Loan Agreement

(National Nutrition Mission (also known as Additional Financing for the ICDS Systems Strengthening and Nutrition Improvement Project))

between

INDIA

and

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT
LOAN AGREEMENT

AGREEMENT dated as of the Signature Date between INDIA ("Borrower") and INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT ("Bank") for the purpose of providing additional financing for activities related to the Original Project (as defined in the Appendix to this Agreement). 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, the Original Financing Agreement (as defined in the Appendix to this Agreement), or 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 (USD 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 General Conditions.

2.06. The Payment Dates are March 15 and September 15 in each year.

2.07. The principal amount of the Loan shall be repaid in accordance with Schedule 3 to this Agreement.

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)(iii) 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 objectives of the Project. To this end, the Borrower shall carry out the Project in accordance with the provisions of Article V of the General Conditions and Schedule 2 to this Agreement.

ARTICLE IV — EFFECTIVENESS; TERMINATION

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

4.02. For purposes of Section 9.05 (b) of the 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 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:

   +91-11-23092883

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: Shyam Kumar Khare
Title: Joint Secretary
Date: MAY 7, 2018

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT

By

Authorized Representative

Name: Junaid Kamal Ansari
Title: Country Director, India
Date: MAY 7, 2018
SCHEDULE 1

Project Description

The objective of the Project is to improve the coverage and quality of ICDS nutrition services to pregnant and lactating women and children under three (3) years of age.

The Project consists of the following parts:

Part A. ICDS Institutional and Systems Strengthening

1. Introducing and/or strengthening an ICT based management and monitoring system contributing to improved service delivery.

2. Introducing and/or strengthening an Incremental Learning-by-Doing Approach (ILA) to improve the knowledge of ICDS functionaries.

3. Strengthening citizen engagement and grievance redress systems for the ICDS Program.

Part B. Community Mobilization and Behavior Change Communication

1. Mobilizing the community for behavior change, by critical messaging on maternal, infant and young child nutrition, through, including but not limited to, home visits and community-based events.

2. Designing and deploying mass and mid-media campaigns targeting pockets with the highest burden of under-nutrition.

Part C. Performance-Based Incentives

1. Developing and introducing a system of performance-based incentives for the ICDS Program functionaries; health functionaries, including Anganwadi Workers (AWWs), auxiliary nurse midwives, and accredited social health activists; and States.

Part D. Convergent Nutrition Actions

1. Developing and implementing convergent nutrition action plans at the State, district and block levels with the objective of promoting coordinated and cross-sectoral efforts to improve nutrition outcomes.

2. Promoting inter-state learning to facilitate cross-fertilization of best practices across States.
Part E. Project Management, Monitoring and Evaluation

1. Strengthening the capacity of MWCD and State Directorates of Integrated Child Development Services to comply with their Project management and implementation responsibilities.

2. Institutionalizing quality assurance interventions, including by strengthening guidelines for effective supervision and streamlining quality supervision checklists.

3. Introducing a system of periodic surveys to critically assess gaps in service delivery and nutrition trends over time for programmatic decision-making.
SCHEDULE 2
Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

At the Central Level

1. The Borrower, through MWCD, shall, and shall cause each State to:
   (a) carry out the Project in accordance with the Operations Manual; and
   (b) not amend or waive any provision of the Operations Manual without the prior agreement of the Bank. In the event of a conflict between the provisions of the Operations Manual and those of this Agreement, the provisions of the latter shall prevail.

2. The Borrower shall protect the interests of the Bank to accomplish the purposes of the Loan.

3. The Borrower, through MWCD, shall:
   (a) maintain at all times during Project implementation, a central project management unit ("CPMU"), with adequate functions, responsibilities, staff and resources to ensure the smooth implementation of the Project at the central level, including, inter alia, the responsibility to coordinate and monitor the carrying out of the Project; and
   (b) ensure that at all times during Project implementation a Project director is maintained within the CPMU, who shall be responsible for leading the implementation of Project activities at the central level.

At the State Level

4. The Borrower shall cause each State to:
   (a) maintain at all times during Project implementation the respective State's State Directorate for Integrated Child Development Services, with adequate functions, responsibilities, staff and resources to ensure the smooth implementation of the Project at the state level, including, inter alia, the responsibility to coordinate and monitor the carrying out of the Project within the respective State; and
(b) ensure that all times during Project implementation a state Project director is maintained within the respective State Directorate for Integrated Child Development Services, who shall be responsible for leading the implementation of Project activities within the respective State.

B. Memoranda of Understanding

1. To facilitate the carrying out of Project activities in the Priority States, the Borrower, through MWCD, shall enter into a memorandum of understanding ("MoU") with each Priority State, under terms and conditions satisfactory to the Bank, each of which shall include, inter alia, the following:

   (a) the DLIs, DLI Targets, DLI Values, and the end date of the period during which each such DLI Target is set to be achieved in accordance with Schedule 4 to this Agreement;

   (b) the respective Priority State's obligation to comply with the relevant provisions of the Operations Manual, including the verification protocol containing the technical standards and arrangements and procedures for the monitoring, reporting and verification of DLIs, as agreed with the Bank; and

   (c) the Borrower's obligation to provide all such resources as may be necessary for the respective Priority State to carry out aforesaid responsibilities,

all in accordance with the provisions of this Agreement.

2. The Borrower shall exercise its rights under the MoUs in such manner so as to protect the interests of the Borrower and the Bank and to accomplish the purposes of the Loan. Except as the Bank may otherwise agree, the Borrower shall not assign, amend, abrogate or waive any of the MoUs or any of their provisions.

Section II. Project Monitoring, Reporting and Evaluation

1. The Borrower shall furnish to the Bank each Project Report not later than one month after the end of each calendar semester, covering the calendar semester.
Section III. Withdrawal of Loan Proceeds

A. General

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

<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) Eligible Expenditure Program (“EEP”) under the Project</td>
<td>199,500,000</td>
<td>100%</td>
</tr>
<tr>
<td>(2) Front-end Fee</td>
<td>500,000</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>(3) 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>200,000,000</td>
<td></td>
</tr>
</tbody>
</table>

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made:

(a) for payments made prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed $20,000,000 may be made for payments made prior to this date but on or after January 1, 2018, for Eligible Expenditures under Category (1); or

(b) under Category (1), until and unless the Borrower has:

(i) complied with the instructions under the Disbursement and Financial Information Letter and any additional instructions specified in accordance with Section 2.01(b) of the General Conditions, including the submission to the Bank of the applicable interim unaudited financial reports evidencing the incurrence of EEP expenditures for which payment is requested;
(ii) furnished evidence satisfactory to the Bank, in accordance with
the verification protocol as agreed between the Borrower and the
Bank, that the DLI Target for which payment is requested has
been achieved; and

(iii) furnished to the Bank, for each Priority State, details of the
respective budget head which corresponds to the EEP
expenditures.

2. Notwithstanding the provisions of paragraph 1 above, the amount of the Loan to
be withdrawn upon the verified achievement of any DLI Target shall not exceed
the lesser of: (a) the DLI Value of such DLI Target; and (b) the amount of the
EEP expenditures under Category I incurred but not yet paid by the proceeds of
the Loan at the date of submission of such withdrawal application.

3. Notwithstanding the provisions of paragraphs 1 and 2 above, if any of the DLI
Target(s) has/have not been achieved, the Bank may, by notice to the Borrower:

(a) authorize the withdrawal of such lesser amount within the respective DLI
Value(s) for such DLI Target(s), which, in the opinion of the Bank,
corresponds to the extent of achievement of said DLI Target(s), said
lesser amount to be calculated in accordance with the formula set out for
said DLI Target(s) under Schedule 4:

(b) reallocate no more than thirty (30) percent of the proceeds of the Loan
allocated to said DLI Target(s) to any other DLI Target(s); and/or

(c) cancel in whole or in part any withheld amount of the proceeds of the
Loan allocated to said DLI Target(s).

4. The Closing Date is August 30, 2022.
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").

<table>
<thead>
<tr>
<th>Principal Payment Date</th>
<th>Installment Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>On each March 15 and September 15</td>
<td></td>
</tr>
<tr>
<td>Beginning September 15, 2022 through March 15, 2037</td>
<td>3.23 %</td>
</tr>
<tr>
<td>On September 15, 2037</td>
<td>3.10 %</td>
</tr>
</tbody>
</table>
## SCHEDULE 4

Disbursement-Linked Indicators, Disbursement-Linked Indicator Targets, and Disbursement-Linked Indicator Values Applicable to the Project

<table>
<thead>
<tr>
<th>DLI 1: ICT based management and monitoring system strengthened, contributing to improved service delivery</th>
<th>DLI Targets</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1: MWCD has developed the ICDS-CAS guideline and issued it to all States.</td>
<td>1.2: MWCD has ensured the inclusion of monitoring indicators on community-based events, new ICDS-CAS videos and results framework indicators in the ICDS-CAS application and developed user and training manuals accordingly.</td>
</tr>
</tbody>
</table>

| DLI Value | USD 5,230,000 | USD 5,230,000 | USD 2,107,000 for each Priority State that achieves the DLI Target | USD 2,107,000 for each Priority State that achieves the DLI Target | USD 2,107,000 for each Priority State that achieves the DLI Target |

| DLI 2: ILA | 2.1: MWCD has | 2.2: At least 50% of states | 2.3: At least 50% of states | 2.4: At least 60% of states | 2.5: At least 60% of states | 2.6: At least 60% of states |

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1 No DLI Target presented in this Schedule is time-bound. These DLI Targets can be met up till the Closing Date.
<table>
<thead>
<tr>
<th>strengthened, improving knowledge of ICDS Program field functionaries</th>
<th>developed and deployed all planned online ILA modules on the ILA e-learning platform</th>
<th>AWWs and at least 50% of ICDS Program supervisors in the Participating Districts in each respective Priority State have completed all online ILA modules in themes 1 and 2.</th>
<th>Block Resource Groups and at least 60% of ICDS Program supervisors in the Participating Districts in each respective Priority State conducted at least 4 monthly learning and review meetings on ILA themes in any consecutive period of six months.</th>
<th>AWWs and at least 60% of ICDS Program supervisors in the Participating Districts in each respective Priority State have completed all online ILA modules in themes 3, 4 and 5.</th>
<th>of Block Resource Groups and at least 60% of ICDS Program supervisors in the Participating Districts in each respective Priority State passed the knowledge test for each of the online ILA module themes.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DLI Value</strong></td>
<td>USD 4,715,000</td>
<td>USD 562,000 for each Priority State that achieves the DLI Target</td>
<td>USD 421,000 for each Priority State that achieves the DLI Target</td>
<td>USD 562,000 for each Priority State that achieves the DLI Target</td>
<td>USD 421,000 for each Priority State that achieves the DLI Target</td>
</tr>
<tr>
<td><strong>DLI 3: Grievance redress mechanism for improved citizen engagement strengthened</strong></td>
<td>3.1: MWCD has developed standard operating procedures for grievance redress mechanism and transmitted them to all States.</td>
<td>3.2: National level grievance redress system is operational and is linked with all States.</td>
<td>3.3: Each Priority State has put in place a functional grievance redress system as per the standard operating procedures.</td>
<td>3.4: Each Priority State has responded to at least 40% of its grievances registered in its grievance redress system within business standards as defined in the standard operating procedures over a consecutive period of six months.</td>
<td>3.5: Each Priority State has responded to at least 50% of its grievances registered in its grievance redress system within business standards as defined in the standard operating procedures over any consecutive period of six months after the DLI Target.</td>
</tr>
<tr>
<td><strong>DLI Value</strong></td>
<td>USD 4,200,000</td>
<td>USD 4,200,000</td>
<td>USD 375,000 for each Priority State that achieves the DLI Target</td>
<td>USD 375,000 for each Priority State that achieves the DLI Target</td>
<td></td>
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<td>---------------</td>
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<td>----------------------------------------------------------------</td>
<td>----------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td><strong>DLI 4: Community mobilization for nutrition behavior change strengthened</strong></td>
<td>4.1: MWCD has revised guidelines for community-based events based on lessons learnt during the Original Project phase and issued them to all States.</td>
<td>4.2: MWCD has oriented all States on the revised community-based events guidelines and tools.</td>
<td>4.3: At least 50% of AWCs in the Participating Districts in each respective Priority State have conducted at least 4 community events in a consecutive period of six months.</td>
<td>4.4: At least 60% of AWCs in the Participating Districts in each respective Priority State have conducted at least 10 community events in any consecutive period of twelve months after the period of achievement of DLI Target 4.3.</td>
<td>4.5: At least 50% of AWWs from the Participating Districts in each Priority State meet at least 60% of their targeted number of home visits to pregnant/lactating women and children under 3 years every month for a consecutive period of twelve months.</td>
</tr>
<tr>
<td><strong>DLI Value</strong></td>
<td>USD 3,680,000</td>
<td>USD 2,480,000</td>
<td>USD 546,000 for each Priority State that meets the DLI Target</td>
<td>USD 546,000 for each Priority State that meets the DLI Target</td>
<td></td>
</tr>
<tr>
<td><strong>DLI 5: Mass and Mid-Media campaigns reinforcing nutrition behavior change implemented</strong></td>
<td>5.1: MWCD has completed an assessment of prevalent nutrition customs and practices among vulnerable groups in States as per approved methodology to</td>
<td>5.2: MWCD has developed content for mass media (TV and radio campaigns) and Mid-Media as per communication plan.</td>
<td>5.3: MWCD has deployed second round of mass media (TV and radio campaigns) as per media plan.</td>
<td>5.4: Each Priority State has deployed a Mid-Media campaign as per media plan.</td>
<td></td>
</tr>
<tr>
<td>DLI Value</td>
<td>USD 3,280,000</td>
<td>USD 3,280,000</td>
<td>USD 3,280,000</td>
<td></td>
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<tr>
<td>DLI 6: ICDS functionaries achieve milestones for receiving performance-based incentives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.1: MWCD has developed guidelines for performance-based AWW incentives.</td>
<td>6.2: MWCD has developed guidelines and mechanisms for group and State performance-based incentives.</td>
<td>6.3: At least 20% AWWs in each Priority State received their monthly performance-based incentives at least four times in a consecutive period of six months.</td>
<td>6.4: MWCD has provided performance-based incentives to States in accordance with the State incentive guidelines and to groups in accordance with the group incentive guidelines.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DLI Value</td>
<td>USD 4,180,000</td>
<td>USD 4,180,000</td>
<td>USD 4,180,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.1: MWCD has developed guidelines for convergent nutrition actions and issued them to all States.</td>
<td>7.2: Convergent nutrition action plans at the state and district levels have been developed in each Priority State.</td>
<td>7.3: MWCD has reviewed implementation progress of convergent nutrition action plans and innovations therein at the national level at the end of the first year of implementation of the plan.</td>
<td>7.4: MWCD has assessed, documented and disseminated best practices from implementation of the convergent nutrition action plans and innovations therein for learning.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6.5: At least 40% AWWs in each Priority State received their monthly performance-based incentive at least four times in any consecutive period of six months after the period of achievement of DLI Target 6.3.
<table>
<thead>
<tr>
<th>DLI Value</th>
<th>USD 1,480,000</th>
<th>USD 191,000 for each Priority State that achieves the DLI Target</th>
<th>USD 1,830,000</th>
<th>USD 1,830,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>DLI 8: Program management, monitoring and evaluation systems strengthened</td>
<td>8.1: MWCD has developed and issued to all States updated supervision guidelines for improved monitoring by ICDS Program officials</td>
<td>8.2: At least 20% of ICDS Program supervisors, child development project officers and district program officers from Participating Districts in each respective Priority State have completed at least 60% of mandated supervision visits to AWC's as per guidelines for a consecutive period of six months</td>
<td>8.3: MWCD has completed first round of survey.</td>
<td>8.4: At least 40% of ICDS Program supervisors, child development project officers and district program officers from Participating Districts in each respective Priority State have completed at least 60% of mandated supervision visits to AWC's as per guidelines for any consecutive period of twelve months after the period of achievement of DLI Target 8.2</td>
</tr>
</tbody>
</table>

| DLI Value | USD 1,880,000 | USD 184,500 for each Priority State that achieves the DLI Target | USD 1,656,500 | USD 1,656,500 |
APPENDIX

Definitions

1. "Anti-Corruption Guidelines" means, 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. "Category" means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.

3. “CPMU” means the central project management unit, referred to in Section I.A.3 of Schedule 2 to this Agreement, to be maintained by MWCD for the purpose of providing Project management support throughout Project implementation.

4. “DLI” means any of the disbursement-linked indicators set out in Schedule 4 to this Agreement.

5. “DLI Target” means each of the disbursement-linked targets/results specified in the table in Schedule 4 to this Agreement in the columns titled “DLI Targets”.

6. “DLI Value” means the amount allocated to each individual DLI Target as set forth in Schedule 4 to this Agreement, as such amount might be modified by the Bank, from time to time, as the case may be, in accordance with the provisions of Section III.B.3 of Schedule 2 to this Agreement.

7. “Eligible Expenditure Program” and the acronym “EEP” means the reasonable costs required for the implementation of the Project, comprising salaries and allowances of staff of the State Directorates of Integrated Child Development Services, as further detailed in the Operations Manual.


9. “ICDS” and “ICDS Program” means the Borrower's Integrated Child Development Scheme, officially launched on October 2, 1975, with the objective to, inter alia, improve nutritional outcomes of children in India.

10. “ICDS-Common Application Software” and the acronym “ICDS-CAS” means the mobile and tablet based software application for monitoring ICDS Program services being rolled out under the Project.
11. "Incremental Learning-by-Doing Approach" and the acronym "ILA" means a methodological, ongoing capacity building approach for building knowledge and skills of ICDS Program staff and functionaries, using supervisory interactions at different levels for providing practical and guided learning, being rolled out under the Project.

12. "Mid-Media" means the means of communication used to communicate at the household and community levels, through the use of locally conducted media formats as laid down in the Operations Manual.

13. "MoU" means a memorandum of understanding entered into, or to be entered into, between the Borrower, through MWCD, and a Priority State, and referred to in Section I.B of Schedule 2 to this Agreement, for the purpose of carrying out Project activities in the respective State, as such MoU may be revised from time to time with the prior agreement of the Bank.

14. "Original Financing Agreement" means the financing agreement for the ICDS Systems Strengthening and Nutrition Improvement Project between the Borrower and the Association, dated September 29, 2015, as amended from time to time (Credit No. 5150-IN).

15. "Original Project" means the Project described in Schedule 1 to the Original Financing Agreement.

16. "Participating District" means a district of a State in which the Project activities will be implemented, as specified in the Operations Manual.

17. "Priority State" means any of the Borrower's states of Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Rajasthan and Uttar Pradesh.


19. "Sector" means a sub-block unit under the ICDS Program supervised by, or under the responsibility of, an ICDS Program supervisor.

20. "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.

21. "State" means any of the states or union territories of the Borrower.
22. "State Directorate of Integrated Child Development Services" means, in respect of each State, its directorate of ICDS, which is responsible for implementation of the ICDS Program in the respective State, or any successor thereto.