
LOAN NUMBER 9561-IN

Loan Agreement

(Chhattisgarh: Accelerated Learning for A Knowledge-Economy Operation)

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 million Dollars (\$ 300,000,000), as such amount may be converted from time to time through a Currency Conversion (“Loan”), to assist in financing:
 - (a) the program as described in Part A (“Program”) of Schedule 1 to this Agreement;
and
 - (b) the project as described in Part B (“Project”) of Schedule 1 to this Agreement,

(the Program and the Project hereinafter jointly referred to as the “Operation”).
- 2.02. The Borrower may withdraw the proceeds of the Loan in accordance with Section IV 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 May 15 and November 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 — OPERATION

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

ARTICLE IV — EFFECTIVENESS; TERMINATION

- 4.01. The Additional Condition of Effectiveness consists of the following: The Implementing Entity has prepared, approved and adopted a Procurement Manual which consolidates all procurement orders and/or procedures applicable for the Program.
- 4.02. 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:

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:

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



Authorized Representative

Name: K. Manicka Raj

Title: Joint Secretary, FB&ADB

Date: 22-Sep-2023

**INTERNATIONAL BANK FOR
RECONSTRUCTION AND DEVELOPMENT**

By



Authorized Representative

Name: Auguste Tano Kouame

Title: Country Director

Date: 20-Sep-2023

SCHEDULE 1

Operation Description

The objective of the Operation is to improve the quality of school education and access to science and commerce senior secondary education.

The Operation consists of the Program and the Project as follows:

Part A: The Program

The Program consists of the following activities:

Results Area 1: Improved In-Service Professional Development Support for Teachers

- (i) Support for development and rollout of a short-term, multiyear, in-service training course for primary education teachers to facilitate a shift towards TaRL with an emphasis on foundational level competencies.
- (ii) Support for development and provision of modules for primary education teachers on the pedagogical skills needed to effectively manage multigrade-multilingual classrooms.
- (iii) Support for provision of need-based training for upper primary and secondary education teachers, where teachers have the option to create customized annual training plans from a list of subject-specific and pedagogical modules developed from SLAS data.
- (iv) Support for development and rollout of grade and subject-specific lesson plans for upper primary, secondary, and senior secondary teachers.

Results Area 2: Improved, Centrally Developed, and Digitally Enabled Student Diagnostic and Assessment Systems

- (i) Support for centrally designed school-based formative and summative assessments with digitally enabled recording and analysis of student responses.
- (ii) Support for the use of centrally designed school-based formative and summative assessments to generate class and student-specific remedial education plans.
- (iii) Strengthening of system-level assessments such as SLAS as tools for informing education policy and practice across the Chhattisgarh.

Results Area 3: Decentralized School Development and Management for Efficient and Effective Operation

- (i) Support for development of schools as model composite schools, that can provide improved quality education through better availability of teachers, strong school leadership and management, adequate learning facilities (including residential

facilities for students and teachers in topographically hard to reach areas), high enrolment strength, and provision of science and commerce education at the senior secondary level.

- (ii) Support for minor repairs in small schools that operate around model composite schools, including repair of toilets, drinking water facilities, classrooms, and boundary walls.
- (iii) Support for development and roll out of school performance evaluation tool that considers parents' feedback whilst periodically assessing the functioning of the model composite schools.
- (iv) Development of a lighter version of the school performance evaluation tool to cover all government-managed schools in Chhattisgarh.

Results Area 4: School Leadership Development

- (i) Development of a system of periodic, online psychometric self-assessments to enable school leaders to ascertain their performance on leadership competencies and identify areas of improvement.
- (ii) Provision of in-service training and capacity building support to school leaders in line with the areas of improvement identified through the psychometric self-assessments.
- (iii) Provision on in-service training on school related gender-based violence (SRGBV) and disaster risk management (DRM) to school leaders.

Part B: The Project

The Project consists of the following:

- (i) Provision of capacity building support to state nodal education institutions, including through engagement of technical experts to provide in-service capacity building support to teachers, develop resource materials for remedial education, and manage student learning assessments.
- (ii) Development of state education management information system.
- (iii) Support for Operation management and monitoring through engagement of Project Management Consultant and Independent Verification Agent.

SCHEDULE 2

Operation Execution

Section I. Implementation Arrangements

A. Financial Arrangements

1. To facilitate the carrying out of the Operation, the Borrower shall make the proceeds of the Loan available to the Implementing Entity in accordance with the Borrower's standard arrangements for developmental assistance to the states of India.
2. Notwithstanding the provisions of the immediately preceding paragraph, in the event of a conflict between the Borrower's standard arrangements for developmental assistance to the states of India and the provisions of or referred to in this Agreement, the provisions of or referred to in this Agreement shall govern.
3. The Borrower shall exercise its rights under its standard arrangements for developmental assistance to the states of India in such manner as to protect the interests of the Borrower and the Bank and to accomplish the purposes of the Loan. Except as the Bank shall otherwise agree, the Borrower shall not assign, amend, abrogate or waive its rights or obligations under said arrangements.

Section II. Excluded Activities

The Borrower shall ensure that the Program excludes any activities which:

- A. in the opinion of the Bank, are likely to have significant adverse impacts that are sensitive, diverse, or unprecedented on the environment and/or affected people; or
- B. involve the procurement of: (1) works, estimated to cost \$75,000,000 equivalent or more per contract; (2) goods, estimated to cost \$50,000,000 equivalent or more per contract; (3) non-consulting services, estimated to cost \$50,000,000 equivalent or more per contract; or (4) consulting services, estimated to cost \$20,000,000 equivalent or more per contract.

Section III. Operation Monitoring, Reporting and Evaluation

The Borrower shall cause the Implementing Entity to furnish to the Bank each Program Report and Project Report not later than forty-five days after the end of each calendar semester, covering the calendar semester.

Section IV. 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) with respect to the Program, finance Program Expenditures (inclusive of Taxes), on the basis of the results ("Disbursement Linked Results" or "DLRs") achieved by the Implementing Entity, as measured against specific

indicators (“Disbursement Linked Indicators” or “DLIs”), all as set forth in Schedule 4 to this Agreement and the table in paragraph 2 of this Part A; and (b) with respect to the Project, finance Eligible Expenditures in the amount allocated and, if applicable, up the percentage set forth against Category (10) of the table below; and (c) pay: (i) the Front-end Fee; and (ii) pay each Interest Rate Cap or Interest Rate Collar premium, as set forth against Categories (11) and (12) of the table in paragraph 2 of this Part A.

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:

Category (including Disbursement Linked Indicator as applicable)	Amount of the Loan Allocated (expressed in USD)	Percentage of Eligible Expenditures to be Financed (inclusive of Taxes)
(1) DLI #1: Increase in percentage of grade 4 students at and above grade level proficiency in language and mathematics	26,000,000	NA
(2) DLI #2: Increase in school completion rate at the secondary level	10,000,000	NA
(3) DLI #3: Increase in science and commerce senior secondary education enrolment in government schools	24,000,000	NA
(4) DLI #4: Improved teacher capacity to support the utilization of TaRL and climate change education in the primary grades	15,000,000	NA
(5) DLI #5: Improved provision of need-based in-service training (including climate change education) for grade 6 to 10 teachers	17,500,000	NA
(6) DLI #6: Increase in use of diagnostic assessment tools for the provision of remedial support	15,000,000	NA
(7) DLI #7: Increase in the number of model composite schools with disaster resilient and energy efficient facilities and offering science and commerce senior secondary education	150,000,000	NA

(8) DLI #8: Improved leadership competencies of school principals and better capacity in the area of DRM and SRGBV	15,000,000	NA
(9) DLI #9: Improved, decentralized financial and procurement management capacity	5,000,000	NA
(10) Eligible Expenditures under the Project for goods, non-consulting services, consulting services, Training and Workshops and Incremental Operating Costs for the Project	21,750,000	100%
(11) 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	750,000	
(12) Interest Rate Cap or Interest Rate Collar premium to be paid pursuant to Section 4.05 (c) of the General Conditions	0	
TOTAL AMOUNT	300,000,000	

B. Withdrawal Conditions for the Program

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made under Categories (1) to (9):
 - (a) on the basis of DLRs achieved prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed \$50,000,000 may be made on the basis of DLRs achieved prior to this date but on or after June 30, 2022; or/and
 - (b) 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 DLR(s) under Category (1) to (9) has not been achieved by the date by which the said DLR is set to be achieved, 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 the table 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.

C. Withdrawal Conditions for the Project

Notwithstanding the provisions of Section IV.A of this Schedule, no withdrawal shall be made under Category (10) for payments made in respect of the Project prior to the Signature Date.

D. Closing Date

1. The Closing Date is September 29, 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”).

Level Principal Repayments

Principal Payment Date	Installment Share
On each May 15 and November 15 Beginning November 15, 2028 through May 15, 2041	3.7%
On November 15, 2041	3.8%

SCHEDULE 4

Disbursement-Linked Indicators, Disbursement-Linked Results and Allocated Amount(s)*

Disbursement Linked Indicator (DLI)	Baseline	Disbursement-Linked Results (DLRs)						Total Allocated Amount
		DLRs Expected to be Achieved from April 2022 to March 2023 (Prior Results)	DLRs Expected to be Achieved in Year 1 (April 2023 to March 2024)	DLRs Expected to be Achieved in Year 2 (April 2024 to March 2025)	DLRs Expected to be Achieved in Year 3 (April 2025 to March 2026)	DLRs Expected to be Achieved in Year 4 (April 2026 to March 2027)	DLRs Expected to be Achieved in Year 5 (April 2027 to March 2028)	
DLI 1: Increase in percentage of grade 4 students at and above grade level proficiency in language and mathematics	Baseline to be established in Year 1	-	Baseline score established using SLAS by SAC	-	2 percentage points increase each over the baseline for language and mathematics	-	Additional 2 percentage points increase each over the baseline for language and mathematics	
Allocated Amount		0	\$10,000,000	0	\$8,000,000	0	\$8,000,000	\$26,000,000
Formulae		NA	\$10,00,000 on target achievement	NA	\$200,000 per 0.1 percentage point up to a maximum of \$8,000,000	NA	\$200,000 per 0.1 percentage point up to a maximum of \$8,000,000	
DLI 2: Increase in school completion rate at the secondary level	Baseline to be established in Year 1	-	Baseline established based on 2022-23 exam of the Chhattisgarh Board of Secondary Education	-	2.5 percentage points increase over the baseline	-	Additional 2.5 percentage points increase over the baseline	

Allocated Amount		0	0	0	\$5,000,000	0	\$5,000,000	\$10,000,000
Formulae		NA	NA	NA	\$200,000 per 0.1 percentage point up to a maximum of \$5,000,000	NA	\$200,000 per 0.1 percentage point up to a maximum of \$5,000,000	
DLI 3: Increase in science and commerce senior secondary education enrolment in government schools	260,655 students	-	15,000 increase over the baseline in the number of students enrolled in secondary education under science and commerce streams in government schools	-	Additional 7,500 increase over the baseline in the number of students enrolled in secondary education under science and commerce streams in government schools	-	Additional 7,500 increase over the baseline in the number of students enrolled in secondary education under science and commerce streams in government schools	
Allocated Amount		0	\$12,000,000	0	\$6,000,000	0	\$6,000,000	\$24,000,000
Formulae		NA	\$400,000 per 500 students up to a maximum of \$12,000,000	NA	\$400,000 per 500 students up to a maximum of \$6,000,000	NA	\$400,000 per 500 students up to a maximum of \$6,000,000	
DLI 4: Improved teacher capacity to support the utilization of TaRL and climate change education in the primary grades	The system lacks a structured long-term term in-service teacher training program on TaRL	-	60-day in-service training program created on TaRL and climate change education by SCERT	75 percent of teachers complete up to 15 days of training coordinated by SCERT	75 percent of teachers complete up to 30 cumulative days of training coordinated by SCERT	75 percent of teachers complete up to 45 cumulative days of training coordinated by SCERT	75 percent of teachers complete up to 60 cumulative days of training coordinated by SCERT	

Allocated Amount		0	\$4,500,000	\$2,625,000	\$2,625,000	\$2,625,000	\$2,625,000	\$15,000,000
Formulae		NA	\$4,500,000 on target achievement	\$175,000 per day of training up to a maximum of \$2,625,000	\$175,000 per day of training up to a maximum of \$2,625,000	\$175,000 per day of training up to a maximum of \$2,625,000	\$175,000 per day of training up to a maximum of \$2,625,000	
DLI 5: Improved provision of need-based in-service training (including climate change education) for grade 6 to 10 teachers	A system of need-based teacher training is available but yet to be operationalized; No lesson plans available for teachers	-	75 percent of grade 6 to 10 teachers are oriented on a system for selecting and reporting their individual training needs by the SCERT	Subject-wise lesson plans including climate change education prepared and distributed to all grade 6 to 12 teachers by SCERT	30 percent of teachers provided with need-based teacher training coordinated by SCERT	-	An additional 40 percent of teachers provided with need-based teacher training coordinated by SCERT	
Allocated Amount		0	\$1,000,000	\$6,000,000	\$4,500,000	0	\$6,000,000	\$17,500,000
Formulae		NA	\$1,000,000 on target achievement	\$6,000,000 on target achievement	\$150,000 per 1 percentage point up to a maximum of \$4,500,000	NA	\$150,000 per 1 percentage point up to a maximum of \$6,000,000	
DLI 6: Increase in use of diagnostic assessment tools for the provision of remedial support	State is in the process of initiating a system of standardized diagnostic assessments and remedial education	-	At least one centrally managed diagnostic assessment completed by the SAC	The frequency of SAC-managed diagnostic assessments increased by up to 2 additional rounds per year	One round of digitally-enabled, SAC-managed diagnostic assessments conducted during the year	Frequency of digitally enabled, SAC managed diagnostic assessments increased by up to 2 additional rounds per year	-	

Allocated Amount		0	\$3,000,000	\$4,000,000	\$5,000,000	\$3,000,000	0	\$15,000,000
Formulae		NA	\$3,000,000 on target achievement	\$2,000,000 per additional assessment round up to a maximum of \$4,000,000	\$5,000,000 on target achievement	\$1,500,000 per additional digitally supported assessment up to a maximum of \$3,000,000	NA	
DLI 7: Increase in the number of model composite schools with disaster resilient and energy efficient facilities and offering science and commerce senior secondary education	Several large and/or composite schools; but student enrolment, teacher availability, and availability of facilities vary. Construction does not use energy and water-efficient fixtures.	300 existing semi-autonomous schools with adequate facilities adopt model composite school quality reforms	150 existing schools adopt model composite school quality reforms and become eligible to receive investments for facility upgradation	Facility upgradation work with energy and water-efficient fixtures and disaster-resilient design completed across 150 schools that have adopted model composite school quality reforms	Additional 150 schools adopt model composite school quality reforms and become eligible to receive investments for facility upgradation	Facility upgradation work with energy and water-efficient fixtures and disaster-resilient design completed across additional 150 schools that have adopted model composite school quality reforms	-	
Allocated Amount		\$50,000,000	\$25,000,000	\$25,000,000	\$25,000,000	\$25,000,000	0	\$150,000,000
Formulae		\$500,000 for every 3 schools up to a	\$500,000 for every 3 schools up to a maximum	\$500,000 for every 3 schools up to a maximum	\$500,000 for every 3 schools up to a maximum of \$25,000,000	\$500,000 for every 3 schools up to a maximum	NA	

		maximum of \$50,000,000	of \$25,000,000	of \$25,000,000		of \$25,000,000		
DLI 8: Improved leadership competencies of school principals and better capacity in the area of DRM and SRGBV	No tool to measure leadership competencies, and broad structured in-service professional development support for school leaders available	-	Standardized tool developed by SIEMAT for self-assessment based baseline of school leaders' proficiency on 12 key leadership competencies	(i) 90 percent of school leaders are trained in school safety and DRM; and (ii) 90 percent of school leaders are trained in SRGBV	25 percent of school leaders demonstrate advanced proficiency in at least 4 additional leadership competencies over baseline	-	Additional 35 percent of school leaders demonstrate advanced proficiency in at least 4 additional leadership competencies over baseline	
Allocated Amount		0	\$1,000,000	\$6,800,000	\$3,000,000	0	\$4,200,000	\$15,000,000
Formulae		NA	\$1,000,000 on Target achievement	(a) \$6,000,000 on achievement of DLR (i) above; and (b) \$800,000 on achievement of DLR (ii) above.	\$120,000 per 1 percentage point up to a maximum of \$3,000,000	NA	\$120,000 per 1 percentage point up to a maximum of 4,200,000	
DLI 9: Improved, decentralized financial and procurement management capacity	Lack of capacity-building support for financial management and procurement staff		Study on areas for strengthening decentralized financial management and reform action plan	Independent procurement audit completed and reform action plan for improving procurement	Training module developed and used for training of at least 90 percent of fiduciary staff by SIS-SS	-	Five most critical reform actions identified through the financial management study and	

			completed by SIS-SS	management finalized by SIS-SS			procurement audit implemented by SIS-SS	
Allocated Amount		0	\$2,000,000	\$2,000,000	\$500,000	0	\$500,000	\$5,000,000
Formulae		NA	\$2,000,000 on target achievement	\$2,000,000 on target achievement	\$500,000 on target achievement	NA	\$500,000 on target achievement	

* The periods in which DLRs are expected to be achieved as per this Schedule are for indicative purposes. Achievement of 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 period indicated in this Schedule.

APPENDIX

Definitions

1. “Anti-corruption Guidelines” means, for purposes of paragraph 6 of the Appendix to the Program 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; and for purposes of paragraph 6 of the Appendix to the Project 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.
2. “Category” means a category set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement.
3. “Chhattisgarh Board of Secondary Education” is the nodal body designated by the government of Chhattisgarh for conducting secondary (grade 10) and senior secondary (grade 12) school completion examinations in Chhattisgarh.
4. “Department of School Education” or “DoSE” means the Implementing Entity’s Department of School Education, or any successor thereto.
5. “DIET” means the District Institute of Education and Training, which is a district-level institution established by the government of Chhattisgarh to support planning and implementation of education programs and training of teachers.
6. “DIF” means the Implementing Entity’s Directorate of Institutional Finance, or any successor thereto.
7. “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 IV.A of Schedule 2 to this Agreement.
8. “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 to 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 Section IV of Schedule 2 and Schedule 4 to this Agreement.
9. “DPI” means the Implementing Entity’s Directorate of Public Instruction, or any successor thereto.
10. “DRM” means disaster risk management.
11. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated May 23, 2023, 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 Implementing Entity 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.

12. “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.
13. “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.
14. “General Conditions” means the Program General Conditions and the Project General Conditions. In some cases, capitalized definitions are the same in both sets of General Conditions. In cases where the same capitalized term has a different definition in the Program General Conditions and the Project General Conditions, the definition provided in the Program General Conditions will be apply if the term relates to the Program, whereas the definition provided in the Project General Conditions will be apply if the term relates to the Project, as the context may require. In other cases when where the same capitalized term has a different definition in the Program General Conditions and the Project General Conditions, and the term is used in this Agreement to refer to the overall Operation, the term will be defined in this Appendix to this Agreement.
15. “Implementing Entity” means the Borrower’s state of Chhattisgarh, which is also referred to as the Project Implementing Entity in connection with the Project and the Program Implementing Entity in connection with the Program in the General Conditions.
16. “Incremental Operating Costs” means the incremental expenditures for salaries of contractual staff (other than consultants), per diems, office rental, office supplies, utilities, conveyance, travel and boarding/lodging allowances, operation and maintenance of office equipment and information technology related equipment, hiring and maintenance of vehicles, advertising expenses and bank charges, insurance, media broadcastings, newspaper subscriptions, periodicals, and printing and stationery costs incurred by the Implementing Entity in connection with the management, coordination and implementation of Operation’s activities, which expenditures would not have been incurred absent the Operation, but excluding salaries and salary top-ups of the Borrower’s and the Implementing Entity’s civil servants.

17. “Independent Verification Agent” means the independent entity to be engaged by the Implementing Entity for the purposes of certifying the achievement of the DLRs as referred to in Section III.B of the Schedule to the Operation Agreement.
18. “Operation Agreement” means the agreement between the Bank and the Implementing Entity, which is referred to as the Project Agreement in the Project General Conditions and the Program Agreement in the Program General Conditions.
19. “Operation” means, collectively, the Program and the Project.
20. “Personal Data” means any information relating to an identified or identifiable individual. An identifiable individual is one who can be identified by reasonable means, directly or indirectly, by reference to an attribute or combination of attributes within the data, or combination of the data with other available information. Attributes that can be used to identify an identifiable individual include, but are not limited to, name, identification number, location data, online identifier, metadata and factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of an individual.
21. “Procurement Manual” means the manual to be prepared, approved and adopted by the Implementing Entity in accordance with Section I.D of the Schedule to the Operation Agreement, as such manual may be amended from time to time with the prior concurrence of the Bank.
22. “Program Action Plan” means the Implementing Entity’s plan dated May 23, 2023, and referred to in Section I.C of the Schedule to the Operation Agreement, as may be amended from time to time with the agreement of the Bank.
23. “Program 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).
24. “Program” means the program described in Part A of the Schedule 1 to this Agreement.
25. “Project 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).
26. “Project Management Consultant” or “PMC” means the unit to be established in accordance with Section I.B.1(b) of the Schedule to the Operation Agreement.
27. “Project” means the program described in Part B of Schedule 1 to this Agreement.
28. “PWD” means the Implementing Entity’s Public Works Department, or a successor thereto.
29. “RES” means the Rural Engineering Service under the Implementing Entity’s Panchayat and Rural Development Department, or a successor thereto.

30. “SAC” means the SCERT Assessment Cell, which is a unit within the SCERT responsible for any state level achievement surveys and school-based formative and summative assessments in Chhattisgarh.
31. “SCERT” means the Implementing Entity’s State Council of Educational Research and Training, established to improve the quality of school education and teacher education, or any successor thereto.
32. “SIEMAT” means the Implementing Entity’s State Institute of Education Management and Training established to act as the nodal institution to improve the quality of educational planning, and management at the district, sub-district and school level, or any successor thereto.
33. “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.
34. “SIS-SS” means the State Implementation Society for Samagra Shiksha of Chhattisgarh, registered under the Borrower’s Societies Registration Act of 1860 and working under the aegis and direction of the DoSE, with the purpose of implementing the national universal education program and other state-level education programs.
35. “SLAS” means a State Level Achievement Survey, which is a periodic sample-based student assessment conducted by the government of Chhattisgarh to assess student performance on learning outcomes.
36. “SRGBV” means school related gender based violence.
37. “TaRL” means Teaching at the Right Level, which is a data-driven remediation model to support students to acquire foundational literacy and numeracy skills, by assessing the students, establishing their respective grade-level proficiency vis-a-vis their age and/or grade, and tailoring content and pedagogy to remediate learning gaps
38. “Training and Workshops” means the training, study tours, conferences and workshops conducted and/or attended by staff from the Implementing Entity and/or other stakeholders, in the territory of the Borrower or, subject to the Bank’s prior no objection, overseas, including the purchase and publication of materials, rental of facilities, course fees, and lodging, travel expenses and per diems for trainers and/or trainees.
39. “Year 1” means the first year of implementation of activities of the Operation, which have taken place in the Borrower’s Fiscal Year 2023-24.
40. “Year 2” means the second year of implementation of activities of the Operation, which have taken place in the Borrower’s Fiscal Year 2024-25.
41. “Year 3” means the third year of implementation of activities of the Operation, which have taken place in the Borrower’s Fiscal Year 2025-26.
42. “Year 4” means the fifth year of implementation of activities of the Operation, which have taken place in the Borrower’s Fiscal Year 2026-27.

43. "Year 5" means the sixth year of implementation of activities of the Operation, which have taken place in the Borrower's Fiscal Year 2027-28.