



## **International Research Conference on Strengthening Primary (Urban) Co-Operative Banks through a Differentiated Business Model**

**December 13-14, 2021 (Online – WebEx)**

### **HOST**



**College of Agricultural Banking (CAB)  
Reserve Bank of India  
Pune, India.**

### **KNOWLEDGE PARTNER**



**Rabobank – Netherlands  
Utrecht, the Netherlands.**

### **ABOUT THE COLLEGE**

The College was established by the Reserve Bank of India (RBI) as the Cooperative Bankers' Training College at Pune on September 29, 1969. In 1974, the College was renamed as the College of Agricultural Banking (CAB) to bring a sharper focus on capacity building in the area of agricultural lending. Thus, while the capacity building of bankers from the cooperative sector remained a core priority, training officials of all types of banks associated with agricultural and rural sectors as also the Micro, Small and Medium Enterprise (MSME) sector became an added dimension of the capacity building activities of this College. The college conducts training programmes, workshops, seminars and conferences on various subjects of regulatory, supervisory and contemporary importance. The Members of the Faculty of the College are drawn from the senior and middle management cadre of RBI. The college also invites guest speakers and trainers from the industry and academia. To promote cutting-edge research in the area of banking and inclusive finance, the college publishes a journal named – CAB Calling Journal of Banking and Inclusive Finance.

### **ABOUT THE KNOWLEDGE PARTNER**

Rabobank is an international finance service provider, which operates based on its deep commitment to cooperative principles. As one of the world's large cooperative banks, Rabobank is fully committed to leading a customer-focused bank in the Netherlands so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. It is active in 38 countries and is at the forefront of the Food and Agriculture sector worldwide. Rabobank actively works towards growing a better world together by helping to build more sustainable and resilient food systems.

### **SPEAKERS AND DELEGATES**

The conference will have speakers and panellists from the Reserve Bank of India, Rabobank - the Netherlands, International Cooperative and Financial Institutions, Academic Institutions, Cooperative Federations, and Chief Executives and Chairpersons of Primary (Urban) Cooperative Banks.

## ABOUT THE CONFERENCE

The cooperative philosophy rooted in its members' economic and social well-being is a globally successful business model. Key principles of cooperation namely, self-help, independence, members' economic participation, concern for community, and cooperation amongst co-operatives have been the hallmark of its success. The success of co-operatives shows that it is possible to simultaneously pursue both economic viability and social responsibility through equitable, democratic, and people-centric organizations. Besides the consumer and producer co-operatives, there is also a great potential in co-operatives to further the cause of financial inclusion and cater to the savings and funding requirements of retail and small business segments. So far, the primary (urban) cooperative banking (UCB) sector in India has not been able to achieve its full potential and scale because of various reasons. The UCB sector is highly heterogeneous in terms of asset size and faces several challenges relating to the business model, governance, and professional management. While improving governance and bringing professional management remains a key priority, UCBs need to leverage the strength of cooperation to expand their business without compromising on their regional character and local connect, and improve operational efficiency. The cooperative banks ought to have a different business model by standing close to their members and clients. In a true sense of cooperation, a cooperative should engage with its members through various extension initiatives, such as business, education, services, and welfare measures. To be successful, it is important to focus on three critical areas, namely, the positioning of UCBs in the banking sector, establishing a differentiated business model for UCBs, and achieving an optimal asset size for UCBs. The conference intends to ignite a debate around these areas and provide a roadmap with a global perspective.

## THEME AND SUB-THEMES

### Business Model for Primary (Urban) Co-operative Banks (UCBs)

#### Sub-Themes –

- (a) Business Positioning: Clientele, Products, and Services
- (b) Business Model – A Differentiated Approach
- (c) Business Assets – Optimality of Asset Size

## CALL FOR PAPERS

We solicit unpublished original papers, broadly around the theme of the conference, with sound empirical work or nuanced theoretical underpinnings, which contributes to the existing body of knowledge on the subject. The length of the paper should be around 4000 to 7000 words typed in MS-Word, 1.5-spaced, justified in Arial 12 font. All figures, tables, footnotes should be properly referenced. An abstract of about 200 words should be included with keywords and JEL classification. Chicago is the preferred style of citation. The first page of the manuscript should contain only the title of the paper and author(s) details. The main text should commence from the second page for anonymity and no author information should be included in any part of the paper. Papers after preliminary editorial screening and plagiarism check shall be subjected to double-blind peer review.

## LAST DATE FOR SUBMISSION OF PAPERS

Papers should be submitted electronically through email at [cabcalling@rbi.org.in](mailto:cabcalling@rbi.org.in) by September 30, 2021.

## PRESENTATION AND PUBLICATION OF PAPERS

Authors shall be intimated about the acceptance or otherwise of their papers for the conference by October 30, 2021. Authors of the selected papers will have an opportunity of making a short presentation during the conference. Selected papers shall also be published in a special issue of CAB Calling Journal of Banking and Inclusive Finance, and authors of the published papers shall be paid a token honourarium of ₹4000. Authors must indemnify the journal for any violation of copyrights, etc., and should include a declaration to that effect while submitting their papers.

## CONTACT DETAILS

**Registration:** Email at [nomination.mrs@rbi.org.in](mailto:nomination.mrs@rbi.org.in) (Sept 01- 30, 2021). There is no registration/participation fee for the conference.

### Conference Team:

Dr Ashish Srivastava, DGM/Member of Faculty ([ashishsrivastava@rbi.org.in](mailto:ashishsrivastava@rbi.org.in))  
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