



## Bandhan Bank Collaborates with Salesforce to Drive Digital Transformation

- *Salesforce is Revolutionising Lending & Customer Experience with AI-Powered Innovation*
- *The Collaboration Streamlines Loan Origination and Accelerates AI-Driven Banking Transformation*

**Kolkata, March 20, 2025:** Salesforce, the #1 AI CRM<sup>1</sup>, today announced its partnership with Bandhan Bank, a pan-India universal bank, to revolutionize its loan origination systems (LOS) and deliver a seamless, digital-first experience for customers. With over 6,300 outlets across 35 states and union territories, Bandhan Bank has been at the forefront of financial inclusion and banking innovation. This strategic collaboration marks a significant milestone in the bank's technology-driven transformation journey, aiming to provide accessible, efficient, and technology-driven financial solutions to customers across India.

Bandhan Bank has consolidated multiple loan origination systems (LOS) into best-in-class AI-driven platforms powered by Salesforce, creating an efficient and intelligent lending experience. Following its Core Banking System transition in October 2023, the bank has accelerated its digital transformation journey, enhancing product innovation and operational excellence to deliver faster, more efficient, and customer-centric financial services. With Salesforce's Lightning Platform which is used for Housing Finance LOS and [Sales Cloud](#) for commercial loans, Bandhan Bank has streamlined the entire loan lifecycle- from customer onboarding and credit evaluation to approval, disbursal, and servicing.

With AI at the core of this transformation, the bank has enhanced loan quality, trade finance, payment processing, fraud detection, and risk management, ensuring greater accuracy and security. By leveraging automation and data-driven decision-making, it is also driving efficiency, agility, and governance excellence, building a more robust and future-ready financial ecosystem.

**Arundhati Bhattacharya, President & CEO, Salesforce, South Asia,** said, "*Banking is undergoing a seismic shift—becoming more intelligent, automated, and deeply customer-centric. Bandhan Bank's technology-driven transformation is a testament to the power of AI-driven technology in redefining speed, agility, and*

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<sup>1</sup> Salesforce, the #1 CRM, powered by AI technology and capabilities.



*trust in financial services. This collaboration brings together Bandhan Bank's bold vision to create a smarter, more connected, and data-driven lending ecosystem—one that enhances operational excellence while setting new benchmarks for customer experience in the industry."*

While commenting further on the rapid technology adoption in the banking sector, Arundhati added, "As AI reshapes the industry, banks must innovate responsibly—ensuring trust, security, and inclusion remain foundational. With Agentforce, we are entering a new era of digital banking, where AI agents collaborate with humans to drive intelligent automation, optimize decision-making, and deliver hyper-personalized financial experiences at scale. At Salesforce, we are committed to equipping financial institutions with next-generation digital infrastructure that accelerates growth, strengthens resilience, and fosters financial empowerment across India."

**Ratan Kumar Kesh, Executive Director & Chief Operating Officer, Bandhan Bank,** said, "At Bandhan Bank, we are committed to leveraging technology to create a streamlined and efficient banking experience. Through our partnership with Salesforce, we are building a scalable, AI-powered digital platform that enhances speed, agility, and operational excellence. By consolidating multiple LOS into best-in-class systems, we are optimizing decision-making, accelerating loan approvals, and ensuring a seamless experience for our customers and employees."

Salesforce [Agentforce](#), a new layer on the Salesforce Platform, enables companies to build and deploy AI agents that can autonomously take action across any business function. As the financial services industry embraces AI-driven transformation, Agentforce represents the next evolution of digital banking—where AI agents work alongside humans to improve operational resilience, accelerate lending workflows, and deliver hyper-personalized financial experiences.

#### **About Salesforce:**

Salesforce helps organizations of any size reimagine their business with AI. Agentforce — the first digital labor solution for enterprises — seamlessly integrates with Customer 360 applications, Data Cloud, and



Einstein AI to create a limitless workforce, bringing humans and agents together to deliver customer success on a single, trusted platform. Visit <https://www.salesforce.com/in/> for more information.

**About Bandhan Bank:**

Started as a universal bank on August 23, 2015, Bandhan Bank is one of India's fastest-growing private sector banks.

Bandhan Bank has always been committed to financial inclusion and aims to serve the underserved. Guided by the principle of 'Aapka Bhala, Sabki Bhalai,' the Bank is dedicated not only to serving its customers but also to making a positive difference in people's lives. The Bank actively aims to bridge the gap for those who may not have had easy access to conventional banking services. Its focus is on providing a variety of world-class banking products and a comprehensive 360-degree service proposition, including loans, deposit accounts, internet and mobile banking and a host of products across India, primarily to semi-urban and rural customers.

In the last few years of operations, Bandhan Bank has spread its presence to 35 of the 36 states and union territories in India with more than 6300 banking outlets. With the trust of millions of customers. Bandhan Bank has a deposit base of Rs.1.41 lakh crores as of December 31, 2024. Bandhan Bank has achieved consistent growth and its advances stood at Rs.1.32 lakh crore as of December 31, 2024.