

Acronyms

AC&MFD	Agriculture Credit & Microfinance Department
AD	Authorized Dealers
AFU	Access to Finance Unit
AKUH	Agha Khan University Hospital
AMI	Annual Merit Increase
APR	Annual Performance Review
ATMs	Automated Teller Machines
BID	Banking Inspection Department
BSC	Banking Services Corporation
BSSD	Banking Support Services Department
CAD	Cash Against Documents
CAP-II	Collection Automation Project-II
CCTV	Closed Circuit Television
CDNS	Central Directorate of National Saving
CGO	Credit Guarantee Office
CGS	Credit Guarantee Scheme
GiC	Currency in Circulation
CM	Chief Manager
CMD	Currency Management Department
CMT	Corporate Management Team
CNIC	Computerized National Identity Card
CNP	Clean Note Policy
CPR	Computerized Payment Receipt
CRO	Companies Registrar Office
DAD	Deposit Accounts Division
DFD	Development Finance Division
DFG	Development Finance Group
DFID	Development for International Development
DFIs	Development Finance Institutions
DFSU	Development Finance Support Unit
DLTL	Drawback of Local Taxes and Levies
DP	Documents against Payment
DSC	Defence Saving Certificates
EFS	Export Finance Schemes
ENB	Electronic Notice Board
EPD	Exchange Policy Department
ERD	Export Refinance Divisions
ERP	Enterprise Resource Planning
FATA	Federally Administrated Tribal Areas
FBR	Federal Board of Revenue
FE	Foreign Exchange
FEAD	Foreign Exchange Adjudication Department
FEMA	Foreign Exchange Management Act of India

Acronyms

FEOD	Foreign Exchange Operations Department
FERA	Foreign Exchange Regulations Act
FG	Focus Groups
FIFO	First in First out
FIs	Financial Institutions
FLD	First Loss Default
GBP	Great Britain Pound
GDP	Gross Domestic Product
HO	Head Office
HoD	Head of Department
HOK	Head Office Karachi
HR	Human Resource
HT	High Tension
IAD	Internal Audit Department
IBP	Institute of Bankers Pakistan
IBSD	Internal Bank Security Department
ICAP	The Institute of Chartered Accountants of Pakistan
IERS	Islamic Export Refinance Schemes
IH&SMEFD	Infrastructure Housing & SME Finance Department
IMU	Internal Monitoring Unit
ISTD	Information System & Technology Department
IT	Information Technology
KIBOR	Karachi Inter Bank Offer Rate
KPK	Khyber Pakhunkhawa
LEA	Law Enforcement Agencies
LRC	Learning Resource Center
LT	Low Tension
LTFE	Long Term Financing Facility
LV	Low Voltage
MAR	Medical Attendance Rules
MCC	Miniature Close Circuit
MCGF	Microfinance Credit Guarantee Facility
MFBs	Micro Finance Banks
MFI	Micro Finance Institutions
MINFA	Ministry of Food & Agriculture
MinTex	Ministry of Textile
MIS	Management Information System
MOP	Manual of Manual Procedure
NADRA	National Database & Registration Authority
NBFIs	Non-Banking Financial Institutions
NBP	National Bank of Pakistan
NGOs	Non Governmental Organizations
NIBAF	National Institute of Banking & Finance

Acronyms

NIFT	National Institutional Facilitation Technologies
NPLs	Nonperforming Loans
NSS	National Saving Schemes
OG	Officer Grade
PAD	Public Accounts Division
PATA	Provincially Administrated Tribal Areas
PDO	Public Debt Offices
PER	Performance Evaluation Report
PFI	Participating Financial Institutions
PIM	Pakistan Institute of Management
PMD	Personnel Management Department
PMS	Performance Management System
PSPC	Pakistan Security Printing Corporation
PTA	Pure Terephthalic Acid
QAD	Quality Assurance Department
R&D	Research & Development
ROTI	Return on Training Investment
RSU	Refinance Schemes Unit
RTGS	Real Time Gross Settlement
SBP	State Bank of Pakistan
SECP	Securities & Exchange Commission of Pakistan
SOPs	Standard Operating Procedures
SPG	Strategic Management Group
SRO	Statutory Regulatory Order
SSC	Special Savings Certificates
TBs	Treasury Bills
TCCG	Technical Committee on Credit Guarantee
TDD	Training & Development Department
TNA	Training Need Assessment
TO	Treasury Officers
TOR	Terms of Reference
YPIP	Young Professionals Induction Program