

# **Microsoft AI Tools & Services (2026)**

## **Strategic Overview**

Global AI & Digital Transformation Insights

Prepared by

*Global Institute for Circular Economy and Sustainable Development Goals (ICE&SDGs)*

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For Internal, Strategic & Knowledge Use

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## List of Microsoft AI Tools and Services (Active, as of 2026)

**List of Microsoft AI Tools and Services (Active, as of 2026)** – The table below compiles Microsoft’s current AI-powered tools and services, covering consumer/enterprise AI assistants (Copilot products, Bing AI) and developer-oriented cloud AI platforms. Pricing specifics are India-focused (INR) where available, with official Microsoft sources used for accuracy.

Name of Tool / Service	Purpose / Capabilities	Official Microsoft Link	Free / Paid	Pricing Model (India)	Monthly (INR)	Annual (INR)	Pricing Notes / Other Info
Bing Chat (Free)	AI chatbot integrated into Bing and Edge; answers queries, provides web-based information, and creative content with citations and images <sup>1</sup> .	<a href="https://www.bing.com/chat">https://www.bing.com/chat</a>	Free (no cost)	No charges; supported by Microsoft’s search platform and advertising <sup>2 3</sup>	₹0	₹0	Requires Microsoft account & Edge/Bing; usage limits may apply (but free for all

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							users)4.
Bing Chat Enterprise	AI chat for work with <b>commercial data protection</b> (no data leakage, not used for model training)5; provides organization-friendly Q&A, data analysis, and content generation with secure handling of corporate data.	<i>Included with M365 E3/E56</i>	<b>Included</b> with M365 E3/E5 plans; <i>Stand-alone in future7</i>	<i>Included with certain Microsoft 365 subscriptions; stand-alone option planned at~USD 5/user/month8</i>	<i>N/A (see notes)</i>	<i>N/A</i>	Included at <b>no extra cost</b> for M365 E3, E5, Business Std/Premium subscribers9. Stand-alone version will cost

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							~\$5 user/month (approx ₹400), if/when available <sup>10</sup> .
Microsoft Edge Copilot (Copilot in Edge)	Built-in <b>AI assistant in Microsoft Edge</b> browser. Summarizes web pages, compares online information, generates text (via Compose), answers questions, and assists with browsing tasks in context <sup>11 12</sup> .	<a href="https://www.microsoft.com/edge/copilot">https://www.microsoft.com/edge/copilot</a>	<b>Free</b> (Edge feature)	Included with <b>Microsoft Edge</b> browser (no separate purchase)	₹0	₹0	Requires Microsoft Edge (free). Uses Bing AI services; no additional cost for basic usage <sup>13</sup> .

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<p>Windows Copilot (Copilot on Windows)</p>	<p><b>AI companion integrated in Windows 11</b><sup>14 15</sup>. Provides a chat interface in the OS to help with tasks (summaries, launching apps, adjusting settings), uses voice or text, and can analyze on-screen content (Copilot Vision)<sup>16</sup>.</p>	<p><a href="https://www.microsoft.com/en-us/windows/windows-11">https://www.microsoft.com/en-us/windows/windows-11</a> (Copilot info)</p>	<p><b>Free</b> (Windows 11 built-in)</p>	<p>Included in <b>Windows 11</b> (no separate cost)<sup>17</sup></p>	<p>₹0</p>	<p>₹0</p>	<p>Available on Windows 11 (just click Copilot icon). <b>Free to use</b><sup>18</sup>. <i>Advanced features (e.g. extended usage, priority access in Office apps) require a Microsoft 365</i></p>
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							<i>Copilot subscription</i> <sup>19</sup> .
Microsoft 365 Copilot (Enterprise/Business)	<b>Generative AI assistant across Microsoft 365 apps</b> (Word, Excel, PowerPoint, Outlook, Teams, etc.) that can draft content, summarize emails/meetings, analyze data, and more using an organization’s data & context <sup>20</sup> .	<a href="https://www.microsoft.com/en-in/microsoft-365-copilot">https://www.microsoft.com/en-in/microsoft-365-copilot</a>	<b>Paid</b> (Add-on license)	<i>Per-user add-on for eligible Microsoft 365 plans (E3, E5, Business Std/Premium, etc.)</i> <sup>21</sup>	<b>₹ 2,495</b> 22 (per user)	<b>~₹ 29,940</b> (per user)	India list price <b>₹ 2,495/user/month</b> (Annual commitment) <sup>23</sup> . Requires base M365 subscription (E3/E5 or Business). <i>No free tier</i> , although

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							initial free trials or pilot programs were offered to select customers <sup>24</sup> .
Microsoft 365 Personal/Family (with Copilot)	<b>Office 365 consumer plans with Copilot</b> included in Microsoft 365 apps. Offers AI-assisted content creation, advanced AI features in Word, Excel, PowerPoint, Outlook, etc., and AI design tools (e.g. Designer) for individuals or families <sup>25 26</sup> .	<a href="https://www.microsoft.com/en-in/microsoft-365/buy/compare-">https://www.microsoft.com/en-in/microsoft-365/buy/compare-</a>	<b>Paid</b> (Subscription)	<i>Annual consumer subscription plans with Copilot features included</i> <sup>27 28</sup>	~₹ 575 (Personal , effective monthly per month) 29~₹ 820	₹ 6,899 (Personal/year) 31~₹ 8,199 (Family/year) 32~₹ 19,	<i>Freemium:</i> Basic Copilot Chat is free for all Microsoft account users (with limited usage) <sup>34</sup> . <b>M365 Personal/Famil</b>

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		all-microsoft-365-products			(Family, per month) 30~₹ 1,667 (Premium, per	<b>999</b> (Premium/year)33	y plans include expanded Copilot features; <i>Microsoft 365 Premium</i> (new top-tier plan) offers maximum
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					user)		Copilot usage & agent features for up to 6 users <sup>35</sup> .
Microsoft Designer	<b>AI-powered graphic design tool</b> that generates layouts, images, and designs from text prompts (using DALL·E) and provides design suggestions for social posts, flyers, etc. <i>Freemium model</i> : free creation with limited credits, plus premium features via Microsoft 365 subscriptions <sup>36 37</sup> .	<a href="https://designer.microsoft.com">https://designer.microsoft.com</a> (Microsoft 365 Designer)	<b>Freemium</b> (Free + Paid options)	<i>Free tier with monthly AI generation credits; full features included with M365 subscriptions</i> <sup>38 39</sup>	<b>₹ 0</b> (Free tier)	<b>N/A</b>	Free to use basic features with limited AI image/text generation credits <sup>40</sup> . <b>Full unlimited</b> access bundled in M365 Personal/Family

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							/Premium plans <sup>41</sup> .
Microsoft Security Copilot	<b>AI assistant for cybersecurity operations</b> <sup>42</sup> . Uses OpenAI GPT-4 + Microsoft security models to analyze threats, streamline incident response, and provide threat intelligence in natural language <sup>43</sup> . Embedded in Defender, Sentinel, etc.	<a href="https://www.microsoft.com/en-us/security/business/security-copilot">https://www.microsoft.com/en-us/security/business/security-copilot</a>	<b>Paid</b> (Enterprise service)	<i>Capacity-based consumption using Security Compute Units (SCUs) for AI workloads</i> <sup>44</sup>	N/A (usage-based)	N/A	No fixed per-user price – purchased as SCU capacity: e.g., <b>\$4/SCU-hour</b> (pre-provisioned) <sup>45</sup> . <b>Included usage</b>

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							for <b>M365 E5</b> customers (Security Copilot agents in Defender, etc., at no extra cost) <sup>46</sup> . Stand-alone usage beyond included capacity billed per SCU usage.
Microsoft Sales Copilot (Copilot for Sales)	AI copilot for <b>sales professionals</b> that integrates with Dynamics 365 Sales & CRM (and even Salesforce) to automate CRM updates, generate email drafts, identify opportunities, and provide real-time sales insights <sup>47</sup> .	<a href="https://dynamics.microsoft.com/sales/ai-sales-copilot">https://dynamics.microsoft.com/sales/ai-sales-copilot</a>	<b>Paid</b> (add-on; now included)	<i>Originally sold as add-on to D365 Sales (approx \$20 user/mo); now included with M365</i>	N/A (now included)	N/A	Launched 2023 (formerly “Viva Sales”) <sup>48</sup> . Was offered at ~\$20 per user/mo add-on. <b>As of late 2025, role-</b>

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		(Sales Copilot)		<i>Copilot</i>			<b>based Copilots (Sales, Service, etc.) are included at no extra cost for M365 Copilot subscribers<sup>49</sup>.</b>
Microsoft Customer Service Copilot	AI assistant for <b>customer support/service</b> scenarios – integrated with Dynamics 365 Customer Service. Helps draft responses, summarize cases, and guide agents with AI-driven suggestions to resolve customer inquiries faster (GA in early 2024) <sup>50</sup> .	<a href="https://dynamics.microsoft.com/customer-service/ai-copilot">https://dynamics.microsoft.com/customer-service/ai-copilot</a>	<b>Paid</b> (add-on; now included)	<i>Original add-on license for D365 Customer Service (~\$20 user/mo); now included with M365 Copilot</i>	N/A (now included)	N/A	Brings generative AI to D365 Customer Service (case triage, chat summarization, etc.). <b>Now included</b> for M365 Copilot

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							customers (no extra fee) <sup>51</sup> .
Microsoft Dynamics 365 Finance Copilot	Domain-specific copilot for <b>finance professionals</b> , embedded in D365 Finance/Supply Chain. It automates tasks like generating reports, drafting financial insights, or answering finance-related queries using internal data.	<a href="https://dynamics.microsoft.com/finance/">https://dynamics.microsoft.com/finance/</a> (D365 Finance)	<b>Paid</b> (add-on; now included)	<i>Original add-on license (~\$20 user/mo) for D365 Finance; now included with M365 Copilot<sup>52</sup></i>	N/A (now included)	N/A	<b>Role-based finance Copilot</b> introduced 2024 <sup>53</sup> . Initially extra-cost; as of Oct 2025, included for all Microsoft 365 Copilot users (no added charge) <sup>54</sup> .
Microsoft Copilot Studio	Toolset and platform to <b>build, customize, and deploy AI agents</b>	<a href="https://www.microsoft.com/copilot">https://www.microsoft.com/copilot</a>	<b>Paid</b> (with free trial)	<i>Enterprise agent-building</i>	N/A (credit-)	N/A	<b>Consumption-based:</b> e.g.,

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	<p><b>(“Copilots”)</b> using natural language and provided templates. Part of Microsoft’s Frontier platform (Power Platform + Azure) for creating custom AI copilots and workflows<sup>55 56</sup>.</p>	<p>soft.com/en-us/microsoft-365-copilot/pricing/copilot-studio</p>		<p><i>platform available via credit packs or pay-as-you-go usage<sup>57 58</sup></i></p>	<p>based)</p>	<p><b>Copilot Credits</b> at \$0.01 per request<sup>59</sup> with optional <b>prepaid packs</b> (25,000 credits for ~\$200/month)<sup>60</sup>. <i>Requires Azure</i></p>
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							<i>subscription; free \$200 credit on sign-up</i> <sup>61</sup> .
Agent 365	<b>Unified control plane for managing AI agents</b> in enterprises. Provides governance, security, and monitoring for deployed copilots and AI automation at scale. Integrates with M365 admin, Defender, Entra, etc. for centralized agent management <sup>62</sup> .	<a href="https://www.microsoft.com/en-us/microsoft-agent-365">https://www.microsoft.com/en-us/microsoft-agent-365</a>	<b>Paid</b> (Enterprise add-on)	<i>Per-user add-on license for enterprise governance of AI agents; available in new M365 E7 plan</i> <sup>63 64</sup>	<i>Approx. ₹1,245 (est.)</i>	<i>Approx. ₹14,940</i>	List price <b>\$15/user/month (annual commit)</b> <sup>65</sup> . Often bundled in <b>Microsoft 365 E7 SKU</b> (~\$99/user/mo) for

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							comprehensive AI & agent management capabilities <sup>66</sup> .
Azure OpenAI Service	<b>Cloud API access to OpenAI’s large language models (GPT-4, GPT-5, Codex, DALL·E, etc.)</b> on Azure infrastructure <sup>67</sup> . Allows developers to integrate generative AI, chat, code completion, image generation into apps with enterprise security and scalability <sup>68</sup> .	<a href="https://azure.microsoft.com/en-in/products/azure-openai">https://azure.microsoft.com/en-in/products/azure-openai</a>	<b>Paid</b> (cloud service)	<i>Usage-based pricing per token/instance usage (no fixed monthly rupee pricing)</i> <sup>69 70</sup>	N/A (usage-based)	N/A	<b>Pay-as-you-go</b> by tokens and throughput: e.g., <b>GPT-5.4 model ~ \$2.50 per 1M input tokens + \$15 per 1M output tokens</b> (standard

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							tier)71. <i>No free plan beyond general Azure free credits.</i>
Azure AI Vision (Computer Vision)	<b>Image and video analysis</b> API – can detect and tag objects, extract text (OCR), identify faces, describe scenes, and analyze visual content. Allows custom model training for vision tasks, delivered as a cloud service or container72 73.	<a href="https://azure.microsoft.com/en-in/products/cognitive-">https://azure.microsoft.com/en-in/products/cognitive-</a>	<b>Paid</b> (cloud API)	<i>Pay-per-use API (first 5,000 transactions free per month, then tiered ₹ cost per 1,000 calls)74 75</i>	<i>Free tier + usage</i>	<i>N/A</i>	<b>Free F0 tier:</b> 5,000 image operations/month at no cost76. <b>Standard tier:</b> e.g., ~\$1 per 1,000 image

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		services/ vision					<b>operations</b> (₹ approx 80 per 1k) for basic tasks <sup>77</sup> ; volume discounts apply at higher tiers.
Azure AI Speech	<b>Speech-to-text, text-to-speech, and real-time translation</b> APIs <sup>78</sup> . Developers can transcribe audio to text (with custom models), convert text to lifelike speech (with neural voices), and translate across languages. Often used for voice interfaces and call center apps.	<a href="https://azure.microsoft.com/en-in/products/cognitive-services/speech">https://azure.microsoft.com/en-in/products/cognitive-services/speech</a>	<b>Paid</b> (cloud API)	<i>Pay-per-use (per audio hour or per character, depending on feature; free monthly quotas exist)</i>	<i>Free tier + usage</i>	<i>N/A</i>	Free tier typically includes limited hours of STT or characters of TTS monthly. Standard pricing: e.g., ₹*ext per <b>audio minute</b> for STT, ₹ per 1M characters* for

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							TTS (charges vary by model/voice).
Azure AI Language	<b>Natural language processing</b> cloud service for text analysis and AI language understanding <sup>79</sup> . Provides sentiment analysis, key phrase extraction, language detection, QnA Maker (knowledge base Q&A), translation, summarization, etc. via pre-built and custom language models.	<a href="https://azure.microsoft.com/en-in/products/cognitive-services/language">https://azure.microsoft.com/en-in/products/cognitive-services/language</a>	<b>Paid</b> (cloud API)	<i>Pay-per-use; priced by text records or characters processed (with some free units)</i>	<i>Free tier + usage</i>	<i>N/A</i>	Example: <b>Text Analytics ~\$1 per 1,000 text records</b> beyond free quota. Free usage for ~5,000 text records per month on F0 tier. Custom language models incur additional compute costs.
Azure Translator	<b>Real-time machine translation</b> service supporting 100+ languages <sup>80</sup> . Provides automatic text translation via API or container, with customizable models. Often used for apps	<a href="https://azure.microsoft.com/en-in/products/cognitive-services/translator">https://azure.microsoft.com/en-in/products/cognitive-services/translator</a>	<b>Paid</b> (cloud API)	<i>Pay-per-character consumed, with free quota (2M characters/mo)</i>	<i>Free tier + usage</i>	<i>N/A</i>	<b>Standard: ~₹700 per 250M characters</b> , i.e. approx <b>₹0.28 per 1,000 chars</b>

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	needing multilingual support.	tive-services/translator		<i>nth free on F0)</i>			(depends on region) <sup>81</sup> . Azure's free tier offers 2 million characters per month free.
Azure Cognitive Search	<b>AI-powered search as a service.</b> Allows indexing of documents/data with built-in cognitive skills (e.g. OCR, text analysis) for advanced search capabilities. Provides <b>semantic search</b> and natural language query understanding for custom apps and enterprise knowledge bases.	<a href="https://azure.microsoft.com/en-in/products/search/">https://azure.microsoft.com/en-in/products/search/</a>	<b>Paid</b> (cloud service)	<i>Paid by search index units capacity (per replica per hour) plus optional AI enrichment calls</i>	N/A (usage-based)	N/A	Pricing typically per <b>search unit/hour</b> . Example: Azure Basic Search Unit ~ <b>₹4/hour</b> (India region). AI enrichment uses <b>Cognitive Services</b> will incur additional per-call charges.
Azure Bot Service	Managed <b>chatbot development service</b> to create, deploy, and manage AI conversational bots across channels (web, Teams, etc.). Integrates with Azure AI (Language Understanding, QnA,	<a href="https://azure.microsoft.com/en-in/products/bot-">https://azure.microsoft.com/en-in/products/bot-</a>	<b>Paid</b> (cloud service)	<i>Pay for bot messages (premium channels) and underlying Azure AI</i>	N/A (usage-based)	N/A	No direct charge for standard channels (web/Teams) beyond Azure messaging and

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	etc.) so developers can build Q&A and task bots with natural language interface.	services		<i>services usage (Language, QnA, etc.)</i>			<b>Cognitive Service</b> calls. Premium channels incur ~ <b>\$0.50 per 1,000 messages</b> after free allowance (varies by channel).
Azure Machine Learning (Azure ML)	<b>Cloud platform for building, training, and deploying machine learning models</b> at scale. Offers managed compute clusters for training, automated ML, MLOps tooling, model registry, and integrated <b>Azure ML Studio</b> for data scientists to develop and operationalize AI models.	<a href="https://azure.microsoft.com/en-in/products/machine-learning">https://azure.microsoft.com/en-in/products/machine-learning</a>	<b>Paid</b> (cloud service)	<i>Consumption-based: pay for compute (VM hours), storage, etc. as used; some free usage credits avail.</i>	N/A (usage-based)	N/A	<b>Costs</b> depend on cloud compute instances used for training/inference. Example: Standard GPU VM in Azure ML in India ~ <b>₹60-₹300/hour</b> (varies by size). Free Azure trial gives ₹15,000 credit to start.

**Notes:** All information is based on official Microsoft sources and pricing pages. “Free tier” entries indicate Microsoft’s published free usage allowances. Prices for consumption-based services (Azure) may vary by region and usage volume; approximate values are provided where relevant. Pricing in INR is listed when officially available; otherwise, charges are usage-based or included in other subscriptions (with USD pricing noted in context). All pricing is subject to change by Microsoft, and “N/A” indicates no fixed monthly/annual fee (service is either free, included in another product, or purely usage-based).

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### **About This Publication**


This booklet provides a structured, high-level overview of Microsoft's AI tools and services, highlighting capabilities across generative AI assistants (Copilot experiences), Azure cloud AI services, security AI, and developer platforms. It is intended as an awareness resource for senior leaders, board members, and enterprise decision-makers to understand Microsoft's broad AI ecosystem and its practical applications across industries.

### **About ICE & SDGs**

The Global Institute for Circular Economy & Sustainable Development Goals (ICE & SDGs) operates at the intersection of sustainability, digital innovation, and policy. Through research and engagement, the institute enables organisations to build resilient, responsible, and future-ready systems.

### **Contact & Further Information**

 [www.ce-sdg.org](http://www.ce-sdg.org)

 [Connect@ce-sdg.org](mailto:Connect@ce-sdg.org)

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