List of Acronyms

AMCs Asset Management Companies
BPD Banking Policy Department
BSD Banking Supervision Department
CBOs Community Based Organizations

COIs Certificate of Investment
CODs Certificate of Deposits
CSD Core Statistics Department
DFIs Development Finance Institutions

DSID Data Services anad Innovation Department

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

IRFCCIslamic Refinance Facility for Combating COVID – 19ISICInternational Standard Industrial ClassificationITERFIslamic Temporary Economic Refinance Facility

LTFF Long Term Financing Facility
MEs Medium Scale 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

SBPState Bank of PakistanSEsSmall Scale EnterprisesSMESmall and Medium Enterprises

TERF Temporary Economic Refinance Facility

TFCs Term Finance Certificates
VRR Variable Rental Rate