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**LOAN NUMBER 9267-PK**

# **Loan Agreement**

**(Punjab Rural Sustainable Water Supply and Sanitation Project)**

**between**

**THE ISLAMIC REPUBLIC OF PAKISTAN**

**and**

**INTERNATIONAL BANK FOR RECONSTRUCTION  
AND DEVELOPMENT**

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**LOAN AGREEMENT**

AGREEMENT dated as of the Signature Date between THE ISLAMIC REPUBLIC OF PAKISTAN (“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 IBRD 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 IBRD 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 million Dollars, (\$200,000,000), 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 IBRD General Conditions.
- 2.06. The Payment Dates are June 15 and December 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 — PROJECT**

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

### **ARTICLE IV — REMEDIES OF THE BANK**

- 4.01. The Additional Events of Suspension consist of the following:
- (a) Punjab Water Act (2019) of the Project Implementing Entity has been amended, suspended, terminated or waived so as to affect materially and adversely the ability of the Borrower or the Project Implementing Entity to perform any of its obligations under this Agreement or the Project Agreement.
  - (b) Punjab Local Government Act (2019) of the Project Implementing Entity has been amended, suspended, terminated or waived so as to affect materially and adversely the ability of the Borrower or the Project Implementing Entity to perform any of its obligations under this Agreement or the Project Agreement.
- 4.02. The Additional Event of Acceleration consists of the following, namely that the event specified in paragraphs (a) and (b) of Section 4.01 of this Agreement occurs and is continuing for a period of 30 days after notice of the event has been given by the Bank to the Borrower.

### **ARTICLE V — TERMINATION**

- 5.01. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.
- 5.02. For purposes of Section 9.05 (b) of the IBRD General Conditions, the date on which the obligations of the Borrower under this Agreement (other than those providing for payment obligations) shall terminate is twenty (20) years after the Signature Date.

## **ARTICLE VI — REPRESENTATIVE; ADDRESSES**

- 6.01. The Borrower's Representative is the Secretary, Additional Secretary, Joint Secretary, Deputy Secretary or Section Officer of the Borrower's Ministry of Economic Affairs.
- 6.02. For purposes of Section 10.01 of the IBRD General Conditions: (a) the Borrower's address is:

Ministry of Economic Affairs  
Government of Pakistan  
Pakistan Secretariat  
Islamabad  
Pakistan; and

- (b) the Borrower's Electronic Address is:

Facsimile:	E-mail:
92-51-910-4016	<a href="mailto:secretary@ead.gov.pk">secretary@ead.gov.pk</a>

- 6.03. For purposes of Section 10.01 of the IBRD 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:	E-mail:
1-202-477-6391	<a href="mailto:CMUPakistan@worldbank.org">CMUPakistan@worldbank.org</a>

AGREED as of the Signature Date.

THE ISLAMIC REPUBLIC OF PAKISTAN

By



Authorized Representative

Noor Ahmed

Name: \_\_\_\_\_

Secretary

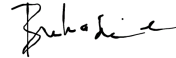
Title: \_\_\_\_\_

25-Jun-2021

Date: \_\_\_\_\_

INTERNATIONAL BANK FOR RECONSTRUCTION AND  
DEVELOPMENT

By



Authorized Representative

Najy Benhassine

Name: \_\_\_\_\_

Country Director, Pakistan

Title: \_\_\_\_\_

25-Jun-2021

Date: \_\_\_\_\_

## **SCHEDULE 1**

### **Project Description**

The objective of the Project is to provide equitable and sustainable access to safely managed water and sanitation and reduce child stunting.

The Project consists of the following parts:

#### **Part 1: Water Supply and Sanitation Infrastructure Development**

##### 1.1: Sanitation Infrastructure Development

Upgrading existing sanitation systems through Subprojects with a focus on improving fecal waste collection, treatment, and disposal.

##### 1.2: Water Supply Infrastructure Development

Upgrading the water supply conveyance system through Subprojects by increasing household access to piped and metered supply of treated water and improving quality of public service delivery.

#### **Part 2: Behavior Change and Capacity Development**

##### 2.1: Awareness Raising and Behavior Change related to COVID-19 and Safe Water Sanitation and Hygiene Practices

- (a) Supporting COVID-19 mitigation measures in rural Punjab, including: (i) information on household and community actions to ensure physical distancing and basic hygiene; (ii) small-scale infrastructure to directly promote good hygiene practices; and (iii) jobs for unskilled and semi-skilled labor.
- (b) Designing and implementing water sanitation and hygiene information campaigns to increase community knowledge of and ability to sustain safely managed water and sanitation.

##### 2.2: Training and Capacity Building of Village-level Institutions

Providing training to targeted village-level institutions that have a defined role in water and sanitation service provision and in household and community behavior change.

### **Part 3: Service Delivery Improvement**

#### **3.1: Establishing Institutions and Building Capacity for Service Delivery**

Supporting the establishing and training of the water supply and sanitation service delivery and Project implementation arrangements, consisting of PRMSC, serving also as the Project implementation and management unit, PRMSC-TOs and community caretakers and operators.

#### **3.2: Solid Waste and Animal Waste Management**

Supporting waste management improvement through: (a) promotion of separation followed by reuse, recycling and disposal of residual solid waste; and (b) reduced environmental contamination from animal fecal waste.

#### **3.3: Water Quality Monitoring**

Supporting a program for regular and frequent water quality monitoring in Project areas for both drinking water supply and wastewater.

### **Part 4: Project Management and Monitoring**

#### **4.1: Project Monitoring through a Customized Management Information System**

Developing a comprehensive IT-based management information system to track Project implementation progress and outcomes, water supply and sanitation service delivery performance, the flow of public and donor funds earmarked for water, sanitation and hygiene, and related financial management information, and outcome indicators.

#### **4.2: Strengthening of PRMSC**

Providing training and consulting services to support strengthening of the PRMSC to execute Project implementation and management functions, with a focus on financial management, contract management, procurement, monitoring and evaluation, safeguards monitoring and compliance, and sector-specific technical capacities.

## SCHEDULE 2

### Project Execution

#### Section I. Implementation Arrangements

##### A. On-lending Arrangements.

1. To facilitate the implementation of the Project, the Borrower shall make the proceeds of the Loan available to the Project Implementing Entity under the same terms and conditions under which they are made available by the Bank and the Borrower and in accordance with the Borrower's on-lending and budgetary policies and procedures.
2. Notwithstanding paragraph 1 above, in the event that any of the provisions 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, are inconsistent with the budgetary procedures of the Borrower, the provisions of this Agreement shall prevail.
3. The Borrower shall exercise its rights under the on-lending arrangements referred to in paragraph 1 of this Part A 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.

##### B. Implementation Arrangements

1. The Borrower shall cause the Project Implementing Entity to establish by three (3) months after the Effective Date, and thereafter maintain, throughout the period of implementation of the Project, a Project Steering Committee comprised of officials of various government entities, in adequate numbers and under terms of reference satisfactory to the Bank, vested with the responsibility of overseeing the implementation of the Project in their respective agencies.
2. The Borrower shall cause the Project Implementing Entity to:
  - (a) establish with functions required for the normal course of business by three (3) months after the Effective Date, and thereafter maintain, throughout the period of implementation of the Project a PRMSC for the purposes of day-to-day implementation and management of Project activities, including the development and maintenance of the management information system under Part 4.1 of the Project and conducting midline and endline surveys as specified in the Operational Manual, with a mandate for provision of service delivery and tariff collection for water, sanitation and solid waste during the implementation of the Project; and
  - (b) establish with functions required for the normal course of business by six (6) months after the Effective Date, and thereafter maintain, throughout the period of implementation of the Project PRMSC-TOs in each Selected Tehsil as a central service provision unit for the villages and field execution and operations unit for the PRMSC, providing timely and uninterrupted operations and



maintenance of the water and sanitation facilities in the project villages; all with the composition, resources and terms of reference satisfactory to the Bank.

3. The Borrower shall cause the Project Implementing Entity to:
  - (a) adopt, by thirty (30) days from the Effective Date and thereafter maintain, throughout the period of implementation of the Project, the Operational Manual, in form and substance satisfactory to the Bank, including, inter alia, the Project administrative, accounting, auditing, reporting, financial, disbursement, safeguards and procurement procedures, as well as rules and procedures for processing and collection of Personal Data in accordance with national law on Personal Data Protection if it is deemed adequate and good international practice, as agreed with the Bank; and
  - (b) carry out the Project in accordance with the Operational Manual and refrain from amending, revising, waiving, voiding, suspending or abrogating any provision of the Operational Manual, whether in whole or in part, without the prior written agreement of the Bank. In the event of any conflict between the provisions of the Operational Manual and those of this Agreement, the provisions of this Agreement shall prevail.

**C. Subprojects.**

1. The Borrower shall cause the Project Implementing Entity to transfer funds to the PRMSC for implementing Part 1 of the Project in accordance with eligibility criteria and procedures acceptable to the Bank, which shall include the following: (a) the Subproject shall be completed on or before the Closing Date; (b) the Subproject shall be identified and selected according to the procedures set forth in the Operational Manual; (c) the Subproject shall be designed and implemented with the technical and engineering standards elaborated in the Operational Manual; and (d) any investments on new drainage, water supply and on-site sanitation systems, rehabilitation or expansion, which would either change the nature of existing Subprojects or adversely impact the quality or quantity of international waterways, shall be excluded from the Subprojects.

**D. Data Protection**

The Borrower shall cause the Project Implementing Entity to ensure that the collection, use and processing (including transfers to third parties) of any Personal Data collected under the Project shall be done in accordance with the national law and the best international practice, and ensure legitimate, appropriate and proportionate treatment of such data.

**E. Safeguards**

1. The Borrower shall ensure, and cause the Project Implementing Entity to ensure that the Project is carried out with due regard to appropriate health, safety, social, and environmental standards and practices, and in accordance with the Safeguards Instruments.
2. The Borrower and the Project Implementing Entity shall ensure that all bidding documents and contracts for civil works under the Project include the obligation of contractors, consultants and civil society organization, subcontractors and private supervising entities

- to: (a) comply with the relevant aspects of Safeguard Instruments; (b) adopt and implement measures to assess and manage the risks and impacts of labor influx; and (c) adopt and enforce codes of conduct that should be provided to and signed by all workers, detailing measures on environmental, social, health and safety, gender-based violence and violence against children; all as applicable to such civil works commissioned or carried out pursuant to said contracts.
3. The Borrower shall ensure, and cause the Project Implementing Entity to ensure that:
- (a) the Project is carried out with due regard to appropriate health, safety, social, and environmental practices and standards, and in accordance with the Safeguards Instruments;
  - (b) for each activity under the Project for which the ESMF, and the RPF provide for the preparation of a Subproject ESIA, and/or a Subproject ESMP, and a Subproject RAP:
    - (i) proceed to have such Subproject ESIA, and/or Subproject ESMP and Subproject RAP as appropriate: (A) prepared and disclosed in accordance with the ESMF and the RPF, respectively; (B) consulted upon adequately with people affected by the Project as per the ESMF and the RPF, respectively, and submitted to the Bank for review and approval; and (C) thereafter adopted, prior to implementation of the activity; and
    - (ii) take such measures as shall be necessary or appropriate to ensure compliance with the requirements of such Subproject ESIA, and/or Subproject ESMP and Subproject RAP in a manner satisfactory to the Bank;
  - (c) all measures are taken to implement the Subproject RAPs in a manner and timeframe satisfactory to the Bank. To this end, the Borrower shall ensure that:
    - (i) funds are made available to cover all the costs of implementing the RAPs;
    - (ii) prior to carrying out activities which involve displacement, Affected Persons shall be compensated at full replacement cost, resettled and provided with assistance in accordance with the Subproject RAPs, as applicable; and
    - (iii) the implementation, monitoring and evaluation of such Subproject RAPs is completed and reported in a manner satisfactory to the Bank.
4. The Borrower and the Project Implementing Entity shall ensure that the Subprojects do not include any activities or expenditures on the negative list set forth in the ESMF.
5. Except as the Bank shall otherwise agree in writing, the Borrower shall ensure, and cause the Project Implementing Entity to ensure, that none of the provisions of the Safeguard Instruments be abrogated, amended, repealed, suspended or waived. In case of any

inconsistencies between the provisions of any of the Safeguard Instruments and the provisions of this Agreement, the provisions of this Agreement shall prevail.

#### *Technical Assistance*

6. The Borrower shall ensure, and cause the Project Implementing Entity to ensure that: (a) all consultancies related to technical assistance, design and capacity building under the Project, the application of whose results could have environmental, social and health and safety implications, shall only be undertaken pursuant to terms of reference reviewed and found satisfactory by the Bank; and (b) such terms of reference shall require the technical assistance, design and capacity building activities to take into account the requirements of the applicable Safeguards Policies and EHS Guidelines.

#### *Monitoring and Reporting*

7. Without limitation upon its other reporting obligations under this Agreement, the Borrower shall, and cause the Project Implementing Entity to:
  - (a) take all measures necessary on its part to regularly collect, compile, and submit to the Bank, and promptly in a separate report whenever the Bank may require, information on the status of compliance with the Safeguards Instruments, all such reports in form and substance acceptable to the Bank, setting out, inter alia: (i) the status of implementation of the Safeguards Instruments; (ii) conditions, if any, which interfere or threaten to interfere with the implementation of the Safeguards Instruments; and (iii) corrective and preventive measures taken or required to be taken to address such conditions;
  - (b) promptly furnish to the Bank a copy of each quarterly progress report prepared and submitted by any entity (including any engineer) supervising the Project's civil works, the Project's contractors and/or subcontractors; and
  - (c) promptly notify the Bank of any incident or accident related to or having an impact on the Project which has, or is likely to have, a significant adverse effect on the environment, the affected communities, the public or workers.

#### *Grievance Mechanism*

8. The Borrower shall, and shall cause the Project Implementing Entity to, maintain, throughout Project implementation, and publicize the availability of a grievance mechanism, in form and substance satisfactory to the Bank, to hear and determine fairly and in good faith all complaints raised in relation to the Project, and take all measures necessary to implement the determinations made by such mechanism in a manner satisfactory to the Bank.

## **Section II. Project Monitoring Reporting and Evaluation**

The Borrower shall furnish to the Bank each Project Report not later than one (1) month after the end of each calendar semester, covering the calendar semester.

### **Section III. Withdrawal of Loan Proceeds**

#### **A. General.**

Without limitation upon the provisions of Article II of the IBRD 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:

<b>Category</b>	<b>Amount of the Loan Allocated (expressed in USD)</b>	<b>Percentage of Expenditures to be financed (inclusive of Taxes)</b>
(1) Goods, works, non-consulting services, and consulting services, Incremental Operating Costs, Training for the Project	199,500,000	45%
(2) Front-end Fee	500,000	Amount payable pursuant to Section 2.03 of this Agreement in accordance with Section 2.07 (b) of the IBRD General Conditions
(3) Interest Rate Cap or Interest Rate Collar premium	0	Amount due pursuant to Section 4.05 (c) of the IBRD General Conditions
<b>TOTAL AMOUNT</b>	<b>200,000,000</b>	

#### **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.
2. The Closing Date is June 30, 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”).

#### Customized Amortization Repayment Schedule

Principal Payment Date	Installment Share
December 15, 2026	0.5%
June 15, 2027	0.5%
December 15, 2027	1.5%
June 15, 2028	1.75%
December 15, 2028	2%
June 15, 2029	2%
December 15, 2029	1%
June 15, 2030	1%
December 15, 2030	1%
June 15, 2031	1%
December 15, 2031	1%
June 15, 2032	1%
December 15, 2032	1%
June 15, 2033	1%
December 15, 2033	1%
June 15, 2034	3%
December 15, 2034	3%
June 15, 2035	3%
December 15, 2035	2%
June 15, 2036	2%
December 15, 2036	1%
June 15, 2037	1%
December 15, 2037	1%
June 15, 2038	1%
December 15, 2038	2.25%
June 15, 2039	4%
December 15, 2039	4%
June 15, 2040	5%
December 15, 2040	5%
June 15, 2041	5%
December 15, 2041	4%
June 15, 2042	4%
December 15, 2042	4%
June 15, 2043	4%
December 15, 2043	4%

June 15, 2044	4%
December 15, 2044	4%
June 15, 2045	4%
December 15, 2045	4%
June 15, 2046	4.5%

## APPENDIX

### Definitions

1. “Affected Person” means a person or entity who, on account of the execution of the Project and/or Subprojects, has experienced or would experience direct economic and social impacts caused by: (i) the involuntary taking of land resulting in: (A) relocation or loss of shelter; (B) loss of assets or access to assets; or (C) loss of income sources or means of livelihood, whether or not such person must move to another location; or (ii) the involuntary restriction of access to legally designated parks and protected areas, resulting in adverse impacts on the livelihood of such person; and, “Affected Persons”, means more than one such Affected Person.
2. “Annual Work Plan and Budget” means, individually, one of the annual workplans and budgets for the implementation of the Project reviewed and approved by the Bank, referred to in Section I.E of the Schedule to the Project Agreement; and “Annual Work Plans and Budgets” means, more than one such annual work plan and budget.
3. “Anti-Corruption Guidelines” means, for purposes of paragraph 6 of the Appendix to the IBRD 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.
4. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.
5. “Counterpart Funds” means, collectively, the funds to be provided or caused to be provided by the Project Implementing Entity for the financing of the Project, pursuant to Section I.E of the Schedule to the Project Agreement.
6. “COVID-19” means the coronavirus disease caused by the 2019 novel coronavirus (SARS-CoV-2).
7. “Department of Local Government and Community Development” means the Department of Local Government and Community Development of the Project Implementing Entity, or any successor thereto.
8. “EHS Guidelines” means the World Bank Group Environmental, Health and Safety Guidelines published on [www.ifc.org/ehsguidelines](http://www.ifc.org/ehsguidelines), as said guidelines are updated from time to time.
9. “Environmental and Social Management Framework” or “ESMF” means the environmental and social management framework prepared and adopted by the Project Implementing Entity, satisfactory to the Bank, dated March 2021, disclosed in-country, and the Bank’s website on April 22, 2021, setting out the principles, rules, guidelines and

procedures to screen and assess the potential adverse environmental and social risks and impacts (including health and safety issues) of Project activities, including the risks of gender-based violence and sexual exploitation and abuse, adopt measures to avoid, reduce, mitigate or offset environmental and social adverse risks and impacts, including measures that endeavor to prevent and respond to gender-based violence and sexual exploitation and abuse, procedural, budget and institutional arrangements and actions needed to implement these measures, and information on the agency or agencies responsible for addressing the Projects' risks and impacts; as well as for the preparation of environmental and social management plans, as such framework may be amended by the Project Implementing Entity from time to time, with the prior written agreement of the Bank.

10. "Financing Agreement" means the agreement between the Borrower and the Association for the Project, of the same date as this Agreement, as such agreement may be amended from time to time. "Financing Agreement" includes all appendices, schedules and agreements supplemental to the Financing Agreement.
  11. "General Conditions" means the IBRD General Conditions and the IDA General Conditions. In such cases, capitalized definitions are the same in both sets of General Conditions. In cases where the capitalized definitions differ, the term will be defined in this Appendix.
  12. "IBRD 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, and April 1, 2021).
  13. "IDA General Conditions" means the "International Development Association General Conditions for IDA Financing, Investment Project Financing", dated December 14, 2018 (revised on August 1, 2020 and April 1, 2021).
  14. "Incremental Operating Costs" means the reasonable costs of the incremental expenditures required for the Project, including consumable material and supplies; office rental costs; utilities fees; insurance; communications, advertising and newspaper subscriptions; printing and stationary costs; vehicle and/or office equipment operation and maintenance; charges for opening and operating bank accounts required for the Project, travel, lodging and per diems for Project staff, but does not include salaries or salary supplements of the Borrower's or the Project Implementing Entity's civil servants, except for the salaries and/or salary supplements to the Borrower's or the Project Implementing Entity's civil servants formally deputed to the Project to assist in the carrying out of the Project activities are entitled to in accordance with the applicable government policies during the period of their deputation.
  15. "IT" means information technology.
- "Labor Influx Management Plan" means the labor management plan, prepared by the contractors and the Project Implementing Entity, satisfactory to the Bank, and disclosed on



- the Bank's website prior to the commencement of the civil works under Part 1 of the Project, as said instrument may be updated from time to time with the prior written agreement of the Bank.
16. "Operational Manual" means a manual to be adopted by the Project Implementing Entity pursuant to Section I.B.3 of Schedule 2 to this Agreement and Section I.A.3 of Schedule to the Project Agreement to clarify roles and responsibilities for the implementation of the Operation, as the same may be amended from time to time with the prior concurrence of the Bank, in which the Borrower will be copied.
  17. "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.
  18. "PRMSC" means the Punjab Rural Municipal Service Company, which is established pursuant to Section I.B.2 of Schedule 2 to this Agreement as a public company, responsible for water and sanitation service delivery and solid waste management under the Department of Local Government and Community Development.
  19. "PRMSC-TO" means the Tehsil Office of Punjab Rural Municipal Service Company, to be established and responsible for maintaining the water and sanitation service delivery as well as their operations and management in the Selected Tehsil.
  20. "Procurement Regulations" means, for purposes of paragraph 87 of the Appendix to the IBRD General Conditions, the "World Bank Procurement Regulations for IPF Borrowers", dated November 2020.
  21. "Project Implementing Entity" means the Borrower's Province of Punjab.
  22. "Project Steering Committee" means the committee to be established pursuant to Section I.B.1 of Schedule 2 to this Agreement and Section I.A.1 of Schedule to the Project Agreement.
  23. "Resettlement Planning Framework" or "RPF" means the resettlement planning framework prepared and adopted by the Project Implementing Entity, satisfactory to the Bank, and disclosed on the Bank's website as part of the ESMF, which sets out the resettlement principles, guidelines, organizational arrangements (including consultation and budget), and design criteria for the preparation of RAPs under the Project and Subproject, as such framework may be amended from time to time with the prior written agreement of the Bank.

24. “Safeguard Instruments” means collectively, the ESMF, Subproject ESIA, Subproject ESMP, Resettlement Policy Framework, Subproject RAP, Labor Influx Management Plan, and Workers’ Camp Management Plan, and “Safeguard Instrument” means any of such Safeguards Instruments.
25. “Safeguard Policies” means, the Operational Policies (OPs) and Bank Procedures (BPs) of the Bank, namely OP/BP 4.01 (Environmental Assessment), OP/BP 4.04 (Natural Habitats), OP/BP 4.09 (Pest Management), OP/BP 4.10 (Indigenous Peoples), OP/BP 4.11 (Physical Cultural Resources), OP/BP 4.12 (Involuntary Resettlement), and OP/BP 4.36 (Forests; they can be found at <https://policies.worldbank.org>).
26. “Selected Tehsil” means Tehsil that is included in the Project area, whose elimination or addition during the Project implementation period shall be agreed between the Project Implementing Entity and the Bank.
27. “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 IBRD General Conditions.
28. “Subproject” means a specific activity within the Project, which is identified and appraised during the implementation of the Project, selected pursuant to Section I.B.3 of Schedule 2 of this Agreement and in accordance with the provisions of the Legal Agreement , and proposed to be financed with the proceeds of the Loan.
29. Subproject Environmental and Social Impact Assessment” or “Subproject ESIA” means (i) any environmental and social impact assessment to be prepared for civil works to be carried out under a Subproject; and (ii) any site-specific environmental and social impact assessment to be prepared pursuant to the ESMF for a Subproject. “Subproject ESIA’s” means, collectively, all such ESIA’s.
30. “Subproject Environmental and Social Management Plan” or “Subproject ESMP” means the instrument to be prepared for a Subproject in accordance with the procedures and requirements under the ESMF, satisfactory to the Bank, which details: (a) the measures to be taken during the implementation and operation of the Subproject to avoid, minimize, mitigate or offset adverse environmental and social impacts (including health and safety issues), or to reduce them to acceptable levels; and (b) the actions needed to implement these measures, as said instrument may be amended from time to time with the Bank’s prior written agreement. “Subproject ESMP’s” means, collectively, all such ESMP’s.
31. “Subproject Resettlement Action Plan” or “Subproject RAP” means the instrument to be prepared for a Subproject in accordance with the procedures and requirements of the Resettlement Policy Framework, which includes the principles, procedures, organizational arrangements and budget to implement the resettlement related activities under the Subproject, as said resettlement action plan may be revised from time to time with the prior written agreement of the Bank. “Subproject RAP’s” means, collectively, all such RAP’s.

32. “Training” means the reasonable costs of training, workshops and conferences conducted in the territory of the Borrower, or, subject to prior approval by the Bank, attended abroad by the Project Implementing Entity’s officials in connection with the Project, including the purchase and publication of materials, rental of facilities, course fees and travel and subsistence of trainees.
33. “Workers’ Camp Management Plan” means the contractors’ plan for labor camp management required by ESMF/ESMP, prepared by the contractors and the Project Implementing Entity, satisfactory to the Bank, and disclosed on the Bank’s website prior to commencement of civil works under Part 1 of the Project, as said instrument may be updated from time to time with the prior written agreement of the Bank.
34. “World Bank” means the International Bank for Reconstruction and Development and the International Development Association.