

The Southern Gujarat Chamber of Commerce & Industry (SGCCI)

AI IN BANKING: NAVIGATING OPPORTUNITIES & CHALLENGES

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1. Simplifying the Concept of Robot - AI
2. Talking to AI Assistant – Quick Guide
3. Application: Popular AI TOOLS – ChatGPT, Google
notebookLM, Bricks, Claude, Dante

SIMPLIFYING THE CONCEPT OF AI

AI is **the ability of machines to mimic human intelligence**, such as analysing data, identifying patterns, making predictions, and automating decisions.

❓ Layman Explanation:

Think of AI as a **junior assistant who never sleeps** – it can read thousands of tax returns, notices, and judgments in seconds.

AI does not have “common sense” like humans; it only **learns from data and rules fed to it**.

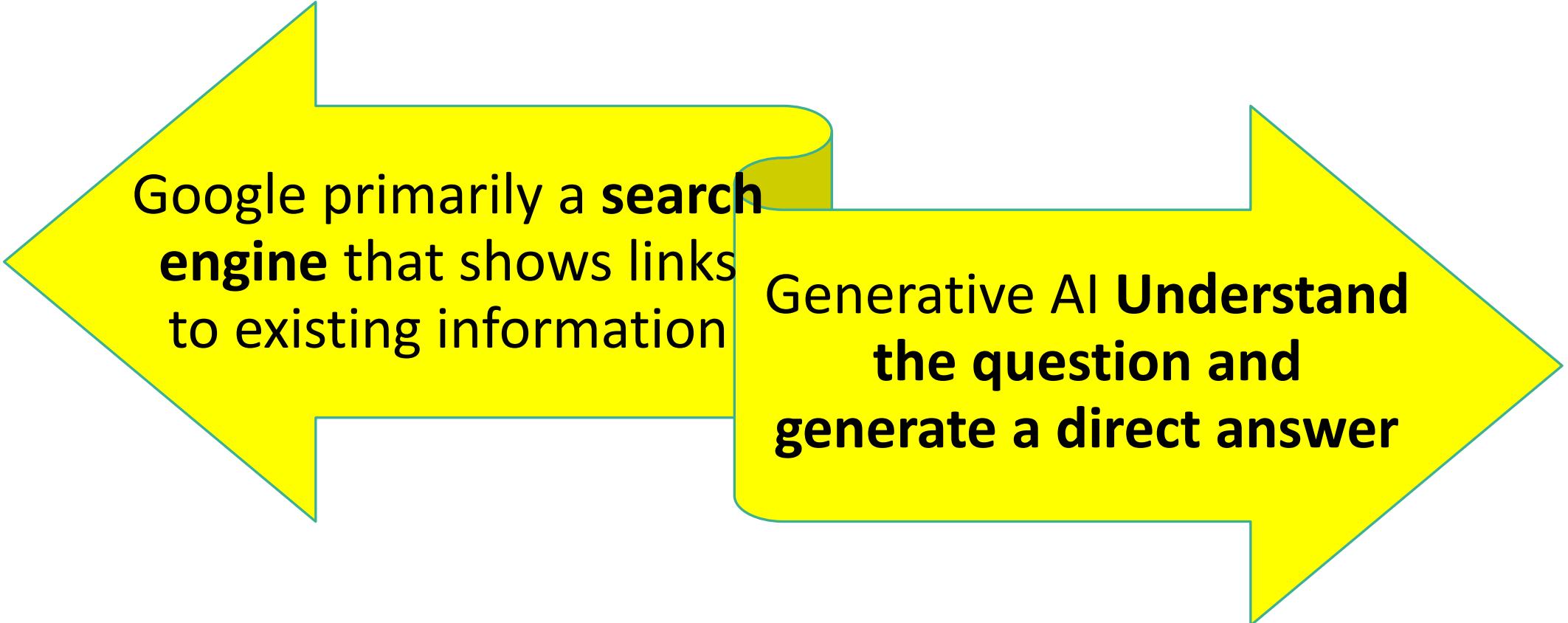
SIMPLYFING THE CONCEPT OF AI

We are talking to AI since decade;

Let's see some everyday examples:

1. Auto Washing Machine
2. Microwave Oven
3. Alexa – Music Player
4. GPS –Google Maps
5. ATMS
6. Auto Driven Car

SIMPLIFYING THE CONCEPT OF AI



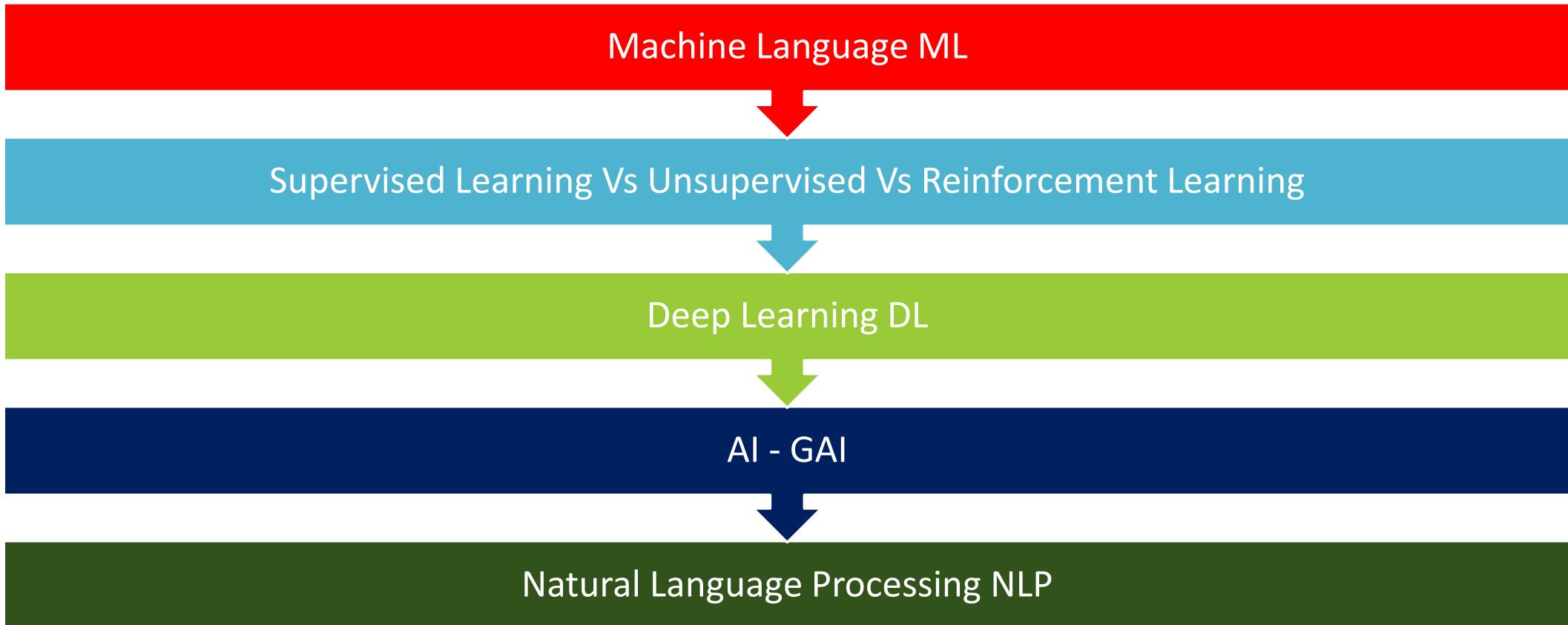
Google primarily a **search engine** that shows links to existing information

Generative AI **Understand the question and generate a direct answer**

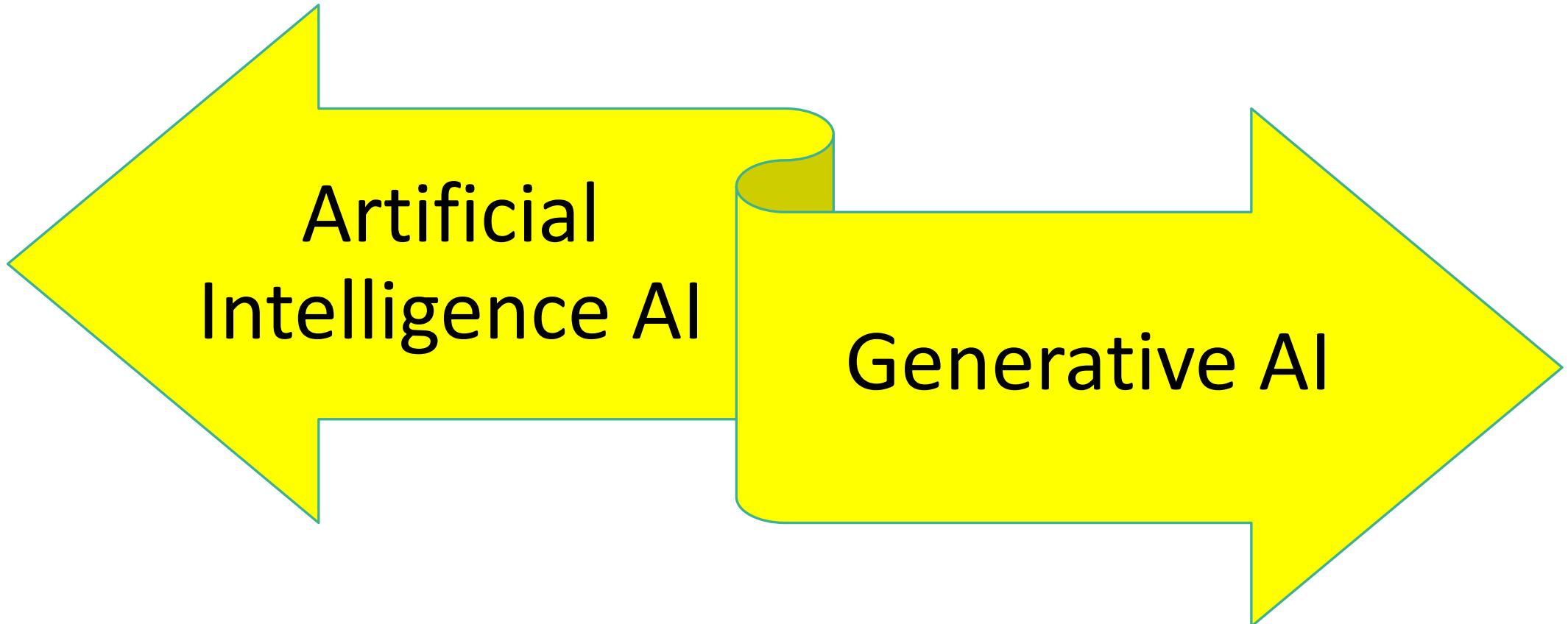
GOOGLE vs AI TOOLS

Parameter	Google (Search Engine)	AI Tools (Generative AI)
Core Function	Finds information available on websites	Creates an answer based on patterns & training
Output	List of links, pages, ads	Direct response in sentence/paragraph form
Thinking Ability	Does not think	Simulates reasoning
User Effort	User must read, compare, conclude	AI summarises and concludes
Source Visibility	Sources are visible upfront	Sources may be missing / need verification
Risk of Error	Lower (original source visible)	Higher (hallucination risk)
Professional Responsibility	User validates by reading	User must verify output independently

CONCEPT OF AI

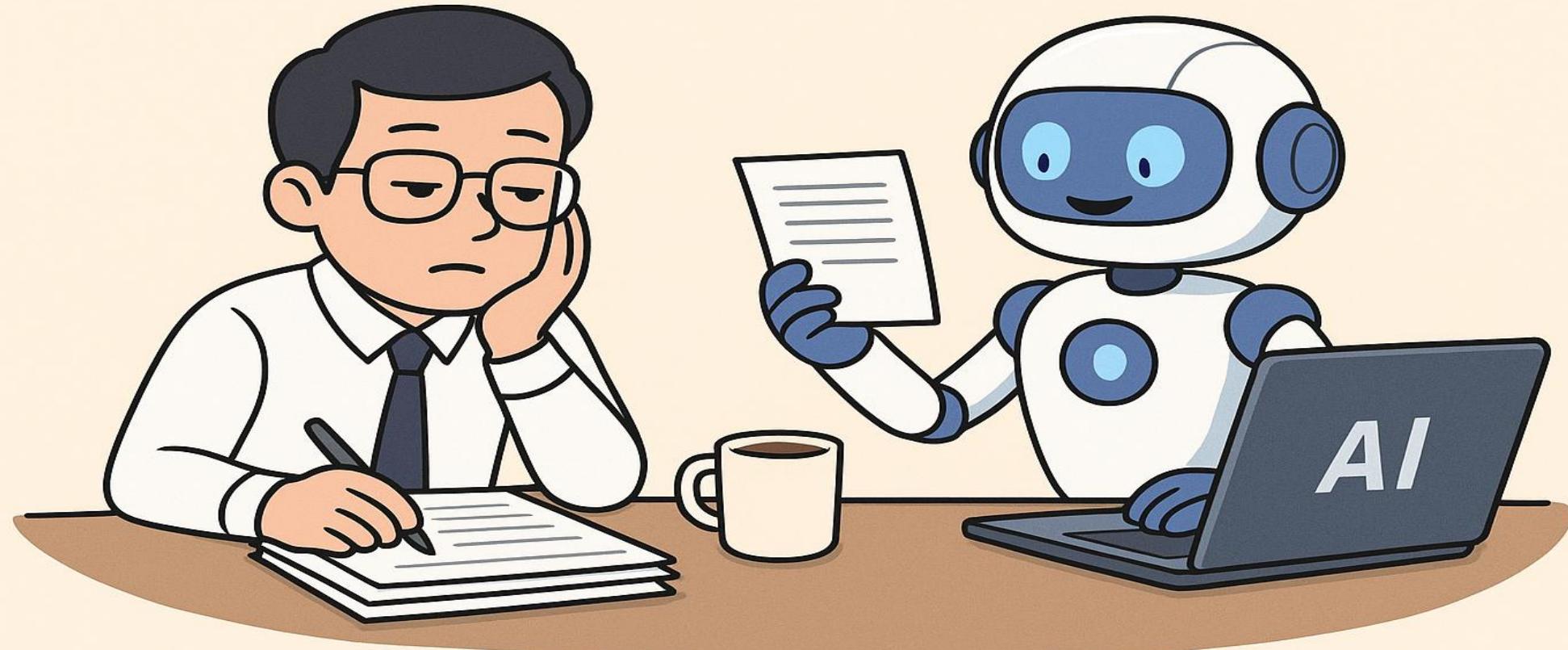


SIMPLIFYING THE CONCEPT OF AI



SIMPLIFYING THE CONCEPT OF AI

AI is like your junior article clerk who never sleeps, never asks for leave, but sometimes makes over-smart mistakes!



Maggi Noodles

Ready in
2 Minutes



Takes **2** Minutes

AI Chatbot

Answers in
Seconds!

VS



Fast in 10 Seconds!

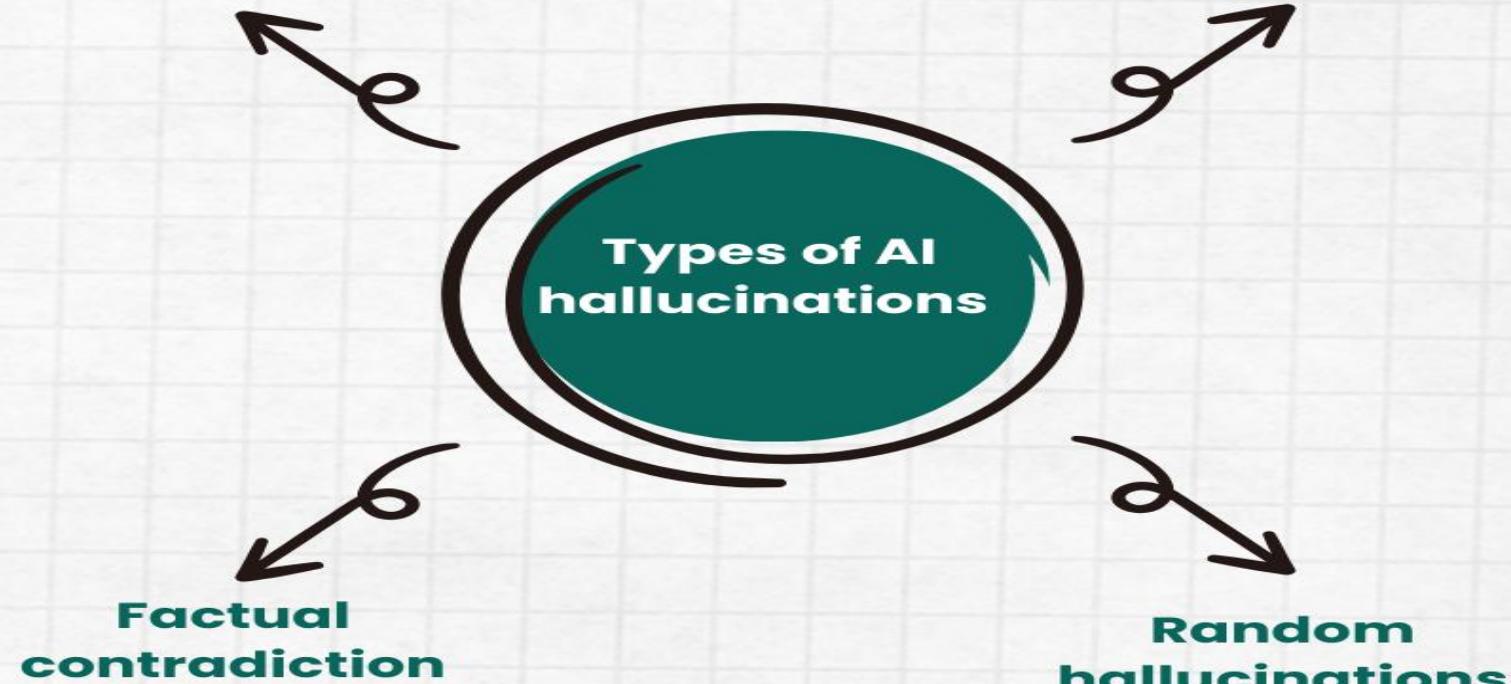
Term	Meaning in Simple Words
Artificial Intelligence (AI)	Technology that enables computers to perform tasks that normally require human intelligence, like reading, analysing, and decision-making.
Machine Learning (ML)	A branch of AI where systems “learn” from past data (e.g., past tax assessments) to make predictions (e.g., chances of scrutiny).
Natural Language Processing (NLP)	AI’s ability to read and understand human language, useful for analysing judgments, notices, and legal documents.
Generative AI	AI that creates new content (draft replies, summaries, explanations) based on the data it has learned.
Automation	Use of AI to perform repetitive tasks automatically, such as reconciling invoices or checking compliance deadlines.
Algorithm	A step-by-step set of rules or instructions used by AI to process data and give results.
Data Privacy	Legal and ethical obligation to protect client information when using AI tools (linked to Digital Personal Data Protection Act, 2023).
Hallucination (AI)	A situation where AI produces incorrect or fabricated results, such as citing non-existent tax judgments.
Predictive Analytics	AI technique that forecasts outcomes using past data (e.g., predicting likelihood of audit or litigation).

Sentence contradiction

This occurs when an LLM generates a statement that contradicts an earlier sentence it has produced.

Prompt contradiction

This happens when the AI-generated content conflicts with the original prompt.



Factual contradiction

This arises when the model generates incorrect information as though it were true.

Random hallucinations

This occurs when an AI includes completely unrelated or random details in its output.

mode

Personal

Work

Creativity

Deals

Search CTRL + K



CA Parikshit A.

0 tools 0 karma

taaft.com/any-keyword

THERE'S AN AI FOR THAT®*

44,555 AI tools for 11,355 tasks and 5,167 jobs

Spotlight



CodeRabbit

Code reviews

Search...

CTRL + K



#1 website for AI tools. Used by 70M+ humans.

Generate images

Create AI Tools

▼ Latest

161
For You

↗ Trending



AI TOOLS vs LOGIN EMAIL ID

Risk Category	Nature of Risk	Severity
Data Privacy	Client & personal data exposure	High
Legal Compliance	DPDP Act & IT Act violations	High
Cybersecurity	Phishing & account takeover	High
Data Retention	Loss of deletion control	Medium
Profiling	Behavioural & usage tracking	Medium
Professional Ethics	Confidentiality breach	High

AI SEMINAR

CHOOSE YOUR PROMPT WISELY!

ETHICAL PROMPT



- ✓ HELPFUL CONTENT
- ✓ POSITIVE IMPACT
- ✓ SAFETY & RESPECT



GOOD CHOICE!

UNETHICAL PROMPT



- ✗ DANGEROUS IDEAS
- ✗ MISINFORMATION
- ✗ MORAL CHAOS



BAD CHOICE!

PROMPT ENGINEERING

A prompt is a piece of text or input that is used to elicit a specific response or output from a language model or other AI system.

Prompts can be questions, statements, or even just a few words that provide context for the model to generate a response.

Prompt Engineering:

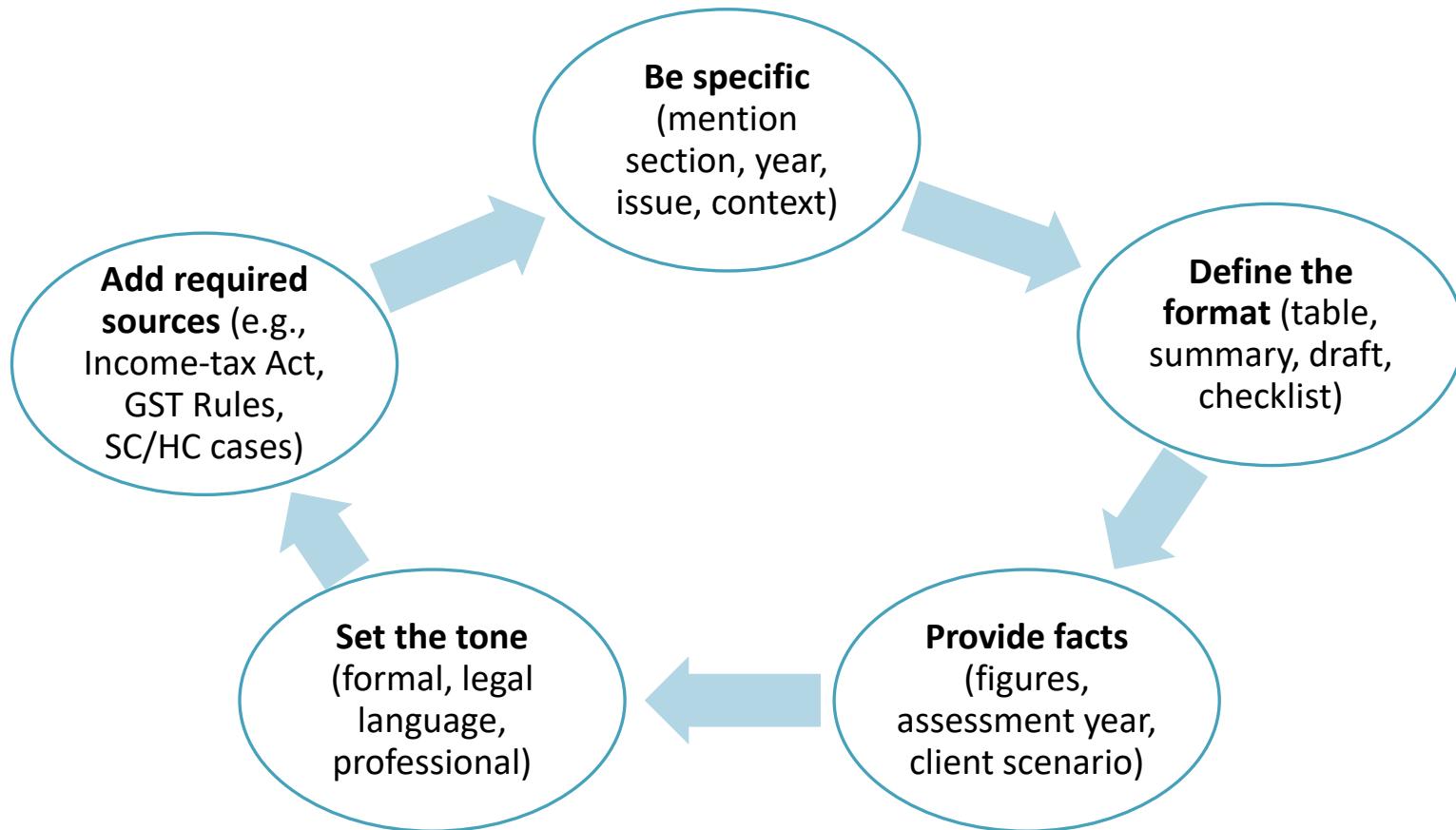
Prompt engineering is the process of designing and optimizing prompts to get specific, accurate, and relevant responses from language models or other AI systems



INTRODUCE YOURSELF TO AI - TOOLS PERSONALISE SETTING - CHATGPT

I am professional chartered accountant practicing in India and I would like my response in summarize formal format using legal and business language. I prefer all my responses in English and please make sure highlight the important text in bold. Also whenever possible please do provide the data in tabular format. Make sure that responses you give are to the point and not baseless. Adopt a skeptical, questioning approach. Provide reference to source of information used while replying. Verify and test your responses for correctness and accuracy of facts.

FEATURES OF PROMPT



RISK ASSESSMENT OF YOUR MAIL ID

Check whether your mail is hacked or data breach
using

<https://haveibeenpwned.com/>

CONCEPT OF GPT

GPT - Generative Pre-Trained Transformer.

ChatGPT is a conversational AI designed to understand and respond to human-like queries.

Its purpose is to:

- Provide Information: answer questions and provide information on various topics
- Assist with Tasks: assist with tasks such as writing, editing, and brainstorming
- Engage in Conversation: engage in natural-sounding conversations

CREATE PRIVATE –GPT – Paid Version req.

Explore GTP - Right Corner – Create + i.e. You can create your name GPT with the sources you want.

The screenshot shows the PROTAXEDGE GPT interface. At the top, there are tabs for 'Create' and 'Configure', with 'Configure' being the active tab. Below the tabs is a text box containing a detailed description of the GPT's capabilities, mentioning its focus on accuracy, cross-validation, and cautious reasoning. The 'Conversation starters' section lists five items: 'Explain the tax impact of a specific transaction', 'Compare old vs new tax regime for a case', 'Summarise obligations under the DPPD Act', 'Clarify compliance needs under the IT Act', and a blank line. The 'Knowledge' section shows four PDF files uploaded: 'DPDP Act.pdf', 'IT Act 2000.pdf', 'TAR Content clausewise.pdf', and 'IT Bill 2025 Passed.pdf'. On the right, the 'Preview' section displays the 'PROTAXEDGE GPT' model, which is described as providing accurate, concise guidance on Indian Tax, DPPD Act, and IT Act. It lists the same five conversation starters as the left panel. At the bottom, there is a 'Upload files' button and a 'Ask anything' input field.

AI TOOL-CHATGPT

Prompt for Summary of ESIC challans

Attach the ESIC file after redacting.

This file has 12 ESIC Challan in 12 pages.

You are an auditor. For purpose of filing form 3CD I want you to create table with 4 columns First Column will have serial number Second Column will have Period of Challan Third Column will have Challan Submitted Date Fourth Column will have Amount paid.

AI TOOL-CHATGPT

Prompt for Analysis of Bank Statement Analysis for Loan Appraisal

*Attach Bank Statement after REDACTING i.e. **Erasing the KYC in the Data***

*You are acting as a **Credit Risk Analyst and Forensic Reviewer** for a bank. Analyze the **bank statement of a loan applicant (borrower)** for the purpose of **loan appraisal, credit risk assessment, and detection of abnormal transactions**.*

Provide the Scope of Analysis

AI TOOL-CHATGPT

Prompt for Analysis of Bank Statement Analysis for Loan Appraisal

Provide the Scope of Analysis

Analyze the provided bank statement covering the relevant period and prepare a **structured analytical report** covering the following:

1. Account Analysis –High , Low and Average
2. Summary of High Value
3. Suspicious Entries – Red Flag
4. Summary of Loans Entries
5. Income Assessment –**Formula to be provided**
6. **Cashflow Behaviours – Parameters to be provided**

Output Format to be Provided – Appraisal Note

AI TOOL-CHATGPT

PROMPT –AUTO -FOLDER CREATION

Auto Creation of folder – Client name – Year – Income Tax – GST - Audit

Prompt

Correct and Complete Prompt

Provide a macro code for creating folder client name, sub folder Income tax, GST Audit on the path E:\Presentations\AIPTPA\Demo Folder creation. column tittles are Sr. No. Client Name PAN GSTIN Entity Type Financial Year Folder Types Required

Copy Paste the macro in excel – ALT + 11

Run the Macro -ALT + 8

AI TOOL – BRICKS - app.thebricks.com

Analysis for Loan Appraisal

- 1. Create Financial Dashboard from the data you shared-*
- 2. Share the data with dummy names and add.*

Note – It requires Paid Version to download.

AI TOOL – BRICKS - app.thebricks.com Analysis for Loan Appraisal

app.thebricks.com/file/9d9b2b1a-6689-4f49-aaee-c1fad82a0374/2@9b2b1a66-899f-49ea-aec1-fad82a037484:0

 Create a dashboard or report

1 Import a file
Start by importing your data for your dashboard. You can upload multiple files at a time

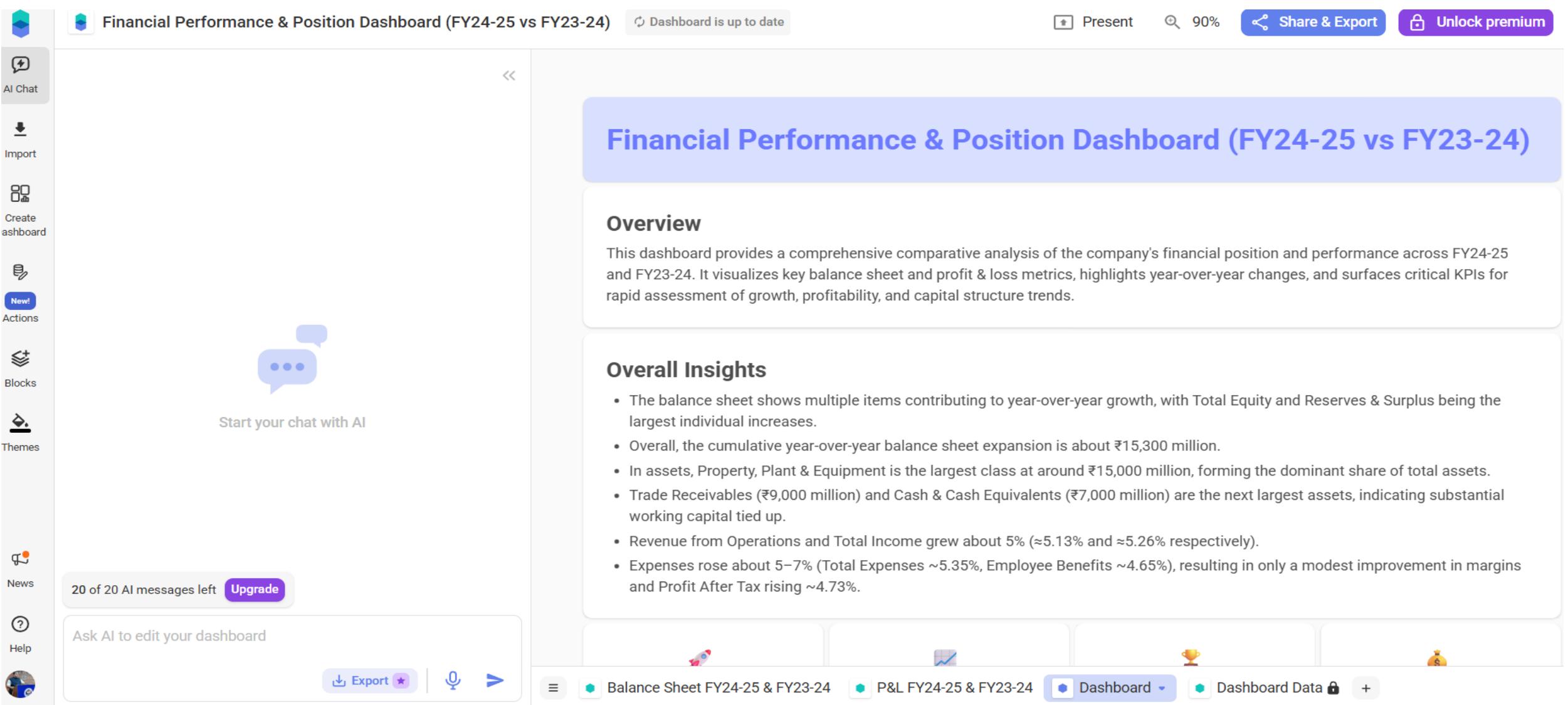
**Upload file**
Extracts data from XLSX, CSV, PDF, PNG, JPG files
(Up to 5 files)

**Google Sheet**
Import sheets directly from your drive
(Up to 5 files)

2 Optional: Customize your dashboard

 Generate Dashboard

AI TOOL – BRICKS - app.thebricks.com



AI TOOL – GOOGLE NOTEBOOKLM

notebooklm.google.com

The screenshot displays the Google NotebookLM interface, which is a AI-powered tool for research and note-taking. The interface is divided into three main sections: Sources, Chat, and Studio.

Sources: This section allows users to add sources, search the web for new sources, and select specific files. The selected file is "DPDP Act.pdf".

Chat: This section contains a conversation about the Data Protection Act. It highlights that in addition to monetary fines, the Act outlines other consequences, including:

- Breach of Voluntary Undertaking:** A person's failure to adhere to any term of a voluntary undertaking accepted by the Board is deemed a breach of the provisions of the Act, allowing the Board to proceed with inquiry and penalty imposition.
- False or Frivolous Complaint:** If the Board determines that a complaint made to it is false or frivolous, it may issue a **warning or impose costs on the complainant**.
- Blocking of Access:** The Central Government may issue an order directing any agency or intermediary to **block for access by the public** any information generated, transmitted, received, stored, or hosted in a computer resource that enables a Data Fiduciary to carry on activities relating to offering goods or services to Data Principals within India. This can happen if the Board intimates that monetary penalties have been imposed on the Data Fiduciary in two or more instances, and the Board advises the blocking in the interests of the general public. Every intermediary that receives such a direction must comply with it.

Studio: This section provides options to create an audio or video overview, a mind map, reports, flashcards, or a quiz. It also shows recent activities, such as a "Data Protection Quiz" and a "Demystifying the Digital Personal..." glossary.

AI TOOL – GOOGLE NOTEBOOKLM

notebooklm.google.com

Add Manually Data sources – PDF file or webpage or any link

Tools

1. *Audio – Create an audio in 9 different languages from the sources*
2. *Video – Generate a note from the source video link*
3. *Podcast*
4. *Mind mapping – generate tree diagrams from the source*
5. *Quiz game – generate a quiz from the source*
6. *Create Report – Option to generate notes in customized formats*

AI TOOL –GOOGLE NOTEBOOKLM

notebooklm.google.com Activities

1. *Prepare podcast on RBI – Master Circular on Loans & Advances*
2. *Prepare notes the IBA Credit Appraisal Guidelines*
3. *Prepare notes of agreement/deed of your Borrower*
4. *Prepare Study notes on TDS provision of section 393 of Income Tax Act*
5. *Prepare quiz on section 2(24) of Income tax Act*

AI TOOL – CLAUDE – claude.ai – Project Reports and Financial Projections

*Prepare a **comprehensive and professional project report** for an **IT Staffing Startup in India** with an **initial investment of ₹50 Lakhs**. The report should be structured in a formal business and financial reporting format, suitable for submission to banks, investors, and regulatory authorities. The report should cover the following sections in detail: - AS REQUIRED BY USER*

AI TOOL – DANTE – app.dante-ai.com

The screenshot shows the Dante AI Tool interface at app.dante-ai.com. The top navigation bar includes a back arrow, forward arrow, and refresh icon, followed by the URL. A dark blue header bar features a flame icon, 'Limited Offers', a green 'Upgrade & Save →' button, and another flame icon. The main content area has a left sidebar with a 'Dante' logo, a 'Create New' button, and dropdown menus for 'AI Chatbots' and 'AI Voice Agents'. The main 'Manage AI Chatbots' page displays a 'New AI Chatbot' button with a plus sign. To the right, a card for the 'Tax Advisor' chatbot shows 0 flagged messages, 0 active integrations, and 0 AI Voice Agents connected, with 'Edit AI Chatbot' and 'Share AI Chatbot' buttons below. The top right of the page shows a user profile with 'Personal Workspace', 'Invite', 'Free', 'Upgrade', a green circle icon, '1/1', a gear icon, and a bell icon with a '3' notification.

AI TOOL – DANTE – app.dante-ai.com

1. Prepare customised CHATBOT
2. Purpose – Train Your Team
3. Purpose – Reply to Query of Clients

Process

1. *You have to give the Source Document for the Chatbot*
2. *Connect the AI Trainer with Webpage or WhatsApp*

PRECAUTIONS – AI IN FINANCE

- 1. Use AI as a Support Tool, Not Final Answer*
- 2. Confidentiality & Client Data – Digital Personal Data Protection Act –DPDPA, 2023*
- 3. Writing Prompts & Reviewing Output before using*
- 4. Documentation & Transparency – AI Used and Sources*

✨ Thank You for Your Time & Attention! ✨



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