

Government of Pakistan
Ministry of Religious Affairs and Interfaith Harmony

REQUEST FOR PROPOSAL (RFP)

The Ministry of Religious Affairs and Interfaith Harmony (MORA&IH), invites the Request for Proposal (RFP) from scheduled banks meeting following eligibility criteria for collection of Hajj applications for Hajj-2027:

1. The banks must deal in Islamic Banking & have a minimum network of 400 branches all over the country duly certified by the State Bank of Pakistan.
 2. Minimum credit rating should be AA from the State Bank of Pakistan.
 3. The banks must have sufficient and trained staff in each branch to carry out the above-mentioned tasks.
2. The interested banks may submit technical and financial proposal in sealed envelope. RFP documents containing scope of services, eligibility criteria, terms and conditions, Proforma etc. can be downloaded from the Ministry's website www.mora.gov.pk or PPRA website.
3. The banks interested in providing the services may submit their **SEALED** proposal on the prescribed Proforma to the undersigned on or before 29-06-2026 at 1230 hours. The proposals shall be opened on the same date at 1400 hours in the Committee Room of the Ministry. After stipulated time no bid shall be entertained.

(Ghulam Rasool Khattak)

Accounts Officer (PWF)

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Government of Pakistan
Ministry of Religious Affairs
and Interfaith Harmony

Subject: - REQUEST FOR PROPOSALS (RFPs) HAJJ 2027

The Ministry of Religious Affairs and Interfaith Harmony (MORA&IH), Government of Pakistan seeks the RFPs from scheduled banks for providing following services/items to the intending pilgrims for Hajj – 2027: -

1. The banks shall register/receive the Registration Form from the intending pilgrims online at Ministry's website with collection of Hajj dues as per given schedule along with Hajj application form (the Forms) in accordance with the format (including reports) to be prescribed by Information Technology (I.T) Cell of the Ministry.

S. #	Installment No.	Amount	Remarks
1.	First Installment	Rs. 500,000 (long) Rs. 600,000 (Short)	At the time of submission of Hajj application
1.	Final Installment	Balance Amount	As per schedule to be announced

1. To facilitate Online applications, Ministry intends API/Gateway integration, Banks shall provide their intent and terms/condition for: -
2. Payment of Hajj package through 1-Link, Banks should ensure the facilitation of (PSID) 1-link challan forms. Failing which the bank will be disqualified for next year for any kind of hajj application reception and registration for hajj.
3. Payment of Hajj package through Visa/Master (debit/credit) card via banks` gateway integration. The Bank which provides the least charges for this facility will be selected. In case more than one bank provides facility of free of charges services, the preference will be given to the bank which provides further above all incentives and packages along with free services of online debit/credit card payments.
4. The bank shall process Hajj applications of Government Hajj Scheme on the given terms & conditions.
5. The banks shall collect the Hajj applications from intending pilgrims on the date to be announced by the Ministry on prescribed form, on first come first served basis, duly completed in all respects and verified by the concerned banks on behalf of the intending pilgrims and provide print of application to the applicant.
6. Mora portal will be integrated with passport, which will not be editable. The banks shall ensure authentic & error free data entry while giving special attention to POD, stay, Room selection, Fiqah grouping, bank account details, qurbani option, total Hajj dues, additional facilities and any other instructions issued by the Ministry. The data entered shall be verified by another official of the bank. Failing which the omission of above information shall be considered as Major Fault while entry of incorrect data will be considered as Minor Fault.
7. Ministry may require banks to collect passport for "send to embassy" cases and submit the same through respective coordinator based at Islamabad whose designation; name, landline phone, cell # and email address must be indicated.

8. The banks shall provide following items to the successful applicants under Corporate Social Responsibility (CSR) as per Hajj-2026 approved standard, color and specifications:
9. Trolley bag for luggage (28” with 2 wheels)
10. Hand carry bag (18” with 4 wheels)
11. Mashair Bag
12. Abaya for Women

2. **ELIGIBILITY CRITERIA:**

1. The banks must have Islamic banking facility & have a minimum network of **400** branches all over the country duly certified by the State Bank of Pakistan.
2. Minimum credit rating of the bank should be AA from the State Bank of Pakistan.
3. The Ministry reserves the right to accept or reject the bank(s) on the basis of their performance during last three Hajj operations and as per rule 2(f) (i-v) of the PPRA rules-2004.

3. **TERMS AND CONDITIONS:**

1. Hajj dues collected by the banks from the successful applicants shall be placed in Shariah Compliant remunerative account as per contract agreement (**next day of collection of first instalment and similarly next day of the completion of final instalment of individual pilgrim**).
2. The banks shall transfer Hajj dues of successful applicants in the Ministry’s account as per following schedule (from collection of first instalment) through Real Time Gross Settlement (RTGS):

Installment	Date	Percentage
1 st installment	Within 30 days of first installment	50% of first installment
2 nd installment	Within 50 days of first installment	45% of first installment
3 rd Installment	Within 70 days of first installment	50% of second installment
4 th Installment	Within 100 days of first installment	45% of second installment
5 th Installment	Reconciliation till 30 th day of Safar.	05% of total amount

1. The schedule of transfer of payment has been worked out on the basis of normal performance of Hajj. However, the Ministry may change the schedule of payment or direct the bank to transfer any amount immediately in the circumstances advised by Office of the Pilgrims Affairs of Pakistan (OPAP) in the interest of Hujjaj for smooth performance of Hajj.
2. In case, the banks fail to transfer Hajj dues of successful intending pilgrims to the Ministry according to the given schedule, late fee, in addition to agreed profit, shall be as follows:

1	Deposited after 1-10 days.	2.00% per day of the un-paid amount.
2	Deposited after 11-20 days.	3.00% per day of the un-paid amount.
3	Deposited after 21-30 days.	4.00% per day of the un-paid amount.

4	Deposited after 31-60 days	5.00% per day of the un-paid amount.
5	Deposited after 60 days	6.00% per day of the un-paid amount

1. For retention of Hajj dues by the banks have to quote expected profit rates on daily product basis in following format that shall be paid on or before 10th of each month:

Detail	Expected Rate of Gross Profit
Retention of Hajj dues as per above given schedule	
Ratio of profit sharing in case dues are placed in Shariah account	Ministry's Share _____%, Bank's Share _____%

1. The banks shall upload Hajj receipts (system generated signed with stamp) on the online system of successful applicants to the Ministry.

1. The banks shall ensure the provision and receipt of Iqrar Nama and medical certificates, containing PMDC number of the certifying professional, from every successful Hajj applicant.
2. Banks shall establish dedicated counter at designated branches to collect Hajj applications online. They shall also establish Hajj booths at Haji Camps with Identification Boards and bear all expenses relating to its establishment and utilization of resources at each Haji Camp.
3. 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 Network (District-Wise and Tehsil-wise) may be furnished with RFP and soft copy of the same may be emailed at "aopwf@mora.gov.pk".
4. Banks are required to disseminate information amongst the applicants about the designated branches and start date of registration.
5. The banks shall enter data of refund to the unsuccessful applicants online on the Ministry's website on daily basis, to calculate the remaining balance, otherwise banks shall not be considered for the next year.
6. The banks shall make refund to the applicants immediately in their given account numbers maximum within (07) seven days. This performance shall be considered for selection of banks in the next Hajj season.
7. The banks shall submit adjustment account of payments made against refund authorities of Hajj 2027 after conclusion of Hajj operation and at the time of final reconciliation.
8. Banks shall establish secure network (VPN) with Ministry for online website access. The banks shall pay VPN and other charges (SMS etc.) direct to the concerned agencies.
9. Ministry shall impart training of Master Trainers of banks after which, banks shall train their staff at branch level for which schedule of their training shall be communicated to MORA.
10. The banks shall establish a "Hajj Cell" at Controlling Branch having at least three persons. The contact numbers and email of this staff shall be communicated to MORA within a week of its selection.

11. 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).
 12. The banks shall give undertaking that matters relating to the current or previous years' objection raised by audit or any other body would be amicably settled.
 13. The banks shall ensure utilization of each module of the Ministry portal. In case of Major Fault, blacklisting for next Hajj operation and in case of Minor Fault, loss sustained/payment made by the applicant / intending pilgrim on account of accommodation charges & compulsory Hajj dues etc. shall be borne by the banks and shall be contributed towards welfare of Hujjaj in PWF account.
 14. The banks must have sufficient and trained staff in each branch to carry out above mentioned tasks efficiently.
 15. The bank shall have to scan the passport of each applicant on the specified format and shall facilitate the applicants in their bio-matric as per instructions of the Ministry.
4. **REQUEST FOR PROPOSAL EVALUATION:**
1. A committee notified by MORA & IH will evaluate the documents submitted by the interested banks for finalization.
 2. The Ministry reserves the right to examine / verify the supporting documents / reports furnished by the banks through any third party/source etc.
 3. The Ministry will rank the banks on the basis of rate of the profit, coordination and services during last three years.
 4. On the basis of evaluation, Ministry may decide number of banks for Hajj operation 2027. However, this Ministry reserves the right to increase or decrease number of banks as per requirement.
 5. Banks, so designated shall enter into a formal contract agreement with the Ministry within the time prescribed by the Ministry.
5. The Ministry reserves the right to accept or reject any or all proposals or call off this procurement process at any time without assigning any reason.
6. **SUBMISSION OF REQUEST FOR PROPOSAL:**

The banks fulfilling the eligibility criteria and interested in providing the services/items on the terms and conditions may submit their **SEALED** proposals on the prescribed Proforma to the undersigned within stipulated time. The RFP shall be received on closing date on or before 25-06-2026 at 1230 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.

DISCLAIMER: This RFP is subject to the approval of Hajj Policy-2027 by the Federal Cabinet.

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PROFORMA FOR REQUEST FOR PROPOSAL (RFP)

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								
Gilgit Baltistan								
Total								
No. of Islamic Branches								

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

3. Financial

Expected rate of profit (Gross) on the Hajj dues to be retained in Shariah Compliant Remunerative account for the following period commenced from the next day of booking of application.

Expected Rate of Profit	Percentage Share	Average rate of profit paid for 2026
..... % per annum	Ministry, Bank	

Note: Expected Profit Rate shall be based on Islamic Instrument.

Signature	
Name & Designation	

Contact No.	
Stamp	