



‘bob SAMVAD’, an AI-powered multilingual conversational platform of Bank of Baroda to transform in-branch customer interactions launched in Mumbai

In-house AI platform enables real-time, low-latency two-way communication across 22 languages, embracing India’s linguistic diversity

DFS Secretary terms bob SAMVAD a step towards inclusive banking, strengthening customer service through technology

Posted On: 07 APR 2026 2:43PM by PIB Delhi

Bank of Baroda (Bank) unveiled its bob SAMVAD, which was formally launched by Shri M. Nagaraju, Secretary, Department of Financial Services (DFS), Ministry of Finance in Mumbai on March 28th 2026.

The platform is an industry-first AI-powered multilingual conversational platform aimed at transforming customer interactions at its branches. Designed to eliminate language barriers, the platform enables customers and branch staff to communicate seamlessly with each other in their preferred language.

Shri M. Nagaraju, Secretary, Department of Financial Services, congratulated Bank of Baroda on the launch. Secretary, DFS commended Bank of Baroda for the innovative use of technology to bridge the language barrier in banking and enhance customer experience.

Sh. Nagaraju said that bob SAMVAD will promote more inclusive & accessible service delivery and help improve customer service at branches. The initiative has set a new benchmark for the sector, he added.

Shri Nagaraju also visited bob Forest, another green initiative by the Bank after bob Earth, Green Deposits and Green Bonds, reflecting the Bank’s commitment towards sustainability and overall ESG goals. bob Forest is a 6,000 sq. ft. green oasis built at Bank of Baroda’s BKC office in Mumbai that promotes biodiversity and cleaner air.

Commenting on the launch, Dr. Debadatta Chand, Managing Director & CEO, Bank of Baroda said, “With bob SAMVAD, Bank of Baroda is leveraging AI to make our branches more inclusive and customer-friendly by enabling seamless real-time conversations in local languages. This initiative reflects our commitment to operational excellence by combining technology with customer-centric design.”

Developed entirely in-house, bob SAMVAD leverages AI-driven speech and language technologies to enable real-time, low-latency, two-way communication across 22 languages, ensuring contextual accuracy and natural fluency, while embracing India’s linguistic diversity.

At the service counter, the application enables seamless communication between customers and branch staff, even if they speak different languages. Customers can speak or input their queries in their preferred language, which are instantly translated into the staff member's chosen language, and vice versa, facilitating smooth, real-time conversations, ensuring accurate understanding and efficient service delivery. The interaction is displayed as text on the screen, with an optional voice mode that converts text into speech, for customers who prefer audio over reading - making it fully accessible for everyone.

In the first phase, bob SAMVAD will be rolled out across 250 branches in Tamil Nadu, Karnataka, Telangana, Andhra Pradesh and Maharashtra. This will be followed by a phased, large-scale deployment across the Bank's branch network.

AK/AD

(Release ID: 2249636) Visitor Counter : 631

Read this release in: Telugu , Gujarati , Urdu , हिन्दी