline and effective capacity planning.

11. SERVICE DELIVERY AND WELFARE STANDARDS

Private operators will be required to ensure high-quality accommodation, reliable transport arrangements, and appropriate catering services meeting Saudi standards. They must provide qualified welfare personnel, medical support, and training to facilitate safe and informed pilgrimage. Special provisions will be introduced for vulnerable groups, including senior citizens, women, and persons with disabilities. Operators will also be required to maintain alignment with Saudi Tawafa companies, ensuring on-ground readiness and compliance with evolving Saudi regulatory and operational requirements.

12. SERVICE PROVIDER AGREEMENT (SPA – MANDATORY)

Every licensed operator must sign the Service Provider Agreement (SPA) with the Ministry before commencing Hajj operations. This agreement sets out mandatory requirements relating to service obligations, medical and insurance cover, refund pathways, consumer protection, and penalties for non-performance. It ensures that Hajj operations remain contractual, auditable, and enforceable across Pakistan and Saudi Arabia.

13. PERFORMANCE RATING AND COMPLIANCE SCORING

The Ministry will maintain a digital rating dashboard to evaluate operator performance using quantifiable metrics. Scores will be assigned based on financial discipline, service quality, compliance audit results, and grievance resolution efficiency. The outcomes of these ratings will guide future quota allocations, tier upgrades, licence renewals, and sanctions. The performance system will encourage continuous improvement and foster a competitive service culture.

14. COMPLAINT DISPOSAL AND APPELLATE FRAMEWORK

A structured grievance mechanism will be implemented through Complaint Disposal Committees (CDCs) operating both in Pakistan and Saudi Arabia. Complaints will be

processed digitally through the PHMP, and decisions will be communicated electronically to relevant parties. Any operator or pilgrim seeking redress beyond the CDC may submit an appeal to the Appellate Committee. Decisions of the Appellate Committee will be final, unless overturned by a competent court.

15. MARKET FAIRNESS – ANTI-MONOPOLY MEASURES

The policy expressly prohibits the trading, resale, outsourcing, or subletting of quotas and bars operators from forming cartels or engaging in anti-competitive practices. Any violation will result in licence cancellation, forfeiture of guarantees, and legal action. The purpose of these provisions is to enhance transparency, ensure service quality, and prevent monopolistic control of the Hajj market.

16. EXPECTED OUTCOMES

Successful implementation of this policy will result in a stronger, more credible private Hajj ecosystem. It will increase operational reliability, enhance transparency, reduce financial and service-related risks, and improve public trust. The digitally governed structure will reduce malpractice and litigation, while the performance-based model will reward high-quality operators. Ultimately, the system will bring Pakistan's private Hajj industry in line with international best practices and Saudi Arabia's Vision 2030.