

Bank of Baroda and Reliance Jio Partner to Launch 'bob World Lite' for Feature Phones, Accelerating Digital Inclusion in India

The first comprehensive mobile banking solution for feature phones

Mumbai, April 13th, 2026: Bank of Baroda and Reliance Jio today announced a partnership to launch **bob World Lite**, the first comprehensive mobile banking app designed specifically for feature phone users, on the **JioPhone Prima 4G device**. In line with the vision of the Government of India and the Reserve Bank of India to promote inclusivity and make digital payments accessible to feature phone users, this industry-first initiative brings seamless and comprehensive digital banking access to millions across the country. The app will be available to both existing Bank of Baroda customers as well as customers of any other bank through a simple and convenient self-onboarding process.

Unlike conventional mobile banking apps that only work on smartphones, the bob World Lite app has been built to provide a comprehensive suite of everyday banking services on affordable feature phones, thereby expanding its reach across semi-urban and rural India. It features a lightweight, low bandwidth architecture with keypad navigation and secure access, making digital banking simple, seamless, and accessible.

The bob World Lite mobile banking app currently offers functionalities such as UPI-enabled Scan & Pay and Send Money, Bill payments & Recharges and manage profile, with more features to be introduced. Under the partnership, the app will come pre-loaded on JioPhone Prima 4G devices and will be accessible directly from the home screen. Existing JioPhone Prima 4G device users can access the bob World Lite app from JioStore.

Speaking on the partnership, **Dr. Debadatta Chand, Managing Director & CEO, Bank of Baroda**, said, *"Driving digital inclusion remains a core priority for us at Bank of Baroda. Presently, bob World mobile banking caters to retail customers and bob World business serves merchants, SME and corporate customers. Our partnership with Jio to launch bob World Lite is a significant step towards extending digital banking beyond the smartphone ecosystem. With a large and growing base of feature phone users in India, this initiative enables simple, secure, and anytime banking while helping bridge the digital divide. This initiative also opens up opportunities for us to onboard and engage with a wider customer base, reinforcing our commitment to inclusive and sustainable growth."*

Speaking on the partnership, **Dr. (Hon.) Sunil Dutt, President, Reliance Jio Infocomm Limited**, said, “At Jio, we have always focused on expanding the reach of digital services to every Indian, at scale and with affordability at the core. JioPhone has been central to realising that vision, putting affordable devices and digital services in the hands of millions of users across India, while serving as a powerful tool for digital democratization and inclusion. Today, our partnership with Bank of Baroda marks the next step in that journey, enabling seamless digital banking access at scale for millions of users. We are bringing full-featured banking to JioPhone users across the country seamlessly, securely, and in a way that is built around their needs.”

Leveraging Jio’s digital reach and presence across the country and Bank of Baroda’s strong nationwide footprint, diverse customer base and commitment to inclusive, accessible, and affordable banking, the initiative is expected to significantly expand the reach of digital banking services across India.

About Bank of Baroda:

Founded on 20th July, 1908 by Sir Maharaja Sayajirao Gaekwad III, Bank of Baroda is one of the leading commercial banks in India. At 63.97% stake, it is majorly owned by the Government of India. The Bank serves its global customer base of over ~180 million through around 65,000 touch points spread across 15 countries in five continents and through its various digital banking platforms, which provide all banking products and services in a seamless and hassle-free manner. The Bank’s vision matches the aspirations of its diverse clientele base and seeks to instil a sense of trust and security in all their dealings with the Bank.

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About Reliance Jio Infocomm Limited:

Reliance Jio Infocomm Limited, a subsidiary of Jio Platforms Limited, has built a world-class all-IP data-strong future-proof network using 4G LTE and 5G technologies. It is the only network conceived as a Mobile Video Network from the ground up. It is future-ready and can be easily upgraded to support even more data, as technologies advance to 6G and beyond.

Jio has brought transformational changes in the Indian digital services space to enable the vision of Digital India for 1.4 billion Indians and propel India into global leadership in the digital economy. It has created an eco-system comprising of network, devices, applications and content, service experience, and affordable tariffs for everyone to live the Jio Digital Life.

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