
LOAN NUMBER 9496-IN

Loan Agreement

(Karnataka Sustainable Rural Water Supply Program)

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 three hundred and sixty-three million Dollars (\$363,000,000), as such amount may be converted from time to time through a Currency Conversion (“Loan”), to assist in financing the program described in Schedule 1 to this Agreement (“Program”).
- 2.02. The Borrower may withdraw the proceeds of the Loan in accordance with Section III of Schedule 2 to this Agreement. All withdrawals from the Loan Account shall be deposited by the Bank into an account specified by the Borrower and acceptable to the Bank.
- 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 March 15 and September 15 in each year.
- 2.07. The principal amount of the Loan shall be repaid in accordance with Schedule 3 to this Agreement.

ARTICLE III — PROGRAM

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

ARTICLE IV — EFFECTIVENESS; TERMINATION

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

ARTICLE V — REPRESENTATIVE; ADDRESSES

5.01. 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.

5.02. 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

5.03. 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:

Telex: Facsimile: E-mail:
248423(MCI) or 1-202-477-6391 wbindia@worldbank.org
64145(MCI)

AGREED as of the Signature Date.

INDIA

By

Rajat Kumar Mishra

Authorized Representative

Name: Rajat Kumar Mishra

Title: Rajat Kumar Mishra

Date: 07-Jun-2023

**INTERNATIONAL BANK FOR
RECONSTRUCTION AND DEVELOPMENT**

By

Auguste Tano Kouame

Authorized Representative

Name: Auguste Tano Kouame

Title: Country Director

Date: 05-Jun-2023

SCHEDULE 1

Program Description

The objective of the Program is to increase access to safely managed drinking water and strengthen institutions for sustainable rural water service delivery in Karnataka.

The Program consists of the following activities:

Result Area 1: Increase access to safely managed rural water supply

- (a) Support metered functional household tap connections through new and rehabilitated in-village water infrastructure.
- (b) Strengthen citizen engagement through: (i) participatory planning and appraisal through social audits; (ii) undertake information, education, and communication (IEC) activities; and (iii) strengthen the Program's grievance redressal mechanism and extend grievance redressal mechanisms to the tank rejuvenation works.

Result Area 2: Strengthen institutions, policies, and finance to improved sustainability of water services

- (a) Support the notification and operationalization of the O&M Policy to enable the sustainability of rural water supply schemes.
- (b) Support the development and institutionalization of a set of performance criteria at the GP level to improve service delivery and sustainability of the water infrastructure.
- (c) Support the expansion in the functionalities of the sector monitoring system to enable RDWSD to remotely monitor activities including GP specific revenue generation, O&M budgets and VWSC activities.
- (c) Support the state in (i) modernizing its Water Quality Monitoring Information System (WQMIS) and data governance architecture to make water quality data accessible to policy makers and citizens and (ii) enhancing water quality testing through setting up of laboratories with relevant accreditation to ensure that national standards are conformed and prioritizing microbiological testing capacity.
- (d) Provide training in leadership development through the roll-out of a field-level leadership initiative to RDWSD staff and state districts officials relevant for the Program.
- (e) Build capacity for technical assessment and social behavior change activities to support the roll-out of 24/7 water supply service.
- (f) Incentivize sustainability of GPs by establishing the technical, social, and financial sustainability criteria to be satisfied by them.
- (g) Support increased participation and representation of women in technical jobs.

Results Area 3: Improve water source sustainability and energy efficiency to enhance climate resilience

- (a) Support the development of a Water Policy Implementation Roadmap.
- (b) Support reduction in energy expenditure and carbon footprint through (i) energy audits and the implementation of the energy audit recommendations; (ii) a scoping study on public-private partnership models for solar energy and training to engineers on solar water pumping.
- (c) Support tank rejuvenation and its O&M to increase water storage in Select Districts to accelerate groundwater recharge.

SCHEDULE 2

Program Execution

Section I. Implementation Arrangements

A. Program Institutions

1. To facilitate the carrying out of the Program by the Program Implementing Entity, the Borrower shall make the proceeds of the Loan available to the Program Implementing Entity 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 aforesaid 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.

B. Program Action Plan

1. The Borrower shall cause the Program Implementing Entity to implement the Program Action Plan, in accordance with the provisions of Section I.C of the Schedule to the Program Agreement.

Section II. Program Monitoring, Reporting and Evaluation

A. Program Reports

1. The Borrower shall cause the Program Implementing Entity to furnish to the Bank each Program Report not later than forty-five days after the end of each calendar semester, covering the calendar semester.
2. By no later than September 30, 2025 or such other period as may be agreed with the Bank, the Borrower together with the Program Implementing Entity shall jointly with the Bank carry out one (1) mid-term review of the Program to assess the status of the Program implementation, as measured against the indicators and results framework agreed with the Bank and the legal covenants included/referred to in this Agreement and/or the Program Agreement, and shall incorporate the findings of such review into the Program design for the subsequent years and take all such measures necessary for the efficient completion of the Program based on the recommendations of the review and the Bank's views on the matter.

B. Verification Protocol

The Borrower shall cause the Program Implementing Entity to:

- (a) appoint within 1 (one) month from the Effective Date and maintain at all times during the implementation of the Program, an independent verification agent under terms of

reference and qualifications acceptable to the Bank (“Independent Verification Agent”), to verify the evidence supporting the achievement of one or more DLRs and certify the fulfillment of such DLRs as set forth in Schedule 4 to this Agreement; and

- (b) ensure that the Independent Verification Agent carries out verification processes in accordance with the Verification Protocols and furnish to the Bank the corresponding verification reports in form and substance satisfactory to the Bank.

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 Program Expenditures (inclusive of Taxes), on the basis of the results (“Disbursement Linked Results” or “DLRs”) achieved by the Program Implementing Entity, as measured against specific indicators (“Disbursement Linked Indicators” or “DLIs”); and (b) pay: (i) the Front-end Fee; and (ii) pay each Interest Rate Cap or Interest Rate Collar premium; all as set forth in the table in paragraph 2 of this Part A and Schedule 4 to this Agreement.
2. The following table specifies each category of withdrawal of the proceeds of the Loan (including the Disbursement Linked Indicators as applicable) (“Category”), and the allocation of the amounts of the Loan to each Category; provided that for the purpose of Categories (1) to (8) of the table below, the actual amount authorized for disbursement (“Allocated Amount”) based on the formula for its determination upon the achievement of an individual DLR for any given DLI financed under such Category, shall be calculated as set forth in Schedule 4 to this Agreement:

Category (including Disbursement Linked Indicator as applicable)	Amount of the Loan Allocated (Expressed in USD)
(1) DLI #1: Functional Household Tap Connections (FHTCs) installed	160,000,000
(2) DLI #2: Strengthening institutions to ensure safe and reliable water services	40,000,000
(3) DLI #3: Gram Panchayats with basic O&M capacity	40,000,000
(4) DLI #4: Gram Panchayats with improved financial sustainability of water services	50,000,000
(5) DLI #5: Gram Panchayats with 24/7 water service	18,000,000

(6) DLI #6: Gram Panchayats with sustained water service	21,000,000
(7) DLI #7: Operationalize Energy Efficiency and Explore Solar Energy	18,092,500
(8) DLI #8: Tanks Rejuvenated in Select Districts	15,000,000
(9) Front-end Fee to be paid pursuant to Section 2.03 of this Agreement in accordance with Section 2.05 (b) of the General Conditions	907,500
(10) Interest Rate Cap or Interest Rate Collar premium to be paid pursuant to Section 4.05 (c) of the General Conditions	0
TOTAL AMOUNT	363,000,000

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made:
 - (a) under Categories (1) to (8) on the basis of DLRs achieved prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed \$90,000,000 may be made on the basis of DLRs achieved under Categories (1) to (8) prior to this date but on or after September 9, 2022; or/and
 - (b) under Categories (1) to (8) for any DLR, until and unless the Borrower has furnished evidence satisfactory to the Bank that said DLR has been achieved.
2. Notwithstanding the provisions of Part B.1(b) of this Section, if any of the DLRs under Category (1) to (8) has not been achieved by the date by which the said DLR is set to be achieved (or such later date as the Bank has established by notice to the Borrower), the Bank may, by notice to the Borrower: (a) authorize the withdrawal of such lesser amount of the unwithdrawn proceeds of the Loan then allocated to said Category which, in the opinion of the Bank, corresponds to the extent of achievement of said DLR, said lesser amount to be calculated in accordance with the formula set out in out in Schedule 4 to this Agreement; (b) reallocate all or a portion of the proceeds of the Loan then allocated to said DLR to any other DLR ; and/or (c) cancel all or a portion of the proceeds of the Loan then allocated to said DLR; and/or (d) authorize the withdrawal of such portion of the Allocated Amount which has not been disbursed by the expected date pursuant to paragraph (a) immediately above, at a later than the expected date for the DLR(s) achieved after such initially expected date, provided that achievement occurs not later than the Closing Date.
3. The Closing Date is June 1, 2028.

SCHEDULE 3

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”).

Principal Payment Date	Installment Share
On each March 15 and September 15 Beginning September 15, 2025 through March 15, 2036	4.35%
On September 15, 2036	4.30%

SCHEDULE 4

Disbursement-Linked Indicators, Disbursement-Linked Results and Allocated Amount(s) Applicable to the Program*

Disbursement Linked Results (DLRs)								
Disbursement Linked Indicator (DLI)	Allocated Amounts	Prior Results	DLRs Expected to be Achieved in FY 23/24 (Year 1)	DLRs Expected to be Achieved in FY 24/25 (Year 2)	DLRs Expected to be Achieved in FY 25/26 (Year 3)	DLRs Expected to be Achieved in FY 26/27 (Year 4)	DLRs Expected to be Achieved in FY 27/28 (Year 5)	
DLI 1: <i>Functional Household Tap Connections Installed</i>	Total Allocated Amount: \$160,000,000	1,125,000 households provided with FHTCs	218,750 additional households provided with FHTCs	218,750 additional households provided with FHTCs	218,750 additional households provided with FHTCs	218,750 additional households provided with FHTCs	NA	
		Allocated Amount: \$90,000,000	Allocated Amount: \$17,500,000	Allocated Amount: \$17,500,000	Allocated Amount: \$17,500,000	Allocated Amount: \$17,500,000	Allocated Amount: \$17,500,000	Allocated Amount: 0
		Scalability: Yes Formula: \$80 per FHTC installed	Scalability: Yes Formula: \$80 per FHTC installed	Scalability: Yes Formula: \$80 per FHTC installed	Scalability: Yes Formula: \$80 per FHTC installed	Scalability: Yes Formula: \$80 per FHTC installed	Scalability: Yes Formula: \$80 per FHTC installed	
DLI 2: <i>Strengthening institutions to ensure safe and reliable water services</i>	Total Allocated Amount: \$40,000,000		(i) O&M Policy notified by GoK in official gazette	(i) Sector M&E system enhanced through (a) completion of the advanced monitoring system as defined in the POM, and (b) sector performance benchmarking	(i) Water Quality System Modernization requirements completed as follows: 1. Construction of 31 district labs with NABL accreditation	NA	NA	

				system to incentivize and reward high performance developed and launched at district, block and GP levels (ii) Centre of Excellence for Water and Sanitation established by RDWSD and made operational	2. Construction of 40 taluk labs with NABL recognition 3. WQMIS developed 4. One (1) mobile laboratories operational		
		Allocated Amount: NA	Allocated Amount: (i) \$10,000,000 Scalability: No	Allocated Amount: (i) \$10,000,000 (ii) \$10,000,000 Scalability: (i) No (ii) No	Allocated Amount: (i) \$10,000,000 Scalability: No	Allocated Amount: NA	Allocated Amount: NA
DLI 3: <i>Gram Panchayats basic O&M capacity</i>	Total Allocated Amount: \$40,000,000	NA	1,000 GPs satisfied the basic O&M criteria as provided in the Program Operations Manual	2,000 additional GPs satisfied the basic O&M criteria as provided in the Program Operations Manual	1,000 additional GPs satisfied the basic O&M criteria as provided in the Program Operations Manual	1,000 additional GPs satisfied the basic O&M criteria as provided in the Program Operations Manual	NA
		Allocated Amount: NA	Allocated Amount: \$8,000,000 Scalability: Yes Formula: \$8,000 per GP	Allocated Amount: \$16,000,000 Scalability: Yes Formula: \$8,000 per GP.	Allocated Amount: \$8,000,000 Scalability: Yes Formula: \$8,000 per GP	Allocated Amount: \$8,000,000 Scalability: Yes Formula: \$8,000 per GP	Allocated Amount: 0 Scalability: NA

DLI 4: <i>Gram Panchayats with Improved Financially Sustainability of Water Services</i>	Total Allocated Amount: \$50,000,000	NA	1,000 GPs satisfied the financial sustainability criteria as provided in the Program Operations Manual	1,000 additional GPs satisfied the financial sustainability criteria as provided in the Program Operations Manual	1,000 additional GPs satisfied the financial sustainability criteria as provided in the Program Operations Manual	500 additional GPs satisfied the financial sustainability criteria as provided in the Program Operations Manual	NA
		Allocated Amount: NA	Allocated Amount: \$14,286,000 Scalability: Yes Formula: \$14,286 per GP	Allocated Amount: \$14,286,000 Scalability: Yes Formula: \$14,286 per GP	Allocated Amount: \$14,286,000 Scalability: Yes Formula: \$14,286 per GP	Allocated Amount: \$7,142,000 Scalability: Yes Formula: \$14,286 per GP	Allocated Amount: 0 Scalability: NA
DLI 5: <i>Gram Panchayats with 24/7 water service</i>	Total Allocated Amount: \$18,000,000	NA	100 GPs satisfied the 24/7 criteria as provided in the Program Operations Manual	100 additional GPs satisfied the 24/7 criteria as provided in the Program Operations Manual	100 additional GPs satisfied the 24/7 criteria as provided in the Program Operations Manual	100 additional GPs satisfied the 24/7 criteria as provided in the Program Operations Manual	100 additional GPs satisfied the 24/7 criteria as provided in the Program Operations Manual
		Allocated Amount: Not Applicable	Allocated Amount: \$3,600,000 Scalability: Yes Formula: \$ 36,000 per GP	Allocated Amount: \$3,600,000 Scalability: Yes Formula: \$ 36,000 per GP	Allocated Amount: \$3,600,000 Scalability: Yes Formula: \$ 36,000 per GP	Allocated Amount: \$3,600,000 Scalability: Yes Formula: \$ 36,000 per GP	Allocated Amount: \$3,600,000 Scalability: Yes Formula: \$ 36,000 per GP

DLI 6: <i>Gram Panchayats with sustained water service</i>	Total Allocated Amount: \$21,000,000	NA	NA	NA	3,000 GPs satisfied the performance criteria as provided in the Program Operations Manual	Additional 500 GPs have satisfied the performance criteria as provided in the Program Operations Manual	NA
		Allocated Amount: NA	Allocated Amount: NA	Allocated Amount: NA	Allocated Amount: \$18,000,000 Scalability: Yes Formula: \$ 6000 per GP Timebound: Yes	Allocated Amount: \$3,000,000 Scalability: Yes Formula: \$6000per GP Timebound: Yes	Allocated Amount: NA
DLI 7: <i>Operationalize energy efficiency and explore solar energy</i>	Total Allocated Amount: \$18,092,500	NA	NA	NA	Energy package comprising of (i) Implementation of Energy Audits and (ii) Completion of scoping study on solar energy plans implemented	NA	NA
		Allocated Amount: NA	Allocated Amount: NA	Allocated Amount: NA	Allocated Amount: \$18,092,500 Scalability: No	Allocated Amount: NA	Allocated Amount: Not Applicable
DLI 8: <i>Tanks rejuvenated in water scarce/ Select Districts</i>	Total Allocated Amount: \$15,000,000	NA	NA	50 tank rejuvenation works completed in the Select Districts	300 additional tanks rejuvenation works completed in the Select Districts	150 additional tanks rejuvenation works completed in the Select Districts	
		Allocated Amount: NA	Allocated Amount: NA	Allocated Amount: \$1,500,000. Scalability: Yes	Allocated Amount: \$9,000,000 Scalability: Yes	Allocated Amount: \$4,500,000 Scalability: Yes	Allocated Amount: NA

				Formula: \$30,000 per tank	Formula: \$30,000 per tank	Formula: \$30,000 per tank	
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*The periods (Fiscal Years) in which DLRs are expected to be achieved as per this Schedule are for indicative purposes except when otherwise specified. Achievement of DLRs (except in the case of time-bound DLRs) can be obtained earlier or later than said periods up and until the Closing Date; provided that if any DLR is met prior to the period in which such DLR is indicated for, the Borrower may, with prior agreement of the Bank, withdraw the amount corresponding to the extent of achievement of said DLR prior to that Fiscal Year indicated in this Schedule.

APPENDIX

Section I. Definitions

1. “Allocated Amount” means the amount allocated to each individual DLR, or determined for each DLR pursuant to the formula detailed in the table in Schedule 4 to this Agreement, as such amount might be increased, reallocated and/or cancelled (whether partially or in its entirety) by the Bank, from time to time, as the case may be, in accordance with the provisions of Section III.B.2 of Schedule 2 to this Agreement.
2. “Anti-corruption Guidelines” means, for purposes of paragraph 6 of the Appendix to the General Conditions, the Bank’s “Guidelines on Preventing and Combating Fraud and Corruption in Program-for-Results Financing,” dated February 1, 2012, and revised July 10, 2015.
3. “Category” means a category set forth in the table in Section III.A.2 of Schedule 2 to this Agreement.
4. “Disbursement Linked Indicator” or “DLI” means in respect of a given Category, the indicator related to said Category as set forth in the table in Section III.A.1 of Schedule 2 to this Agreement.
5. “Disbursement Linked Result” or “DLR” means in respect of a given Category, the result under said Category as set forth in the table in Schedule 4 of this Agreement, on the basis of the achievement of which, the amount of the Loan allocated to said result may be withdrawn in accordance with the provisions of said Section III.A.1 of Schedule 2 to this Agreement.
6. “FHTC” means functional household tap connections meeting the criteria as specified in the Program Operations Manual.
7. “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.
8. “General Conditions” means the “International Bank for Reconstruction and Development General Conditions for IBRD Financing, Program-for-Results Financing”, dated December 14, 2018 (revised on August 1, 2020, December 21, 2020, April 1, 2021, and January 1, 2022).
9. “Gram Panchayat” or “GP” means the basic unit of local self-government established under the Karnataka Gram Swaraj and Panchayat Act, 1993 as amended from time to time.
10. “Independent Verification Agent” means the independent entity (or entities) to be engaged by the Program Implementing Entity for the purposes of certifying the achievement of the DLRs as referred to in Section III.B of Schedule 2 to this Agreement.
11. “Karnataka” means the Borrower’s State of Karnataka.
12. “M&E” means monitoring and evaluation.

13. “O&M Policy” means policy statements on (a) water source, (b) water infrastructure, (c) finance, (d) human resources and (e) governance cum institutional components, and strategic actions to operationalize the policies for rural water supply in Karnataka to be drafted and issued by RDWSD.
14. “Program Action Plan” means the Program Implementing Entity’s plan dated February 21, 2023 and referred to in Section 1.B of Schedule 2 to this Agreement and Section I.C of the Schedule to the Program Agreement, as may be amended from time to time with the agreement of the Bank.
15. “Program Implementation Committee” or “PIC” means the committee to be established by RDPR and referred to in Section I.B.1 of the Schedule 1 to the Program Agreement.
16. “Program Implementing Entity” means the Borrower’s state of Karnataka.
17. “Program Management Unit” or “PMU” means the unit to be established by RDWSD and referred to in Section I.B.1 of the Schedule 1 to the Program Agreement.
18. “Program Operations Manual” means the manual to be prepared by the Program Implementing Entity through the DoE and adopted by the Implementing Agencies in a manner and substance satisfactory to the Bank for the purposes of carrying out the Program, which manual shall comprise of, *inter alia*: (i) the scope of the Program activities and the Program expenditures; (b) the Program implementation arrangements including fiduciary and safeguards; (c) the Program’s monitoring and evaluation, and reporting requirements and the Verification Protocol; and (d) actions required in order to operationalize the implementation of the Anti-corruption Guidelines, as such manual may be amended from time to time with the prior written concurrence of the Bank.
19. “Program Steering Committee” or “PSC” means the committee to be established by RDPR and referred to in Section I.B.1 of the Schedule 1 to the Program Agreement.
20. “RDPR” means the Program Implementing Entity’s Rural Development and Panchayat Raj, or its successor thereto.
21. “RDWSD” means the Program Implementing Entity’s Rural Drinking Water and Sanitation Department, or its successor thereto.
22. “Select Districts” means the water-stressed districts of Bengaluru Rural, Bengaluru Urban, Bidar, Chikkaballapura, Kalaburgi, Kolar, and Tumakuru.
23. “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.
24. “Verification Protocol” means the Program Implementing Entity’s protocol as set forth in the Program Operations Manual, acceptable to the Bank, setting forth the means by which the achievement of DLRs will be verified under the Program, as such Verification Protocol may be amended from time to time with the prior written agreement of the Bank.

25. “VWSC” means the village water sanitation committee constituted at the GP level for each GP in the State to manage the water supply management at the village level.
26. “Water Policy Implementation Roadmap” means the roadmap to be adopted by the Program Implementing Entity to support the long-term planning and decision-making for water security in the state.
27. “Water Quality Monitoring Information System” or “WQMIS” means the web-portal developed by the Program Implementing Entity to report water quality test details.
28. “Year 1” means the first year of implementation of Program activities, which have taken place in the Borrower’s Fiscal Year 2023-24.
29. “Year 2” means the second year of implementation of Program activities, which have taken place in the Borrower’s Fiscal Year 2024-25.
30. “Year 3” means the third year of implementation of Program activities, which have taken place in the Borrower’s Fiscal Year 2025-26.
31. “Year 4” means the fourth year of implementation of Program activities, which have taken place in the Borrower’s Fiscal Year 2026-27.
32. “Year 5” means the fifth year of implementation of Program activities, which have taken place in the Borrower’s Fiscal Year 2027-28.
33. “Year” means any of the Years 1 through 5 of Program implementation, as the context shall determine.