

Acronyms

AC&MFD	Agriculture Credit and Microfinance Department
ACAC	Agriculture Credit Advisory Committee
ACCA	Association of Chartered Certified Accountants
ACMA	Associate Chartered Management Accountant
ADs	Authorized Dealers
AFUs	Access to Finance Units
AJK	Azad Jammu & Kashmir
AMI	Annual Merit Increase
ARI	Agricultural Research Institute
ATMs.	Automated Teller Machines
ATOs	Assistant Treasury Officers
BPR	Business Process Reengineering
BSC	Banking Services Corporation
CA	Chartered Accountant
CAD	Cash Against Documents
CAP	Collection Automation Project
CBA	Collective Bargaining Agent
CCTV	Closed Circuit Television
CDNS	Central Directorate of National Savings
CGPA	Cumulative Grade Point Average
CGS	Credit Guarantee Scheme
CIC	Currency in Circulation
CM	Chief Managers
CMD	Currency Management Department
CMO	Chief Medical Officer
CNIC	Computerized National Identity Card
CRO	Companies Registrar Office
CY	Calendar Year
DCM	Deputy Chief Managers
DFD	Development Finance Division
DFG	Development Finance Group
DFID	UK Department for International Development
DFIs	Development Finance Institutions
DFSD	Development Finance Support Department
DLTL	Drawback of Local Taxes and Levies
DP	Documents Against Payment
DRO	District Revenue Officer
DSC	Defence Saving Certificates
EFS	Export Finance Scheme
EPD	Exchange Policy Department
FAQs	Frequently Asked Questions
FATA	Federally Administrated Tribal Areas
FBR	Federal Board of Revenue
FE	Foreign Exchange
FEA	Foreign Exchange Adjudication
FEAD	Foreign Exchange Adjudication Department
FEMA	Foreign Exchange Management Act –(India)
FEOD	Foreign Exchange Operations Department
FERA	Foreign Exchange Regulations Act
FGs	Focus Groups

FIC	Funds Investment Committee
FIP	Financial Inclusion Program
FLD	First Loss Default
FY	Fiscal Year
GBP	Great Britain Pound
GDP	Gross Domestic Product
GPO	General Post Office
GRDO	Green Rural Development Organization
GSD	General Services Department
HODs	Head of Departments
HOK	Head Office Karachi
HR	Human Resource
IAD	Internal Audit Department
IBA	Institute of Business Administration
IBP	Institute of Bankers Pakistan
IBSD	Internal Bank Security Department
ICAP	The Institute of Chartered Accountants of Pakistan
IERS	Islamic Export Refinance Scheme
IH&SMEFD	Infrastructure, Housing & SME Finance Department
IMU	Internal Monitoring Unit
ISTD	Information Systems & Technology Department
IT	Information Technology
ITRS	International Transaction Reporting System
KPK	Khyber Pakhtunkhawa
LC	Letter of Credit
LCAC	Local Credit Advisory Committee
LRC	Learning Resource Center
LTFE	Long Term Financing Facility
MCGF	Microfinance Credit Guarantee Facility
MFBs	Microfinance Banks
MFI	Microfinance Institutions
MFPs	Microfinance Providers
MINTEX	Ministry of Textile
MIS	Management Information System
MMTP	Middle Management Training Program
MSD	Medical Services Division
NADRA	National Database & Registration Authority
NBP	National Bank of Pakistan
NGOs	Non Governmental Organizations
NIBAF	National Institute of Banking & Finance
NIFT	National Institutional Facilitation Technologies
NIRC	National Industrial Relation Commission
NPB	National Prize Bond
OG	Officer Grade
OPDs	Out Patient Departments
OWO	One Window Operation
PAMCO	Pakistan Agriculture and Meat Company
PDO	Public Debt Office
PER	Performance Evaluation Report
PIFRA	Project to Improve Financial Reporting and Auditing

PMD	Personnel Management Department
PMS	Performance Management System
PP-IV	Pilot Project Phase-IV
PRISM	Pakistan Real-time Interbank Settlement Mechanism
QAD	Quality Assurance Department
R&D	Research & Development
RDNS	Regional Directorate of National Saving
RED	Review and Enforcement Division
RSUs	Refinance Scheme Units
RTGS	Real Time Gross Settlement Systems
SAFWCO	Sindh Agricultural & Forestry Workers Coordinating Organization
SBP	State Bank of Pakistan
SBP BSC	State Bank of Pakistan Banking Services Corporation
SECP	Security and Exchange Commission of Pakistan
SMEDA	Small Medium Enterprise Development Authority
SMEs	Small and Medium Enterprises
SOPs	Standard Operating Procedures
SPD	System and Procedures Division
SPUs	System and Procedure Units
SRO	Statutory Regulatory Order
SSC	Special Saving Certificate
SVD	Special Verification Department
T&DD	Training and Development Department
TAT	Turn Around Time
TBs	Treasury Bills
TCCG	Technical Committee on Credit Guarantee
TDAP	Trading Development of Pakistan
TFCs	Term Finance Certificates
TNA	Training Need Assessment
TORs	Terms of References
TOs	Treasury Officers
TR	Total Remittance
TTP	Train the Trainers Program
UPS	Uninterruptible Power Supply
WCCI	Women Chamber of Commerce and Industry
YPIP	Young Professional Induction Program