

List of Acronyms

AMCs	Asset Management Companies
BPRD	Banking Policy & Regulations Department
BSD	Banking Supervision Department
CBOs	Community Based Organizations
COIs	Certificate of Investment
CODs	Certificate of Deposits
SDSD	Statistics and Data Services Department
DFIs	Development Finance Institutions
EFS	Export Finance Scheme
FED.	Federal Excise Duty
FFSAP	Financing Facility for Storage of Agricultural Produce
Fin Aux	Financial Auxiliaries
FRR	Fixed Rental Rate
GOP	Government of Pakistan
Govt.	Government
HY	Half Yearly
ILTFF	Islamic Long Term Financing Facility
IRFCC	Islamic Refinance Facility for Combating COVID – 19
ISIC	International Standard Industrial Classification
ITERF	Islamic Temporary Economic Refinance Facility
LTF	Long Term Financing Facility
ME	Medium Enterprises
MFBs	Microfinance Banks
MFIs	Microfinance Institutions
NBFCs	Non-Bank Financial Companies
NBFIs	Non-Bank Financial Institutions
NFPSE	Non-Financial Public Sector Enterprises
NGOs	Non-government Organizations
NIT	National Investment Trust
NPIs	Non-Profit Institutions
NPL	NonPerforming Loans
OTC	Over the Counter
PIBs	Pakistan Investment Bonds
PTCs	Participation Term Finance Cerificates
Repo	Repurchase Agreement
RFCC	Refinance Facility for Combating COVID – 19
SBP	State Bank of Pakistan
SE	Small Enterprises
SME	Small and Medium Enterprises
TERF	Temporary Economic Refinance Facility
TFCs	Term Finance Certificates
VRR	Variable Rental Rate