

List of Acronyms

A

ABL	Allied Bank Limited
ADB	Asian Development Bank
AGOA	African Growth and Opportunity Act
AID	Acquired Immune Deficiency Syndrome
ALIS	Access Lines in Service
AMPS	Advanced Mobile Phone Service
ATM	Automated Teller Machine

B

BMA	Bahrain Monetary Agency
BMR	Balancing Modernization & Replacement
BOC	Bank of China
BOP	Balance of Payment
BSCs	Bahhood Savings Certificates

C

C&F	Cost and Freight
CAB	Current Account Balance
CAN	Calcium and Nitrogen
CBR	Central Board of Revenue
CBR	Crude Birth Rate
CBTPA	Caribbean Basin Trade Partnership Act
CCFF	Contingency and Compensatory Fund Facility
CDMA	Code Division Multiple Access
CDR	Crude Death Rate
CDR	Currency Deposit Ratio
CED	Central Excise Duty
CIB	Credit Information Bureau
CKD	Completely Knocked Down
CNG	Compressed Natural Gas
CPI	Consumer Price Index
CPP	Calling Party Pays
CPR	Contraceptive Prevalence Rate
CY	Current Year

D

DAP	Di-Ammonium Phosphate
DBC	Dollar Bearer Certificate
DMB	Deposit Money Banks
DS	Debt Servicing
DSCs	Defense Saving Certificates
DTL	Demand and Time Liabilities

E

EDL	External Debt and Liability
EE	Export Earnings
EEDL	Expensive External Debt and Liabilities
EFS	Export Finance Scheme
EML	Expensive Multilateral Loans
EPB	Export Promotion Bureau

EU	European Union
<u>F</u>	
FAB	Frequency Allocation Board
FABS	Financial Accounting and Budgeting System
FBS	Federal Bureau of Statistics
FBs	Foreign Banks
FCAs	Foreign Currency Accounts
FCBCs	Foreign Currency Bearer Certificates
FCDs	Foreign Currency Deposits
FDI	Foreign Direct Investment
FE-13	Foreign Exchange Circular No. 13 dated 2nd June 1998
FE-25	Foreign Exchange Circular No. 25 dated 20th June 1998
FE-31	Foreign Exchange Circular No. 31 of 1998
FE-45	Foreign Exchange Circular No. 45 dated 11th August 1985
FEBC	Foreign Exchange Bearer Certificate
FEE	Foreign Exchange Earnings
FLFP	Female Labor Force Participation
FRDLL	Fiscal Responsibility and Debt Limitation Law
<u>G</u>	
GDP	Gross Domestic Product
GDS	Gas Development Surcharge
GoP	Government of Pakistan
GPFR	Gross Primary Enrolment Rate
GSM	Global System for Mobile
GST	General Sales Tax
<u>H</u>	
HBL	Habib Bank Limited
HCES	Household Consumption Expenditure Survey
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
HRI	Home Rent Index
HSS	Hajj Sponsorship Scheme
<u>I</u>	
IBRD	International Bank for Reconstruction and Development
IDA	International Development Assistance
IDB	Islamic Development Bank
IIP	Index of Industrial Production
IMF	International Monetary Fund
IMR	Infant Mortality Rate
<u>J</u>	
JBIC	Japan Bank for International Cooperation
<u>K</u>	
KESC	Karachi Electric Supply Corporation
KPT	Karachi Port Trust
<u>L</u>	
LCVs	Light Commercial Vehicles

LDI	Long Distance International
LFPR	Labor Force Participation Rate
LIBOR	London Inter Bank Offer Rate
LL	Local Loop
LPBs	Local Private Banks
LSM	Large Scale Manufacturing
LTU	large Taxpayers unit

M

M<	Medium & Long term
MAF	Million Acre Feet
MCB	Muslim Commercial Bank Limited
MDG	Millennium Development Goal
MFA	Multi Fiber Agreement
MHDC	Mehboobul Haq Development Centre
MIPs	Mortgage Interest Payments
MNP	Mobile Number Portability
MoF	Ministry of Finance
MTU	Medium Taxpayers Unit

N

NAM	New Accounting Model
NBFIs	Non Bank Financial Institutions
NBP	National Bank of Pakistan
NC	National Construction Company
NDA	Net Domestic Asset
NDRP	National Debt Retirement Program
NFA	Net Foreign Asset
NFC	National Fertilizer Corporation
NFI	Net Foreign Investment
NFNO	Non Food Non Oil
NHA	National Highway Authority
NHRD	National Human Resource Development
NICAB	Non-Interest Current Account Balance
NP	Nitro Phosphate
NPK	Nitrogen, Phosphorus and Potassium
NPLs	Non Performing Loans
NSS	National Savings Scheme
NTP	National Telecom Policy
NWRDP	National Water Resource Development Program

O

OEB	Outstanding Export Bills
OGDCL	Oil and Gas Development Company Limited
OIN	Other Items Net
OMO	Open Market Operation

P

PACO	Pakistan Automobile Corporation
PAR	Animal Protein Based Organic fertilizer
PARCO	Pak-Arab Oil Refinery Company
PASSCO	Pakistan Agricultural Storage and Services Corporation
PBA	Pensioners Benefit Accounts

PCO	Public Call Office
PIA	Pakistan International Airline
PIB	Pakistan Investment Bond
PIDE	Pakistan Institute of Development Economics
PKR	Pakistani Rupee
POL	Petroleum, Oil and Lubricants
PPCB	Punjab Provincial Cooperative Bank
PPG	Public and Publicly Guaranteed
PRSP	Poverty Reduction and Strategy Papers
PS	Pakistan Steel
PSCBs	Public Sector Commercial Banks
PSDP	Public Sector Development Program
PTA	Pakistan Telecommunication Authority
PTCL	Pakistan Telecommunication Corporation Limited
PTMA	Pakistan Trade Maintenance Arrangement

R

RES	Foreign Exchange Reserves
RICs	Regular Income Certificate
RM	Reserve Money

S

SAC II	Second Structural Adjustment Credit Project
SBs	Specialized Banks
SCC	State Cement Corporation
SDR	Special Drawing Rights
SEC	State Engineering Corporation
SMP	Significant Market Power
SNA	System of National Accounts
SOF	Saudi Oil Facility
SPI	Sensitive Price Indicator
SSAs	Special saving Accounts
SSCs	Special Saving Certificate
SSH	Small Scale Household
SSP	Single Super Phosphate
ST	Short Term
STARR	Sales Tax Automated Refund Repository

T

TDL	Total External Debt and Liabilities
TED	Total External Debt
TFR	Total Fertility Rate
TML	Total Multilateral Loans

U

UAE	United Arab Emirate
UBL	United Bank Limited
UIN	Universal Internal Number
UK	United Kingdom
ULI	Underlying Inflation
ULR	Unified Licensing Regime
UNCTAD	United Nations Conference on Trade and Development

UNDP	United Nations Development Program
UNESCO	United Nations Education, Scientific and Cultural Organization
USA	United States of America
USD	United States Dollar
USF	Universal Service fund

<u>V</u>	
VAT	Value Added Tax

<u>W</u>	
WA	Weighted Average
WAPDA	Water and Power Development Authority
WEO	World Economic Outlook
WLL	Wireless Local Loop
WPI	Wholesale Price Index
XGS	Export of Good & Services

<u>Y</u>	
YoY	Year on Year

<u>Z</u>	
ZTBL	Zarai Taraqiati Bank Limited