
LOAN NUMBER 9449-IN

Loan Agreement

(Gujarat Resilient Cities Partnership: Ahmedabad City Resilience Project)

between

INDIA

and

**INTERNATIONAL BANK FOR RECONSTRUCTION
AND DEVELOPMENT**

LOAN AGREEMENT

AGREEMENT dated as of the Signature Date between INDIA (“Borrower”) and INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT (“Bank”). The Borrower and the Bank hereby agree as follows:

ARTICLE I — GENERAL CONDITIONS; DEFINITIONS

- 1.01. The General Conditions (as defined in the Appendix to this Agreement) apply to and form part of this Agreement.
- 1.02. Unless the context requires otherwise, the capitalized terms used in this Agreement have the meanings ascribed to them in the General Conditions or in the Appendix to this Agreement.

ARTICLE II — LOAN

- 2.01. The Bank agrees to lend to the Borrower the amount of two hundred eighty million United States Dollars (US\$280,000,000), as such amount may be converted from time to time through a Currency Conversion (“Loan”), to assist in financing the project described in Schedule 1 to this Agreement (“Project”).
- 2.02. The Borrower may withdraw the proceeds of the Loan in accordance with Section III of Schedule 2 to this Agreement.
- 2.03. The Front-end Fee is one quarter of one percent (0.25%) of the Loan amount.
- 2.04. The Commitment Charge is one quarter of one percent (0.25%) per annum on the Unwithdrawn Loan Balance.
- 2.05. The interest rate is the Reference Rate plus the Variable Spread or such rate as may apply following a Conversion; subject to Section 3.02(e) of the General Conditions.
- 2.06. The Payment Dates are January 15 and July 15 in each year.
- 2.07. The principal amount of the Loan shall be repaid in accordance with Schedule 4 to this Agreement.

ARTICLE III — PROJECT

- 3.01. The Borrower declares its commitment to the objectives of the Project. To this end, the Borrower shall cause the Project to be carried out by the Project Implementing Entity and AMC in accordance with the provisions of Article V of the General Conditions, Schedule 2 to this Agreement and the Project Agreement.

ARTICLE IV — REMEDIES OF THE BANK

- 4.01. The Additional Event of Suspension consists of the following, namely that AMC’s Legislation has been amended, suspended, abrogated, repealed or waived so as to affect materially and adversely the ability of AMC to perform any of its obligations under the Project Agreement.

- 4.02. The Additional Event of Acceleration consists of the following: the event specified in Section 4.01 of this Agreement occurs and is continuing for a period of sixty (60) days after notice of the event has been given by the Bank to the Borrower.

ARTICLE V — EFFECTIVENESS - TERMINATION

- 5.01. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.

ARTICLE VI — REPRESENTATIVE; ADDRESSES

- 6.01. The Borrower's Representative is any of the following officials acting severally: The Secretary, Additional Secretary, Joint Secretary, Director, Deputy Secretary, or Under Secretary of the Department of Economic Affairs of the Borrower's Ministry of Finance.

- 6.02. For purposes of Section 10.01 of the General Conditions:

(a) the Borrower's address is:

Secretary
Department of Economic Affairs
Ministry of Finance
Government of India
North Block
New Delhi 110 001, India; and

(b) the Borrower's Electronic Address is:

Facsimile: E-mail:
+91-11-23094075 secy-dea@nic.in

- 6.03. For purposes of Section 10.01 of the General Conditions:

(a) the Bank's address is:

International Bank for Reconstruction and Development
1818 H Street, N.W.
Washington, D.C. 20433
United States of America; and

(b) the Bank's Electronic Address is:

Facsimile:
1-202-477-6391

AGREED as of the Signature Date.

INDIA

By

Manisha

Authorized Representative

Name: Manisha Sinha

Title: Additional Secretary

Date: 08-Mar-2024

**INTERNATIONAL BANK FOR
RECONSTRUCTION AND DEVELOPMENT**

By

Auguste Tano Kouame

Authorized Representative

Name: Auguste Tano Kouame

Title: Country Director

Date: 06-Mar-2024

SCHEDULE 1

Project Description

The objective of the Project is to strengthen institutional, financial, and service delivery performance in Ahmedabad.

The Project consists of the following Parts:

Part A. Strengthening AMC's institutional and financial systems

Support for financing technical assistance to AMC for strengthening institutional and financial systems through:

1. Improving municipal revenue performance: support for technical assistance and policy reform interventions focused on AMC's revenue enhancement potential in relation to the revision of property tax rates within permissible limits as per state guidelines and provision of a robust analytic basis for implementing evidence-based policy actions to improve property tax performance.
2. Land-based financing: support for AMC in developing systems to enable more effective and efficient use of land-based financing tools to resource infrastructure investments through technical assistance to: (a) improve the formula of Floor Space Index ("FSI") premium charges to expand the use of FSI charges as a source of infrastructure funding; and (b) improve the real estate data system for AMC and enhance the asset management and monetization practices for AMC's real estate portfolio.
3. Strengthening AMC's institutional systems for service delivery: support for technical assistance to Water Resource Management ("WRM") Department of AMC through: (a) supporting the development and operationalization of systems for managing performance-based contracts; (b) establishing systems for sector-level utility planning, budgeting and cost recovery for enhancing financial and operational sustainability, including policy reform to introduce wastewater tariffs in an incremental and phased manner and the budgeting reforms to establish a system that is able to account for all sector expenditures and identify the full cost of service; and (c) strengthening planning, infrastructure development and asset management systems for stormwater management with a specific focus on adopting integrated nature-based solutions to enhance resilience to flood risks and support preparatory activities for future phases of engagement.
4. Integrated GIS-based system for urban management, financing, and service delivery: support for the establishment and institutionalization of GIS-enabled MIS for property taxation, the management and monetization of the AMC real estate portfolio, and asset management and operations and maintenance of wastewater services.
5. Strengthening the municipal financial management system: support for: (a) technical assistance for improving municipal budgeting systems through the development and adoption of streamlined budget coding structures that will enable detailed functional classifications for capital and operational and maintenance expenditures; (b) technical support to AMC for strengthening accounting systems in the Integrated Financial Management System ("IFMS") through system upgrades; and (c) technical support to institutionalize the practice of conducting external audits of AMC's annual financial statements and publish the same on their website, in line with the mandatory conditions for accessing fiscal transfers from Fifteenth Central Finance Commission ("CFC").
6. Climate-smart capital investment planning ("CIP") system: support for AMC in developing and institutionalizing a climate-smart CIP system to: (a) plan, prioritize and finance infrastructure

investments in line with Ahmedabad's urban expansion and associated service demands; and (b) address planning and financing related constraints in budget execution and fund utilization.

Part B. Improving wastewater management services

Financing investments for improving the coverage, quality, efficiency, sustainability, and resilience of wastewater management services, following an integrated approach for service delivery through:

1. Developing resilient and efficient wastewater treatment systems: support for investments for expanding wastewater treatment capacity and upgrading treatment technology systems to address the major capacity gaps, operational inefficiencies and regulatory non-compliances in core areas of Ahmedabad.
2. Improving wastewater network systems including household connections: support for rehabilitation and capacity expansion of existing wastewater networks in the core Ahmedabad area in line with the treatment capacity expansion.
3. Wastewater recycling and reuse for circularity and resource efficiency: support for integrated wastewater treatment to promote wastewater recycling and reuse for circularity and resource efficiency.
4. Industrial pollution abatement in Ahmedabad's wastewater systems: support for: (a) implementation of a water quality monitoring mechanism to provide early warning system to monitor the industrial pollution instances on a real-time basis and issue warning to manage the treatment process; (b) technical support to AMC to undertake studies, surveys and investigations in identifying pollution hotspots to support AMC in developing a systemic long-term approach for pollution abatement; and (c) integrating necessary design, technology, response standard operating procedures and operation and maintenance requirements as part of the wastewater investments to enhance the operational resilience of the system against industrial wastewater pollution.
5. City-wide integrated digital monitoring and control systems: support for a robust water quality monitoring system for enhancing water resource governance in Ahmedabad and for operationalizing a dedicated management system for key industrial pollution hotspots.

Part C: Developing state level institutional systems and capacities

1. Developing state-level systems and urban knowledge ecosystem for emerging cities: support for: (a) building an urban knowledge ecosystem for emerging cities through the establishment of a Gujarat Urban Development Institute ("GUDI"); and (b) supporting GUDI through the development of a state-level integrated project and fiduciary management system that will streamline financial management and procurement practices across all the second and third tier ULBs in the state and will centrally track procurement and funds flow.
2. Technical support for Project implementation and management: support for Project management, coordination and monitoring to AMC and GUDI through: (a) providing Incremental Operating Costs for units established for implementing, coordinating, and reporting Project activities; and (b) specialized consultancy services for Project management, preparation, implementation supervision, environmental and social and fiduciary management.

SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

1. To facilitate the carrying out of the Project, the Borrower shall make the proceeds of the Loan available to the Project Implementing Entity (“PIE”) in accordance with the Borrower’s standard arrangements for developmental assistance to the states of India. Notwithstanding the foregoing, in the event that any provision of this Agreement, including the instructions that the Bank shall have specified by notice to the Borrower pursuant to Section III.A of this Schedule 2, were to be found inconsistent with the Borrower’s standard arrangements for development assistance to the states of India, the provisions of this Agreement and related instructions shall govern.
2. The Borrower shall at all times protect its own interests and the interests of the Bank to accomplish the purposes of the Loan.

Section II. Project Monitoring, Reporting and Evaluation

1. The Borrower shall cause the PIE to furnish to the Bank each Project Report, in a format agreed with the Bank, not later than forty-five days after the end of each calendar semester, covering the calendar semester.
2. The Borrower shall cause the PIE to prepare, under terms of reference satisfactory to the Bank, and furnish to the Bank no later than thirty (30) months from the Effective Date, a consolidated mid-term review report for the Project, in accordance with the provision of paragraph 2 of Section II of the Schedule to the Project Agreement.

Section III. Withdrawal of Loan Proceeds

A. General

1. Without limitation upon the provisions of Article II of the General Conditions and in accordance with the Disbursement and Financial Information Letter, the Borrower may withdraw the proceeds of the Loan to: (a) finance Eligible Expenditures; and (b) pay: (i) the Front-end Fee; and (ii) each Interest Rate Cap or Interest Rate Collar premium; in the amount allocated and, if applicable, up to the percentage set forth against each Category of the following table:

Category	Amount of the Loan Allocated (expressed in USD)	Percentage of Expenditures to be financed (inclusive of Taxes)
(1) Goods, non-consulting services, consulting services, Incremental Operating Costs, and Training, for Parts A and C.2 of the Project	23,500,000	100%
(2) Goods, non-consulting services, consulting services, Incremental Operating Costs, and Training for Part C.1 of the Project	9,500,000	100%
(3) Goods, works, non-consulting services, consulting services, Incremental Operating Costs, and Training for Part B of the Project	126,300,000	67%
(4) Goods, works, non-consulting services, consulting services, Incremental Operating Costs, and Training, for Eligible Expenditures for PBCs for Part B of the Project	120,000,000	67% in accordance with Schedule 3 to this Agreement
(5) Front-end Fee	700,000	Amount payable pursuant to Section 2.03 of this Agreement in accordance with Section 2.07 (b) of the General Conditions
(6) Interest Rate Cap or Interest Rate Collar premium	0	Amount due pursuant to Section 4.05 (c) of the General Conditions
TOTAL AMOUNT	280,000,000	

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made for payments made prior to the Signature Date.

C. Performance-based Conditions (“PBCs”)

1. With respect to Eligible Expenditures for PBCs under Category (4): (a) the Borrower may request withdrawals of Bank financing when the relevant Eligible Expenditures for PBCs have been incurred and said time-bound PBCs have been met (even if before the timelines set forth in Schedule 3 to this Agreement); and (b) in the case of scalable PBCs, the Borrower may request withdrawals of Bank financing (even before the timelines set forth in Schedule 3 to this Agreement) of a lesser amount of the unwithdrawn proceeds of the Loan then allocated to Category (4) which, in the opinion of the Bank, corresponds to the extent of achievement of said PBC, said lesser amount to be calculated in accordance with the formula set forth in Schedule 3 to this Agreement;

all after furnishing evidence satisfactory to the Bank that the PBCs for which payment is requested have been achieved as set forth in Schedule 3 to this Agreement in form and substance satisfactory to the Bank and in accordance with the verification protocols agreed with the Bank and as verified by the Project Management Consultant, all as set forth in the PIM. If, at any time, the Bank determines that any portion of the amounts disbursed under Category (4) was not in compliance with the provisions of this Section, the Borrower shall promptly refund any such amount to the Bank as the Bank shall specify by notice to the Borrower.

2. Notwithstanding the provisions of Section III.C.1 above of this Schedule 2, if any PBC has not been achieved by the date by which the said PBC is set to be achieved in accordance with the table in Schedule 3 to this Agreement, the Bank may, by notice to the Borrower: (a) in the case of scalable PBCs, authorize the withdrawal of such lesser amount of the unwithdrawn proceeds of the Loan then allocated to Category (4) which, in the opinion of the Bank, corresponds to the extent of achievement of said PBC, said lesser amount to be calculated in accordance with the formula set out in Schedule 3 to this Agreement; (b) reallocate a portion of the proceeds of the Loan then allocated to said PBC to any other PBC; and/or (c) cancel all or a portion of the proceeds of the Loan then allocated to said PBC.
3. Notwithstanding the provisions of Sections III.C.1 and III.C.2 above of this Schedule 2, the amount of the Loan to be withdrawn upon the verified achievement of any PBC shall not exceed the lesser of: (a) the amount allocated against such PBC; and (b) the amount of the Eligible Expenditures for PBCs under Category (4), including those incurred but not yet paid by the proceeds of the Loan, at the date of submission of such withdrawal application.

D. Closing Date

1. The Closing Date is December 31, 2028.

SCHEDULE 3

Performance Based Conditions (“PBCs”) and Allocated Amounts Applicable to the Project

PBCs	Total Loan Amount Allocated to PBC (US\$)	Target Achievement Timelines*	Allocated Amounts
PBC 1. At least 90% of wastewater effluent samples in previous quarter comply with disposal standards in at least two (2) STPs.	20,000,000	December 31, 2027	<p>Scalable: The disbursement amount will be divided equally amongst the STPs targeted and disbursement will be for each STP. Achievement will be complete for each STP when 90% of samples meet effluent standards; and the corresponding fortnightly and monthly statutory reports to GPCB along with Performance Reports of STPs are disclosed in public domain.</p> <p>US\$20,000,000 upon achievement.</p>
PBC 2. AMC has disclosed at least two (2) consecutive quarterly effluent monitoring reports in wastewater network.	20,000,000	September 30, 2028	<p>Non-Scalable: US\$10,000,000 for each Fiscal Year in which two consecutive quarterly effluent monitoring reports in wastewater network are disclosed, up to US\$20,000,000.</p>
PBC 3. AMC has carried out at least four (4) consecutive quarterly performance reviews of contractors for at least two (2) STPs and made payments to respective contractors as per the findings of performance review reports.	20,000,000	September 30, 2028	<p>Non-Scalable: US\$20,000,000 upon submission of performance review and payment reports of contractors for at least four consecutive quarters for at least two (2) STPs.</p>
PBC 4. AMC has geo-coded in the GIS database 900,000 active properties in the property tax database of AMC.	10,000,000	December 31, 2027	<p>Scalable: Disbursement will be proportionate to number of active properties geo-coded in GIS, subject to minimum achievement of 40% of target. US\$ 11.11 for each property geocoded subject to a maximum of US\$10,000,000.</p>

PBCs	Total Loan Amount Allocated to PBC (US\$)	Target Achievement Timelines*	Allocated Amounts
PBC 5. AMC has digitized in GIS and completed ground truthing of at least 1,700 kms of wastewater pipelines, 6,000 manholes, twenty (20) pumping stations, six (6) STPs and 750,000 wastewater connections.	20,000,000	September 30, 2028	Non-Scalable: US\$20,000,000 upon achievement.
PBC 6. AMC has completed at least two (2) billing cycles of wastewater user charges for commercial customers.	15,000,000	December 31, 2026	Non-Scalable: US\$15,000,000 upon achievement.
PBC 7: AMC has disclosed in its website audited annual accounts for FY 2021-22 and unaudited annual accounts for FY 2022-23.	15,000,000	June 30, 2024	Non-Scalable: US\$15,000,000 upon achievement.

*The PBCs are timebound, i.e., the target achievement timelines represent the deadline after which the allocated amounts will not be available if the PBC is not achieved. Withdrawals shall be subject to the provisions of Section III.C of Schedule 2 to this Agreement. Achievement of the PBCs can be obtained earlier than the target achievement timelines, provided that if any PBC is met prior to the timeline set forth in the table above, the Borrower may, with the prior agreement of the Bank, withdraw the amount corresponding to said PBC prior to the timeline indicated in this Schedule, in accordance with the provisions of Section III.C.1 of Schedule 2 to this Agreement.

SCHEDULE 4

Commitment-Linked Amortization Repayment Schedule

The following table sets forth the Principal Payment Dates of the Loan and the percentage of the total principal amount of the Loan payable on each Principal Payment Date (“Installment Share”).

Level Principal Repayments

Principal Payment Date	Installment Share
On each January 15 and July 15, Beginning January 15, 2028, through July 15, 2037	5%

APPENDIX

Definitions

1. “Ahmedabad Municipal Corporation” or “AMC” means the municipal corporation of the city of Ahmedabad responsible for all major urban services established and operating pursuant to the Gujarat Provincial and Municipal Act 1949, as amended, or any successor thereto.
2. “Ahmedabad” means the city of Ahmedabad in the State of Gujarat.
3. “AMC’s Legislation” means the Gujarat Provincial and Municipal Act 1949, as amended.
4. “Annual Work Plan and Budget” means the work plan and budget (including related cash forecasts) for the implementation of the Project accepted by the Bank, referred to in Section I.C of the Schedule to the Project Agreement; and “Annual Work Plans and Budgets” means, collectively, all such plans and budgets.
5. “Anti-Corruption Guidelines” means, for purposes of paragraph 6 of the Appendix to the General Conditions, the “Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants”, dated October 15, 2006 and revised in January 2011 and as of July 1, 2016.
6. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.
7. “Central Finance Commission” or “CFC” means a constitutionally mandated body responsible for evaluating the finances of the States of the Borrower, recommending the sharing of taxes among them, and laying down the principles determining the distribution of these taxes among the States.
8. “CIP” means climate-smart capital investment planning.
9. “Eligible Expenditures for PBCs” means the cost of Project related expenditures for goods, works, non-consulting services, consulting services, Incremental Operating Costs, and Training, which will include: (a) cost of investments as set forth in the PIM in relation to Parts B.1 and B.2 of the Project, for PBCs for the Project procured and implemented in line with agreed procedures acceptable to the Bank and as ascertained in the Interim Financial Report (“IFR”) submitted for disbursement.
10. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated September 27, 2022 as the same may be amended from time to time in accordance with the provisions thereof, which sets out the material measures and actions that the Borrower shall carry out or cause to be carried out to address the potential environmental and social risks and impacts of the Project, including the timeframes of the actions and measures, institutional, staffing, training, monitoring and reporting arrangements, and any environmental and social instruments to be prepared thereunder.

11. “Environmental and Social Standards” or “ESSs” means, collectively: (i) “Environmental and Social Standard 1: Assessment and Management of Environmental and Social Risks and Impacts”; (ii) “Environmental and Social Standard 2: Labor and Working Conditions”; (iii) “Environmental and Social Standard 3: Resource Efficiency and Pollution Prevention and Management”; (iv) “Environmental and Social Standard 4: Community Health and Safety”; (v) “Environmental and Social Standard 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement”; (vi) “Environmental and Social Standard 6: Biodiversity Conservation and Sustainable Management of Living Natural Resources”; (vii) “Environmental and Social Standard 7: Indigenous Peoples/Sub-Saharan Historically Underserved Traditional Local Communities”; (viii) “Environmental and Social Standard 8: Cultural Heritage”; (ix) “Environmental and Social Standard 9: Financial Intermediaries”; (x) “Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure”; effective on October 1, 2018, as published by the Bank.
12. “Fiscal Year” or “FY” means the Borrower’s fiscal year, which begins on April 1 of each calendar year and ends on March 31 of the next calendar year.
13. “Floor Space Index” or “FSI” means the ratio of total floor area of a building (built up area) to the total plot area (land).
14. “General Conditions” means the “International Bank for Reconstruction and Development General Conditions for IBRD Financing, Investment Project Financing”, dated December 14, 2018 (revised on August 1, 2020, December 21, 2020, April 1, 2021, and January 1, 2022).
15. “GIS” means Geo-Spatial Information System.
16. “GPCB” means the Gujarat Pollution Control Board, Gujarat State’s regulatory authority for pollution control.
17. “GUDM PIU” means the Project implementation unit within GUDM referred to in Section I.A.5 of the Schedule to the Project Agreement.
18. “Gujarat Provincial and Municipal Act 1949” means the Provincial and Municipal Act 1949 of the State of Gujarat, as amended.
19. “Gujarat Urban Development Institute” or “GUDI” means the center of excellence to be established by the State of Gujarat for training and capacity building of Urban Local Bodies in the State of Gujarat.
20. “Gujarat Urban Development Mission” or “GUDM” means the Gujarat Urban Development Mission, an agency under Gujarat State’s Urban Development and Urban Housing Department, responsible for national and state level urban programs.
21. “Gujarat” means the Borrower’s State of Gujarat (the Project Implementing Entity) or any successor thereto.
22. “Incremental Operating Costs” means the reasonable incremental expenses incurred by the PIE, including *inter alia* by the AMC and GUDM, on account of managing, implementing,

- monitoring and/or evaluating the Project, which expenditures would not have been incurred absent the Project, including, but not limited to: incremental staff salaries, per diem and allowances, office rent, office supplies, utilities, conveyance, travel and boarding/lodging allowances, operating and maintenance expenditures of office equipment and vehicles, bank charges, insurance, advertising, media projections, newspaper subscriptions, periodicals, and printing and stationary costs incurred for the purposes of Project activities; but excluding salaries, fees, honoraria, bonuses, and any other salary supplements of members of the PIE's civil service.
23. "Integrated Financial Management System" or "IFMS" means the financial management system used by the Ahmedabad Municipal Corporation.
 24. "MIS" means management information system.
 25. "Performance Reports of STPs" means reports prepared by AMC to monitor the operational performance of STPs.
 26. "Performance-based Conditions" or "PBCs" means, the conditions set forth in the table in Schedule 3 to this Agreement.
 27. "Procurement Regulations" means, for purposes of paragraph 84 of the Appendix to the General Conditions, the "World Bank Procurement Regulations for IPF Borrowers", dated November 2020.
 28. "Project Implementation Manual" or "PIM" means the manual to be prepared and adopted pursuant to the provisions of Section I.B.1 of the Schedule to the Project Agreement, to set forth the implementation arrangements for the Project, including, *inter alia*: (a) the details of the Project activities including results framework and overall budget; (b) the Project implementation arrangements; (c) the format of the interim unaudited financial reports to be submitted under the Project; (d) the Project's administrative, accounting, auditing, reporting, financial management and procurement requirements; (e) the Project's environmental and social safeguard requirements; and (f) the Project's monitoring and evaluation, and reporting requirements; as such plan may be amended from time to time with the prior concurrence of the Bank.
 29. "Project Implementation Unit" or "PIU" means the Project implementation unit referred to in Section I.A.4 of the Schedule to the Project Agreement.
 30. "Project Implementing Entity" or "PIE" means the Borrower's State of Gujarat.
 31. "Project Management Consultant" or "PMC" means the consultant (firm or individuals) referred to in Section I.A.4 of the Schedule to the Project Agreement, and as set forth in the PIM.
 32. "Project Steering Committee" or "PSC" means the Project steering committee referred to in Section I.A.3 of the Schedule to the Project Agreement.
 33. "Respective Part of the Project" means the Part of the Project to be carried out by the PIE, the AMC, and the GUDM, respectively, all as set forth in the PIM.

34. "Signature Date" means the later of the two dates on which the Borrower and the Bank signed this Agreement and such definition applies to all references to "the date of the Loan Agreement" in the General Conditions.
35. "State" means an administrative subdivision of the Borrower.
36. "STPs" means sewerage treatment plants.
37. "Training" means reasonable costs of trainings, seminars, workshops, conferences, study tours, conducted in the territory of the Borrower and/or overseas, including: (a) fees of training institutions and courses; (b) domestic and international travel costs, lodging costs, and subsistence/per diem allowances for both trainers and trainees; (c) rental of training facilities; and (d) preparation, purchase or reproduction of training materials.
38. "ULBs" means Urban Local Bodies of the State of Gujarat.
39. "Urban Development and Urban Housing Department" or "UD&UHD" means the Urban Development and Urban Housing Department of the State of Gujarat, or any successor thereto.