Loan Agreement

(Maharashtra Project on Climate Resilient Agriculture (PoCRA))

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 four hundred and twenty million United States Dollars ($420,000,000) ("Loan"), 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 equal to one quarter of one percent (0.25%) of the Loan amount.

2.04. The Commitment Charge is equal to 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.

2.08 (a) If on any given day, the Total Exposure exceeds the Standard Exposure Limit (as said terms are defined in sub-paragraphs (b)(ii) and (b)(ii) of this Section), the Borrower shall pay to the Bank a surcharge at the rate of
one half of one percent (0.5%) per annum of the Allocated Excess Exposure Amount (as defined in sub-paragraph (b)(i) of this Section) for each said day ("Exposure Surcharge"). The Exposure Surcharge (if any) shall be payable semi-annually in arrears on each Payment Date.

(b) For purposes of this Section the following terms have the meanings set forth below:

(i) "Allocated Excess Exposure Amount" means for each day during which the Total Exposure exceeds the Standard Exposure Limit, the product of: (A) the total amount of said excess; and (B) the ratio of all (or, if the Bank so determines, a portion) of the Loan to the aggregate amount of all (or the equivalent portions) of the loans made by the Bank to the Borrower and to other borrowers guaranteed by the Borrower that are also subject to an exposure surcharge, as said excess and ratio are reasonably determined from time to time by the Bank.

(ii) "Standard Exposure Limit" means the standard limit on the Bank's financial exposure to the Borrower which, if exceeded, would subject the Loan to the Exposure Surcharge, as determined from time to time by the Bank.

(iii) "Total Exposure" means for any given day, the Bank's total financial exposure to the Borrower, as reasonably determined by the Bank.

ARTICLE III — PROJECT

3.01. The Borrower declares its commitment to the objective of the Project. To this end, the Borrower shall cause the Project to be carried out by the Borrower's State of Maharashtra (Project Implementing Entity), in accordance with the provisions of Article V of the General Conditions, Schedule 2 to this Agreement and the Project 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:

+91-11-23095071

E-mail:

jsni-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:

Facsimile:

+1-202-477-6391
AGREED as of the Signature Date.

INDIA

By

Authorized Representative

Name: SAMEER KUMAR KHARE

Title: JOINT SECRETARY

Date: APRIL 6, 2018

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT

By

Authorized Representative

Name: JUNAD KAMAL AHMAD

Title: COUNTRY DIRECTOR, INDIA

Date: APRIL 6, 2018
SCHEDULE 1

Project Description

The objective of the Project is to enhance climate resilience and profitability of smallholder farming systems in selected districts of Maharashtra.

The Project consists of the following parts:

Part A. Promoting Climate-resilient Agricultural Systems

A.1. Supporting the development of: (i) evidence-based Mini Watershed Plans (based on a participatory micro planning process and water budgeting); and (ii) Cluster Development and Investment Plans (CDPs) to identify a set of priority activities to be carried out under the Project.

A.2. Promoting the transfer of on-farm climate resilient technologies and agronomic practices identified in the Cluster Development and Investment Plans through, inter alia: (i) the design and implementation of Farmer Field Schools (FFS) to promote the demonstration of climate-resilient varieties of field crops; (ii) the provision of matching grants to eligible Individual Farmers to enable them to adopt said technologies and practices ("Individual Farmer Matching Grants"); and (iii) the design and implementation of knowledge sharing and learning activities on climate-resilient agricultural technologies for stakeholders from villages in the selected districts.

A.3. Supporting development of catchment areas to enhance water management and improve dryland farming through, inter alia: (i) the planning, technical design, and development of common and individual assets for longer term impact on climate resilience; (ii) the carrying out of investments, including treatment of catchment areas and drainage lines, rejuvenation of existing community-based and individual water harvesting structures/construction of new ones, and construction of aquifer recharge structures; and (iii) the provision of matching grants to eligible Individual Farmers to strengthen climate resilience ("Individual Farmer Matching Grants").

Part B. Post-Harvest Management and Value Chain Promotion

B.1. Supporting: (i) the development of a Capacity Enhancement Needs Assessment (CENA) that includes a comprehensive diagnostic as well as a capacity development program for Farmer Producer Organizations (FPOs) to be implemented under the Project; and (ii) the implementation of a Capacity Development and Coaching Program (CDC) specially focused on FPOs to meet the needs identified in the CENA.
B.2. Strengthening emerging value chains for climate-resilient commodities, through *inter alia:* the provision of matching grants to FPOs ("FPO Matching Grants") to implement selected value chain Subprojects, and/or to establish FPO-run custom-hiring centers (CHCs) for agricultural machinery.

B.3. Improving the performance of the supply chain for climate-resilient seeds, through *inter alia:* (i) establishing seed hubs for the production, processing, certification, and short-term storage of said seeds in strategic locations; (ii) promoting business-oriented partnerships among various stakeholders, including from the private sector, to ensure sustainability of Project investments in the seeds supply chain; and (iii) the provisions of FPO Matching Grants and Individual Farmer Matching Grants for the engagement in seed production and seed multiplication in a sustainable and financially viable way.

**Part C. Institutional Development, Knowledge and Policies for a Climate-Resilient Agriculture**

C.1. Supporting the sustainability and institutional capacity development of stakeholders involved in activities supported by the Project, from the central to local level, through *inter alia:* (i) the updating of crop production contingency plans; (ii) the revision of Strategic Research and Extension Plans (SREP's) to mainstream the climate resilience agenda; (iii) the implementation of an annual Knowledge Sharing and Learning Plan (KSLP) for all out-of-state and international training activities (including exposure visits and study tours); and (iv) the design and implementation of a comprehensive integrated ICT platform to support the Project’s knowledge agenda as well as some core Project management functions.

C.2. Supporting feasibility studies, business plans, and establishment and operationalization of the Maharashtra Climate Innovation Center (CIC) to support local private sector capacity focused on emerging technologies and business models.

C.3. Generating and disseminating cutting-edge knowledge on issues related to climate-resilient agriculture and providing analytical underpinnings to improve the policy and strategy framework to enhance resilience in the agri-food systems in the State of Maharashtra, through *inter alia:* (i) the development of state-of-the-art climate and agro-hydrological models; (ii) the promotion of stakeholder's dialogue on policies for climate resilience in agriculture; and (iii) the generation of suitability maps for managed aquifer recharge.
Part D. Project Management

Providing support for Project administration, financial management, procurement, safeguards management, human resource management, monitoring and impact evaluation, and financing incremental operating costs needed under the Project.
SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

1. To facilitate the carrying out of the Project, the Borrower shall make the proceeds of the Loan available to the State of Maharashtra in accordance with the Borrower's standard arrangements for developmental assistance to the States of India.

2. Notwithstanding the foregoing, in the event that any provisions of this Agreement, including the instructions that the Bank shall have specified pursuant to Section 2.01(b) or Section 2.04(b) of the General Conditions, were to be found inconsistent with the Borrower's standard arrangements for development assistance to the States of India, the provisions of this Agreement and related instructions shall govern.

3. The Borrower shall at all times protect its own interests and the interests of the Bank to accomplish the purposes of the Loan.

Section II. Project Monitoring Reporting and Evaluation

A. Project Reports

1. The Borrower shall cause the State of Maharashtra to furnish to the Bank each Project Report semi-annually, not later than forty-five (45) days after the end of each calendar semester, covering the calendar semester.

2. The Borrower shall cause the State of Maharashtra to carry out a comprehensive mid-term Project review under terms of reference satisfactory to the Bank; and furnish to the Bank a mid-term Project progress report, satisfactory to the Bank no later than forty-two (42) months after the Effectiveness date.

Section III. Withdrawal of Loan Proceeds

1. Without limitation upon the provisions of Article II of the General Conditions and in accordance with the Disbursement and Financial Information Letter, the Borrower may withdraw the proceeds of the Loan to: (a) finance Eligible Expenditures; and (b) pay: (i) the Front-end Fee and (ii) Interest Rate Cap or Interest Rate Collar premium; in the amount allocated, if applicable, up to the percentage set forth against each category of the following table:
<table>
<thead>
<tr>
<th>Category</th>
<th>Amount of the Loan Allocated (expressed in USD)</th>
<th>Percentage of Expenditures to be financed (inclusive of Taxes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Goods, works, non-consulting services, consulting services, Operating Costs, Training and Workshops for the Project (except as financed through Individual Farmers Matching Grants and FPO Matching Grants)</td>
<td>210,100,000</td>
<td>70%</td>
</tr>
<tr>
<td>(2) Individual Farmer Matching Grants</td>
<td>180,400,000</td>
<td>70%</td>
</tr>
<tr>
<td>(3) FPO Matching Grants</td>
<td>28,450,000</td>
<td>70%</td>
</tr>
<tr>
<td>(4) Front-end Fee</td>
<td>1,050,000</td>
<td>Amount payable pursuant to Section 2.03 of this Agreement in accordance with Section 2.07 (b) of the General Conditions</td>
</tr>
<tr>
<td>(5) Interest Rate Cap or Interest Rate Collar premium</td>
<td>-0-</td>
<td>Amount due pursuant to Section 4.05(c) of the General Conditions</td>
</tr>
<tr>
<td>TOTAL AMOUNT</td>
<td>420,000,000</td>
<td></td>
</tr>
</tbody>
</table>

2. Notwithstanding the provisions of paragraph 1 above, no withdrawal shall be made:

   (a) for payments made prior to the Signature Date of this Agreement, except that withdrawals up to an aggregate amount not to exceed USD 84,000,000 may be made for payments made within 12 months prior to this date, for Eligible Expenditures, under Category (1); or

   (b) for payments under Category (3) unless the State of Maharashtra has submitted evidence to the Bank confirming that the FPO Matching Grant Agreement format has been finalized and approved, under terms and conditions satisfactory to the Bank.

3. The Closing Date is June 30, 2024.
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

<table>
<thead>
<tr>
<th>Principal Payment Date</th>
<th>Installment Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>On each May 15 and November 15</td>
<td></td>
</tr>
<tr>
<td>Beginning May 15, 2024 through May 15, 2041</td>
<td>2.78%</td>
</tr>
<tr>
<td>On November 15, 2041</td>
<td>2.70%</td>
</tr>
</tbody>
</table>
APPENDIX

Definitions

1. "Anti-Corruption Guidelines" means, including for purposes of paragraph 5 of the Appendix to the General Conditions, the "Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants", dated October 15, 2006 and revised in January 2011 and as of July 1, 2016.

2. "Agriculture Technology Management Agency" or "ATMA" means a registered society responsible for agricultural technology dissemination and other agricultural extension services at the district level in the State of Maharashtra.

3. "Approved Individual Farmer Matching Grant Application" means the legal agreement to be entered into between the PMU and an Individual Farmer benefiting from Individual Farmer Matching Grant, pursuant to Section 1.E of the Schedule to the Project Agreement, for purposes of providing financing for the implementation of selected activities of the CDPs.

4. "Beneficiary" means either: (i) Individual Farmers benefitting from the Individual Farmer Matching Grants; and/or (ii) FPOs benefitting from FPO Matching Grants, as the case may be.

5. "Category" means a category set forth in the table in Section III.1 of Schedule 2 to this Agreement.

6. "Capacity Development and Coaching Program" or "CDC" means the program developed under the Project to strengthen the capacity of the FPOs, referred to in Section B.1 of Schedule 1 to the Loan Agreement.

7. "Capacity Enhancement Needs Assessment" or "CENA" means the assessment to be carried out under the Project to provide the diagnostic basis for the CDC, referred to in Section B.1 of Schedule 1 to the Loan Agreement.

8. "Cluster Development and Investment Plans" or "CDPs" means the plans describing the roadmap for activities and investments required to strengthen climate resilience in the farming systems prevailing in a particular cluster of villages, referred to in Section A.1 of Schedule 1 to the Loan Agreement.

9. "Custom Hiring Centers" or "CHC" means the centers referred to in Section B.2 of Schedule 1 to this Agreement, to be established and run by FPOs to make available gender-sensitive farm machinery and equipment.
10. "Department of Agriculture" or "DOA" means the State of Maharashtra's Department of Agriculture or any successor thereto.

11. "Displaced Persons" means persons who, on account of the execution of the Project, have experienced or would experience direct economic and social impacts caused by: (a) the involuntary taking of land, resulting in: (i) relocation or loss of shelter; (ii) loss of assets or access to assets; or (iii) loss of income sources or means of livelihood, whether or not such persons must move to another location; or (b) the involuntary restriction of access to legally designated parks and protected areas, resulting in adverse impact on the livelihoods of such persons.

12. "District Project Committee" or "DPC" means the committee referred to in Section I.A.2(a) of the Schedule to the Project Agreement created to facilitate coordination of project activities among agencies represented at district level.

13. "District Superintendent Agriculture Officer" or "DSA0" means the civil servant from the Department of Agriculture, responsible for the planning, implementation and monitoring of all the agriculture-related interventions in a district, except those assigned to the district extension services and the district rural local self-government institution.

14. "Divisional Project Management Units (DPMUs)" or "DPMUs" means the units referred to in Section I.A.3(a) of the Schedule to the Project Agreement created to provide institutional coordination with the districts in their respective jurisdiction.

15. "ESMF" means the Project Implementing Entity's environmental and social management framework (which includes an Integrated Pest and Nutrient Management Plan) dated September 14, 2017, and disclosed by the Bank's portal on October 31, 2017, setting forth: (i) the policy framework, principles, standards, processes and institutional arrangements to be applied to assess potential adverse environmental impacts associated with Project activities and the ways to avoid, minimize, mitigate or offset them, including public consultation, disclosure and reporting; and (ii) the social impact assessments and mitigation procedures and arrangements and grievance redress procedures for assessing and addressing any Project social impacts; as such framework may be amended from time to time only with the prior written concurrence of the Bank.

16. "Farmer Field Schools" or "FFS" means the participatory and interactive on-site learning approach referred to in Section A.2 of Schedule 1 to this Agreement created to emphasize problem-solving and discovery-based learning for farmers with focus on the demonstration of climate-resilient agricultural technologies and agronomic practices.

17. "Farmer Producer Companies" or "FPCs" means registered producer companies under the Borrower's amended Companies Act (1956) with a minimum share
capital of Indian rupees 500,000 and run by their members through a board of
directors.

18. "Farmer Producer Organizations" or "FPOs" means organizations which may
include Farmer Producer Companies (FPC), or other farmers' and women's
focused groups at the sub district or village level in the State of Maharashtra.

19. "FI Loan Agreement" means each of the legal agreements to be entered between
an FI and a FPO for purposes of providing financing to support implementation of
activities under an approved Subproject Proposal, referred to in Section I.E.2 of
the Schedule to the Project Agreement.

20. "FI Loan" means the financing to be provided by FIs to an FPO, based on a
Subproject Proposal endorsed by the DPMU, for purposes of providing financing
to support implementation of activities under said Proposal, referred to in Section
I.E.2 of the Schedule to the Project Agreement.

21. "Financial Institutions" and the acronym "FIs" mean the financial institutions
chosen by the Beneficiaries of the FPO Matching Grants, referred to in Section
I.E.2 of the Schedule to the Project Agreement.

January 18, 2018 setting forth the operating procedures for the carrying out of the
financial management requirements under the Project, including *inter alia*: (i)
accounting principles, practices, methods and procedures; (ii) budgeting and
planning; (iii) fund flow mechanism, internal control and financing reporting; and
(iv) audit arrangements; as such manual may be amended from time to time with
the prior written concurrence of the Bank.

23. "FPO Matching Grant Agreement" means the legal agreement to be entered into
between the DPMU and a Beneficiary of the FPO Matching Grant, pursuant to
Section I.E.3 of the Schedule to the Project Agreement, for purposes of providing
financing for the implementation of Subprojects.

24. "FPO Matching Grants" means the grants awarded to selected FPOs out of the
proceeds of the Loan pursuant to Section I.E of the Schedule to the Project
Agreement and to the selection criteria and procedures set forth in the PIP and the
FM Manual, to be disbursed only after verification of successful implementation
of the FPO's Subproject activities.

25. "General Conditions" means the "International Bank for Reconstruction and
Development General Conditions for IBRD Financing, Investment Project
26. "Grant Application" means, in the case of Individual Farmer Matching Grants, an application submitted by an individual farmer for an Individual Farmer Matching Grant, in accordance with the procedures and formats prescribed in the PIP and FM Manual, to apply for a Matching Grant.

27. "ICT" means information, communication and technology.

28. "Individual Farmer" means the individual farmer who owns farm lands in selected villages of the State of Maharashtra and who has been selected to receive Individual Farmer Matching Grants by the VCRMC, "Individual Farmers" means the plural thereof.

29. "Individual Farmer Matching Grants" means the grants awarded to Individual Farmers out of the proceeds of the Loan pursuant to Section I.E. of the Schedule to the Project Agreement and to the selection criteria and procedures set forth in the PIP and the FM Manual to promote climate-resilient technologies and agronomic practices.

30. Individual Farmer "Subproject" means a set of activities under approved Subproject Proposal to be carried out by Beneficiaries of FPO Matching Grants.

31. "Knowledge Sharing and Learning Plan" or "KSLP" means the plan referred to in Section C.1 of Schedule 1 to this Agreement, to be developed by the PMU based on a needs assessment for all out-of-state and international training activities to be funded under the Project and approved by the Project Steering Committee and the Bank.

32. "Mini Watershed Plans" means the comprehensive diagnostic documents resulting from the participatory micro planning process to be prepared in selected villages, referred to in Section A.1 of Schedule 1 to this Agreement, which plans capture, at the village-cluster level, the mapping of resources, stakeholder's analysis, water budgeting, specific investments, and knowledge gaps to strengthen climate resilience in the agriculture systems.

33. "Operating Costs" means the reasonable costs of incremental expenditures incurred by DOA and other Participating Entities on account of Project implementation, including, inter alia: costs of operation, rent and maintenance of offices, communication costs, (including public awareness and outreach, development and maintenance of a comprehensive project web site), vehicle hiring, printing, incremental staff salaries (including government staff on deputation to the Project), training, and travel allowances of Project staff related to Project implementation, coordination, and monitoring but excluding the salaries of civil servants of the Borrower.
34. "Participating Entities" means the list of government departments and agencies involved in technical aspects of Project activities implementation, and for which the Project shall cover Operating Costs, including Water Conservation Department, Department of Water Supply and Sanitation, Forest Department, Department of Marketing and Cooperation, Department of Animal Husbandry, Dairy and Fish, Yashwantrao Chavan Academy of Development Administration (YASHADA), Krishi Vigyan Kendras (KVKs), as such list may be revised by the Project Implementing Entity from time to time.

35. "Procurement Plan" means the Project Implementing Entity’s procurement plan for the Project dated January 18, 2018, and provided for under Section IV of the Procurement Regulations, as the same shall be updated from time to time in agreement with the Bank.

36. "Procurement Regulations" means, including for purposes of paragraph 85 of the Appendix to the General Conditions, the “World Bank Procurement Regulations for Borrowers under Investment Project Financing” dated July 1, 2016, and revised in November 2017.

37. "Procurement Manual" means the manual dated January 18, 2018 prepared in accordance with the Procurement Regulations by the Project Implementing Entity in a manner and substance satisfactory to Bank for the purpose of carrying out the Procurement activities which shall comprise of, inter alia; guidance on procurement arrangements, processes and procedures agreed with Bank; as may be amended from time to time with prior written concurrence of the Bank.

38. "Project Advisory Committee" means the committee to be set up by the Project Implementing Entity to provide advice pursuant to Section 1.A.1(b) of Schedule 2 to the Project Agreement and the Project Implementation Plan.

39. "Project Agreement" means the agreement between the Bank and the Project Implementing Entity of even date herewith, as the same may be amended from time to time, and such term includes all schedules and agreements supplemental to the Project Agreement.

40. "Project Implementing Entity" or "Maharashtra" means the Borrower’s State of Maharashtra.

41. "Project Implementation Plan" or "PIP" means the implementation plan of the State of Maharashtra for the Project, dated January 18, 2018, including the time-bound action plans, procedures and criteria agreed with the Bank for Project implementation (including the criteria for the selection, and disbursement of the Individual Farmers Matching Grants and FPO Matching Grants) as the same may be amended from time to time with prior written concurrence of the Bank.
42. "Project Management Unit" or "PMU" means the unit established under Maharashtra's Department of Agriculture for assisting in the carrying out of the Project activities and coordination with other stakeholders and Participating Entities in the Project, referred to in Section I.A.1(c) of the Schedule to the Project Agreement.

43. "Project Steering Committee" means the committee to be established by the Project Implementing Entity, for purposes of providing policy guidance and oversight for the Project implementation, pursuant to Section I.A.1(a) of the Schedule to the Project Agreement.

44. "Safeguard Documents" means, collectively, the ESMF (environmental and social management frameworks), the TPF, as well as any other plans and documents prepared or to be prepared, pursuant to Section I.C. of the Schedule to the Project Agreement.

45. "Strategic Research and Extension Plans" or "SREP" means the district plans referred to in Section C.1 of Schedule 1 to this Agreement, to be developed under the leadership of ATMA containing recommendations for expanded adaptive research to introduce innovations in technology dissemination to cater to local needs and situations.

46. "Sub-division Agriculture Office" or "SDAO" means the office of the DOA in sub-divisions of the State of Maharashtra responsible for the implementation of annual work plan, and regular monitoring of activities implemented at the sub-division level.

47. "Signature Date" means the latest of the two dates on which the Borrower and the Bank signed this Agreement and such definition applied to all references to "the date of the Loan Agreement" in the General Conditions.

48. "Subproject Proposal" means, in the case of FPO Matching Grants, a proposal submitted by an FPO in accordance with the procedures and formats prescribed in the PIP and FM Manual to apply for an FPO Matching Grant.

49. "Training and Workshops" means the reasonable cost of trainings, seminars, workshops, conferences and study tours, conducted in the territory of the Borrower or overseas and subject to the Bank's prior agreement; all in direct relation to the Project, which costs may include, inter alia: (a) the fees of training institutions and courses; (b) domestic and international travel costs, lodging costs, and subsistence/per diem allowances both for trainers and trainees; (c) the rental of training facilities; and (d) preparation, purchase or reproduction of training materials.
50. "Tribal People Planning Framework" or "TPPF" means the framework dated October 1, 2017, which sets forth, *inter alia*: the protocols for: (a) screening the Project activities and identifying and assessing any potential Project-related social impact on Tribal Groups; and (b) preparing any mitigation actions therefore; as well as (c) the monitoring and reporting requirements in relation thereto; which TPPF may be amended from time to time only with the prior written concurrence of the Bank.

51. "Tribal Groups" means any distinct, vulnerable, social and cultural group within the territory of the Project Implementing Entity, that: (i) self-identifies as such and claims, and is recognized by others as, having a distinguishable cultural identity; (ii) has collective attachment to geographically distinct habits or ancestral territories in the Project area, and to the natural resources in these habitat and territories; (iii) has customary cultural, economic, social and political institutions that are separate from those of the dominant society and culture; and (iv) has an indigenous language, often different from the official language of the Borrower and/or the Project Implementing Entity.

52. "VCRMC" means Village Climate Resilient Agriculture Management Committee, a Committee created by the State of Maharashtra through Government Resolution dated November 7, 2017, headed by the Chairperson of the Village Panchayat (rural local self-government institution at the village level), to carry out planning and execution of community works, referred to in Section I.A.4(a) of the Schedule to the Project Agreement.