

AD	Authorized Dealer
ADB	Asian Development Bank
ADC	Alternate Delivery Channel
AGP	Accountant Generals of Provinces
AGPR	Accountant General Pakistan Revenues
AJK	Azad Jammu and Kashmir
AML	Anti-Money Laundering
APBUMA	All Pakistan Bedsheets & Upholstery Manufacturers Association
ATM	Automated Teller Machine
B2G	Business to Government
BAFL	Bank Alfalah Limited
BDS	Banknote Destruction System
BMR	Balancing, Modernization and Replacement
BPAS	Banknote Processing and Authentication System
BPM	Balance of Payments Manual
BPR	Business Process Re-engineering
BRD	Business Requirement Document
CAAF	Controller Accounts Air Force
CBA	Collective Bargaining Agent
CDD	Customer Due Diligence
CDNS	Central Directorate of National Savings
CFT	Combating the Financing of Terrorism
CGS	Credit Guarantee Schemes
CIC	Currency-in-Circulation
CIT	Cash in Transit
CMA	Controller of Military Accounts
CMH	Cash Monitoring Hub
CMS	Currency Management Strategy
CMT	Corporate Management Team-SBP
CNA	Controller of Naval Accounts
CNIC	Computerized National Identity Card
CNS	Countertop Note Sorting
COVID	Corona Virus Disease
CRR	Cash Reserve Requirement
CTR	Currency Transaction Report
DAIBP	Diploma Associate Institute of Bankers Pakistan
DAP	Data Acquisition Portal
DDT	Duty Drawback of Taxes
DFI	Development Finance Institutions
DFID	Department for International Development

List of Acronyms

DLTL	Drawback of Local Taxes and Levies
DNS	Desktop Note Sorting
DSC	Defence Saving Certificate
EAP	Export Advance Payment
EC	Exchange Companies
ECM	Electronic Content Management
EDD	Enhanced Due Diligence
EDI	Electronic Data Interchange
EE	Export Earnings
EF	Export Finance
EFE	Electronic Form E
EFS	Export Finance Scheme
EFT	Electronic Fund Transfer
EIF	Electronic Import Form
EIP	Exporter's Information Portal
ELMS	Executive Letter Management System
EORS	Export Overdue Reporting System
EPD	Exchange Policy Department
ERD	External Relations Department
ERP	Enterprise Resource Planning
EXIM	Export Import
FATF	Financial Action Task Force
FBR	Federal Board of Revenue
FCY	Foreign Currency
FEA	Foreign Exchange Adjudication
FERA	Foreign Exchange Regulation Act
FERAB	Foreign Exchange Regulation Appellate Board
FFSAP	Financing Facility for Storage of Agricultural Produce
FGM	Focus Group Meetings
FIA	Federal Investigation Agency
FIIP	Financial Inclusion & Infrastructure Project
FSRE	Financing Scheme for Renewable Energy
HBL	Habib Bank Limited
HRC	Human Resource Committee of the SBP BSC Board
HRD,	Human Resource Department SBP
HVAC	Heating, Ventilation, and Air Conditioning
IB	Intelligence Bureau
IBA	Institute of Business Administration
IBI	Islamic Banking Institution
ICI	Imperial Chemical Industries
IDB	Islamic Development Bank
IERS	Islamic Export Refinance Scheme
IFC	International Finance Corporation

IFFSAP	Islamic Financing Facility for Storage of Agricultural Produce
IFRE	Islamic Financing Facility for Renewable Energy
ILTFF	Islamic Long Term Financing Facility
IMF	International Monetary Fund
IPPF	International Standards for the Professional Practice of Internal Auditing Framework
IRFCC	Islamic Refinance Facility for Combating COVID-19
ISD	Information System Department
ITG	Information Technology Group
ITRS	International Transaction Reporting System
KM	Knowledge Management
KPMG	Klynveld Peat Marwick Goerdeler
KPOGCL	Khyber Pakhtunkhwa Oil & Gas Company Limited
KYC	Know Your Customer
LAMS	Learning Activities Management System
LEA	Law Enforcement Agencies
LSD	Legal Services Department
LTFF	Long Term Financing Facility
MCB	Muslim Commercial Bank
MFI	Micro Finance Institution
MIS	Management Information System
NAB	National Accountability Bureau
NACTA	National Counter Terrorism Authority
NBFI	Non-Banking Financial Institutions
NBP	National Bank of Pakistan
NECOP	National Electronics Complex of Pakistan
NFLP	National Financial Literacy Program
NGO	Non-Government Organization
NIBAF	National Institute of Banking & Finance
NIC	Notes-in-circulation
NIFT	National Institutional Facilitation Technologies
NPB	National Prize Bond
NPSS	National Payments Systems Strategy
NSS	National Saving Scheme
NTN	National Tax Number
OCS	Office of the Corporate Secretary SBP
OSV	On-Site Verification Visits
OTC	Over the Counter
OTP	Officers Training Program
P2G	Public to Government
PCSIR	Pakistan Council of Scientific and Industrial Research
PET	Physical Efficiency Test
PFI	Participating Financial Institution

List of Acronyms

PMS	Performance Management System
PMYBL	Prime Minister's Youth Business Loan
PMYES	Prime Minister's Youth Entrepreneurship Scheme
PPB	Premium Prize Bonds
PPRA	Public Procurement Regulatory Authority
PSE	Public Sector Enterprise
PSPC	Pakistan Security Printing Corporation
PSTD	Pakistan Society for Training and Development
RAF	Risk Assessment Framework
RAS	Regulatory Approval System
RFCC	Refinance Facility for Combating COVID-19
RSP	Rural Support Program
RTGS	Real-Time Gross Settlement
RTO	Regional Tax Offices
SAMA	Saudi Arabian Monetary Authority
SEDF	Sindh Enterprise Development Fund
SGLA	Subsidiary General Ledger Account
SLR	Statutory Liquidity Requirement
SME	Small and Medium Enterprise
CGS SMF	Credit Guarantee Scheme for Small & Marginalized Farmers
SOP	Standard Operating Procedure
SPD	Strategic Planning Department
SPU	Systems and Procedures Units
CGS SRE	Credit Guarantee Scheme for Small & Rural Enterprises
SRO	Statutory Regulatory Orders
SSC	Special Saving Certificate
STR	Suspicious Transaction Report
TMS	Transaction Monitoring System
TNA	Training Needs Assessment
TOR	Terms of Reference
TOT	Training of Trainers
TPL	Trakker (Private) Limited
TRG	The Resource Group
UBL	United Bank Limited
UNSCR	United Nations Security Council Resolution
USAID,	United States Agency for International Development
VILT	Virtual Instructor Led Trainings
WFH	Work From Home
YPIP	Young Professional Induction Program

ANNEXURE

Organogram of Regions/Field offices

