



Zoho CRM Implementation Practices by Industry

Banking

Lead-to-loan / lead-to-policy pipeline with KYC onboarding and audit-grade compliance built in.

Custom Modules & Fields

- Custom modules for loan applications, insurance proposals, or investment mandates
- Field-level access controls separating what a relationship manager sees vs. a credit officer or compliance reviewer
- EMI/loan-amount calculation fields

Key Workflows & Automation

- KYC/onboarding: documents submitted via a Zoho Creator portal, attached to the CRM contact, routed through a maker-checker verification workflow; expiry dates trigger re-KYC reminders
- Lead-to-loan pipeline: enquiry -> eligibility -> documentation -> sanction/issuance -> disbursal, with stage-based tasks and branch/product hierarchy dashboards
- Checkpoints preventing records from skipping stages or progressing as duplicates across parallel pipelines
- Audit logs on every change, generated for regulator-ready exports

Integrations & Compliance Notes

- Zoho Books for accounting/GST; Zoho Sign for sanction letters and agreements
- Third-party credit-score and lead-provider APIs; webhook handlers for instant lead capture
- Zoho Analytics for compliance, portfolio, and audit-trail dashboards