

**EXPRESSION OF INTEREST**

The Ministry of Religious Affairs and Inter-Faith Harmony (MORA & IF), Government of Pakistan seeks the expression of interest from scheduled banks for providing following services on the terms and conditions given below for Hajj - 2014:-

- i. Collection of Hajj application and Hajj dues under Government scheme on prescribed form 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 – 2014.
- ii. Transportation of the Hajj application forms received in the banks to MORA & IF, immediately after the closing time but not later than 11.00 A.M next day during the process of receipt of applications.
- iii. Collection of Passports and transportation thereof, to (MORA & IF) through their respective Coordinator based at Islamabad whose designation, name, phone, cell No., e-mail address must be indicated.
- iv. Branch-wise information relating to deposit of Hajj dues and receipt of applications shall be provided to MORA & IF on daily collection basis through their MIS.

2. **ELIGIBILITY CRITERIA:**

- i. The banks have minimum network of 250 branches all over the country.
- ii. The bank must be of National level and have presence in each district of Pakistan.
- iii. Minimum credit rating as notified by the State Bank of Pakistan should not be less than "AA" .
- iv. The bank must have sufficient and trained staff in each branch.
- v. The Ministry reserves the right to accept or reject the bank(s) on the basis of their performance during Hajj 2013.

3. **TERMS AND CONDITIONS:**

- i. Rate of profit payable for retention of Hajj dues for a period of 60 days (to be treated as grace period) against the services to be rendered by the Banks. This grace period will commence with effect from closure of receipt of Hajj applications by banks.
- ii. On expiry of 60 days, the amount collected as Hajj dues shall be remitted by the Banks to MORA & IF. For late transfer of any amount, concerned Bank shall be liable to pay the profit at the competitive rates and not less than the rates being offered by the bank on daily product basis as per mutual agreement.

- iii. MORA may request banks at any time to transfer the collected amount on need basis even before expiry of 60 days period.
- iv. The interested Banks shall indicate their credit rating, status, and detail of Branch network specifying the Branches having online connectivity.
- v. Banks are required to disseminate information amongst the applicants about the designated branches and period of application. Banks may highlight the specific facilities to be offered by them to the hujjaj.
- vi. Banks would be required to make payments, if any accrued to the applicants on account of differential of accommodation & transport by establishing the booth at Haji Camps throughout the country. Further Bank would 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 Bank for above payments. Banks shall submit refund Accounts of all payments.

4. **EXPRESSION OF INTEREST EVALUATION:**

- i. A committee notified by MORA & IF will evaluate the documents submitted by the interested banks for finalization
- ii. The MORA & IF reserves the right to examine / verify the supportive documents / reports furnished by the banks through any third party/source etc.
- iii. The MORA & IF will determine the eligibility on the basis of rate of profit, credit rating of the applicant 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 agreement with MORA & IF well before the receipt of applications.

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 prescribed "Form" available with the office of the undersigned within 10 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.

**(Shahzad Ahmad)**  
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