

Talisma: Best AI CRM Platforms for BFSI in India in 2026



New Delhi, Delhi Aug 26, 2026 ([Issuewire.com](https://www.issuewire.com)) - The banking, financial services, and insurance (BFSI) sector is undergoing rapid digital transformation. Customers now expect faster responses, personalized financial products, seamless omnichannel communication, and convenient digital services.

This is where **AI-powered CRM platforms** are becoming increasingly important. Modern AI CRM solutions can go beyond storing customer information—they can analyze interactions, automate workflows, support customer service, assist sales teams, and provide intelligent recommendations.

This guide explores **10 of the best AI CRM platforms for BFSI organizations in India in 2026** and the key capabilities businesses should consider before selecting one.

What Is an AI CRM for BFSI?

An AI CRM for BFSI combines traditional customer relationship management with artificial intelligence, automation, analytics, and intelligent decision support.

Unlike conventional CRMs that primarily store customer records and track interactions, AI-enabled platforms can help organizations:

- Analyze customer interactions
- Automate repetitive processes
- Identify sales opportunities
- Personalize customer communication

- Assist customer-service teams
- Recommend next-best actions
- Automate onboarding and KYC-related workflows
- Analyze conversations and interactions
- Improve customer retention
- Generate actionable customer insights

For BFSI organizations, the CRM also needs to work within a highly regulated environment and integrate with existing banking, insurance, lending, payment, and enterprise systems.

10 Best AI CRM Platforms for BFSI in India1. Talisma

[Talisma](#) is an enterprise AI-powered customer engagement and CRM platform with a dedicated solution for the BFSI sector.

Its BFSI platform focuses on bringing AI agents, CRM capabilities, customer engagement, and business-process automation together. Talisma highlights use cases including customer service, sales growth, KYC, claims processing, and customer onboarding.

Key capabilities

- AI-powered customer engagement
- AI agents for customer service
- Customer onboarding automation
- KYC workflow automation
- Claims-processing automation
- Next-best-action recommendations
- Sales intelligence
- Communication assistance
- Quality analysis
- Unified CRM capabilities

Talisma states that its AI agents can autonomously resolve more than 80% of customer queries and support automated back-office processes such as KYC, claims, and onboarding.

Best for: Banks, NBFCs, insurers, and financial institutions looking for an AI-driven platform focused specifically on BFSI customer engagement and operational automation.

[Explore Talisma's BFSI AI CRM platform](#)

2. Salesforce Financial Services Cloud

Salesforce is one of the most established enterprise CRM providers globally, with specialized capabilities for financial services.

Its ecosystem supports sales, service, marketing, analytics, automation, and AI. Salesforce's current AI strategy also includes Agentforce, which brings AI agents into enterprise workflows.

Key capabilities

- Financial-services customer management
- AI-powered sales assistance
- Customer-service automation
- Marketing automation
- Analytics
- Workflow automation
- Extensive integrations
- AI agents

Best for: Large financial institutions requiring extensive customization, integrations, and enterprise-scale CRM capabilities.

3. Microsoft Dynamics 365

Microsoft Dynamics 365 is another major enterprise CRM option. It can be particularly attractive to BFSI organizations already using Microsoft products such as Microsoft 365, Teams, Azure, and Power Platform.

Its AI capabilities are supported through Microsoft's Copilot ecosystem.

Key capabilities

- Sales and customer-service management
- AI-assisted workflows
- Customer insights
- Microsoft ecosystem integration
- Workflow automation
- Analytics
- Power Platform integrations

Best for: BFSI organizations already heavily invested in the Microsoft technology ecosystem.

4. BUSINESSNEXT

BUSINESSNEXT provides technology solutions specifically focused on banking and financial services.

Its CRM capabilities are designed around financial-services use cases, while its platform also incorporates AI-powered capabilities for customer engagement and banking operations.

Key capabilities

- Banking CRM
- AI-powered customer insights
- Sales automation
- Customer engagement
- Financial product recommendations
- Workflow automation
- Omnichannel engagement

Best for: Banks and financial institutions looking for a platform with strong financial-services domain

orientation.

5. Creatio

Creatio combines CRM, AI, and no-code workflow automation.

Creatio's financial-services CRM offering focuses on sales, marketing, customer service, and business-process automation. Its 2026 comparison materials position it as an AI-enabled CRM with no-code capabilities for financial institutions.

Key capabilities

- AI-powered CRM
- Sales automation
- Marketing automation
- Customer service
- No-code workflow automation
- Process management
- Analytics

Best for: Financial organizations that want flexible CRM customization and workflow automation without extensive traditional development.

6. Zoho CRM

Zoho CRM is a popular CRM option for organizations seeking a broad set of CRM and automation capabilities.

Its Zia AI capabilities support areas such as predictions, lead scoring, sentiment analysis, and customer insights.

Key capabilities

- AI-assisted sales
- Lead scoring
- Customer analytics
- Workflow automation
- Omnichannel engagement
- Sales automation
- Reporting and analytics

Zoho can be particularly suitable for organizations that want CRM functionality combined with a broader business-software ecosystem.

Best for: Small and mid-sized BFSI organizations looking for configurable CRM and AI capabilities.

7. Pega

Pegasystems is known for customer decisioning, workflow automation, and enterprise process management.

For financial services, Pega can support complex customer journeys and automated processes across customer service, sales, and operations.

Key capabilities

- Customer decisioning
- Workflow automation
- Customer service
- Process automation
- AI-powered recommendations
- Case management
- Omnichannel engagement

Best for: Large financial institutions with complex workflows and sophisticated customer-service requirements.

8. HubSpot CRM

HubSpot combines CRM with sales, marketing, customer service, and AI-powered capabilities.

Its platform can be useful for financial-services organizations that place significant emphasis on marketing, lead generation, customer engagement, and sales automation.

Key capabilities

- AI-assisted sales
- Marketing automation
- Lead management
- Customer-service tools
- Reporting
- Customer engagement
- Workflow automation

Best for: Financial-services companies with marketing- and sales-led customer acquisition strategies.

9. Freshworks Freshsales

Freshworks offers Freshsales with AI capabilities through its Freddy AI ecosystem.

The platform focuses on sales productivity, customer engagement, lead management, and automation. Current comparisons identify Freshsales as an accessible AI CRM option with capabilities such as lead scoring and deal insights.

Key capabilities

- AI-powered lead scoring
- Deal insights
- Sales automation
- Customer engagement
- Built-in communication capabilities

- Reporting and analytics

Best for: Growing BFSI teams that need a relatively easy-to-adopt CRM with AI-assisted sales capabilities.

10. Oracle CX

Oracle provides customer experience and CRM capabilities as part of its broader enterprise technology ecosystem.

Oracle CX can be relevant for large organizations that require CRM, analytics, enterprise applications, and data capabilities within a broader technology environment.

Key capabilities

- Customer experience management
- Sales automation
- Marketing
- Customer service
- Analytics
- Enterprise integrations
- AI-enabled insights

Best for: Large BFSI enterprises that require CRM capabilities integrated with broader enterprise technology infrastructure.

Final Thoughts

AI is changing the role of CRM in the BFSI industry. Modern platforms are moving beyond contact management to become intelligent systems that connect customer data, employees, AI agents, workflows, and business processes.

The right platform ultimately depends on an organization's size, existing technology environment, regulatory requirements, customer-service model, and automation goals.

For BFSI organizations looking specifically for an **AI-driven CRM and customer engagement platform**, Talisma is worth considering because its BFSI offering brings together **agentic AI, customer engagement, sales intelligence, KYC, onboarding, claims processing, and workflow automation**.

[Learn more about Talisma's AI-powered BFSI platform](#)

FAQs

- **What is the best AI CRM for BFSI in India in 2026?**
There is no single best CRM for every financial institution. Talisma, Salesforce, Microsoft Dynamics 365, BUSINESSNEXT, Creatio, Zoho, Pega, HubSpot, Freshsales, and Oracle each address different enterprise requirements.
- **What should banks consider when selecting an AI CRM?**
Banks should evaluate AI capabilities, security, compliance, integrations, scalability, customer-

service automation, data governance, and BFSI-specific workflows.

- **Can AI CRM automate banking processes?**

Yes. Depending on the platform, AI and workflow automation can support processes such as customer service, onboarding, KYC, sales follow-ups, claims, and other operational workflows.

- **Why is AI CRM important for BFSI?**

AI CRM can help financial institutions improve personalization, automate repetitive work, accelerate customer service, identify sales opportunities, and make better use of customer data.

- **Is Talisma an AI CRM for BFSI?**

Yes. Talisma has a dedicated BFSI platform focused on agentic AI, customer engagement, sales growth, and automation of processes such as KYC, claims processing, and customer onboarding.

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