

Acronyms

ADs	Authorized Dealers
ADB	Asian Development Bank
AGRSP	Agha Khan Rural Support Programme
bftd	billion cubic feet per day
BOK	Bank of Khyber
BoP	Balance of Payments
CBR	Central Board of Revenue
c.i.f	Cost, Insurance & Freight
CKDs	Completely knock down system
CPI	Consumer Price Index (2000-01=100)
CY	Calendar Year; from January 1 to December 31
DAP	Di-Ammonium Phosphate
D-D	Difference and difference
DMBs	Deposit Money Banks
DPBs	Domestic Private Banks
EFS	Export Finance Scheme
ECC	Economic Co-ordination Council
EPZs	Export Processing Zones
EU	European Union
FBS	Federal Bureau of Statistics
FCAs	Foreign Currency Accounts
FCD	Foreign Currency Deposits
FDI	Foreign Direct Investment
FECs	Foreign Exchange Companies
FE-25	Foreign Exchange Cir.No.25
FIB	Federal Investment Bond
FMFBL	First Micro Finance Bank Limited
f.o.b	Free on Board
FY	Fiscal Year (from July 1 to June 30)
GDP	Gross Domestic Product
GSP	Generalized System of Preferences
HRI	House rent Index
HBL	Habib Bank Limited
IDA	International Development Agency
IDA	International Development Association
IDB	Islamic Development Bank
IFIs	International Financial Institutions
IIP	Index of Industrial Production
IMF	International Monetary Fund

IRAF	Institutional Risk Assessment Framework
IT	Information Technology
KB	Khushali Bank
LCVs	Light Commercial Vehicles
LSM	Large Scale Manufacturing
MA	Moving Average
MF	Microfinance
MFA	Multi Fiber Arrangement
MFBs	Microfinance Banks
MFI	Microfinance Institutions
MNCs	Multi National Corporations
MoM	Month on Month
MSDP	Microfinance Sector Development Programme
NBFIs	Non-Bank Financial Institutions
NDA	Net Domestic Asset
NFA	Net Foreign Asset
NFI	Net Foreign Investment
NFNE	Non-food, non-energy
NGOs	Non Governmental Organizations
NMFBL	Network Micro Finance Bank Limited
NRSP	National Rural Support Programme
NSS	National Savings Scheme
OEBs	Outstanding Export Bills
OIN	Other Items Net
OMOs	Open Market Operations
PARCO	Pak-Arab Oil Refinery Company
PESRP	Punjab Education Sector Reforms Program
PIB	Pakistan Investment Bond
PMN	Pakistan Microfinance Network
POL	Petroleum, Oil and Lubricants
POL	Pakistan Oilfields Limited
PPAF	Pakistan Poverty Alleviation Fund
PPBCL	Punjab Provincial Cooperative Banks limited
PRSP	Poverty Reduction Strategy Paper
PRSP	Punjab Rural Support Programme
PSEs	Public Sector Enterprises
PSLM	Pakistan Social and Living Standards
PTA	Pakistan Telecommunication Authority
Pvt.	Private
REER	Real Effective Exchange Rate

RHS	right hand side
RSPs	Rural support Programmes
SBP	State Bank of Pakistan
SKDs	Semi Knock down System
SMEs	Small and Medium Enterprises
SPI	Sensitive Price Index
SRSP	Sarhad Rural Support Programme
STARR	Sales Tax Automated Refund Repository
TCP	Trading Corporation of Pakistan
UAE	United Arab Emirates
UBQI	User Based Quantum Index
USA	United States of America
US\$	United States Dollar
WAPDA	Water and Power Development Authority
WPI	Whole Price Index
YoY	Year on Year
YTD	Year to Date
ZTBL	Zarai Taraqiati Bank Limited

Non-English Words

Rabi crops	Winter crops with sowing season starting from October to December, and harvesting season starting from April to May
Kharif crops	Summer crops with sowing season starting from April to June and harvesting season starting from October to December
Jawar	Sorghum, one of the major crops in Pakistan
Mash	A kind of pulses
Mung	A kind of pulses
Bt cotton	Baccillus thuringiensis cotton: Genetically enhanced and disease resistant variety of cotton which carries a special gene derived from soil born bacterium "Baccillus thuringiensis"