The Southern Gujarat Chamber of Commerce & Industry (SGCCI)

AI IN BANKING: NAVIGATING OPPORTUNITIES & CHALLENGES

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CONTENT

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

SIMPLYFING 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.**

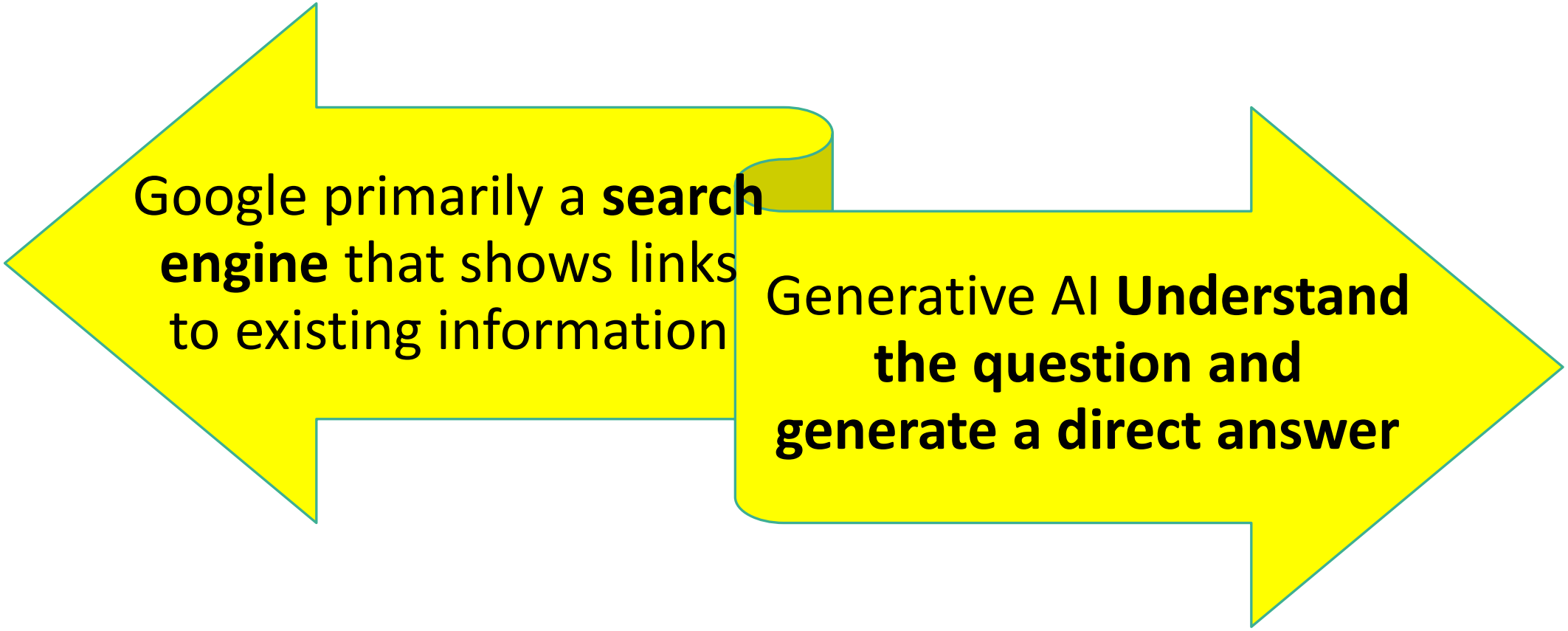
SIMPLYFING THE CONCEPT OF AI

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

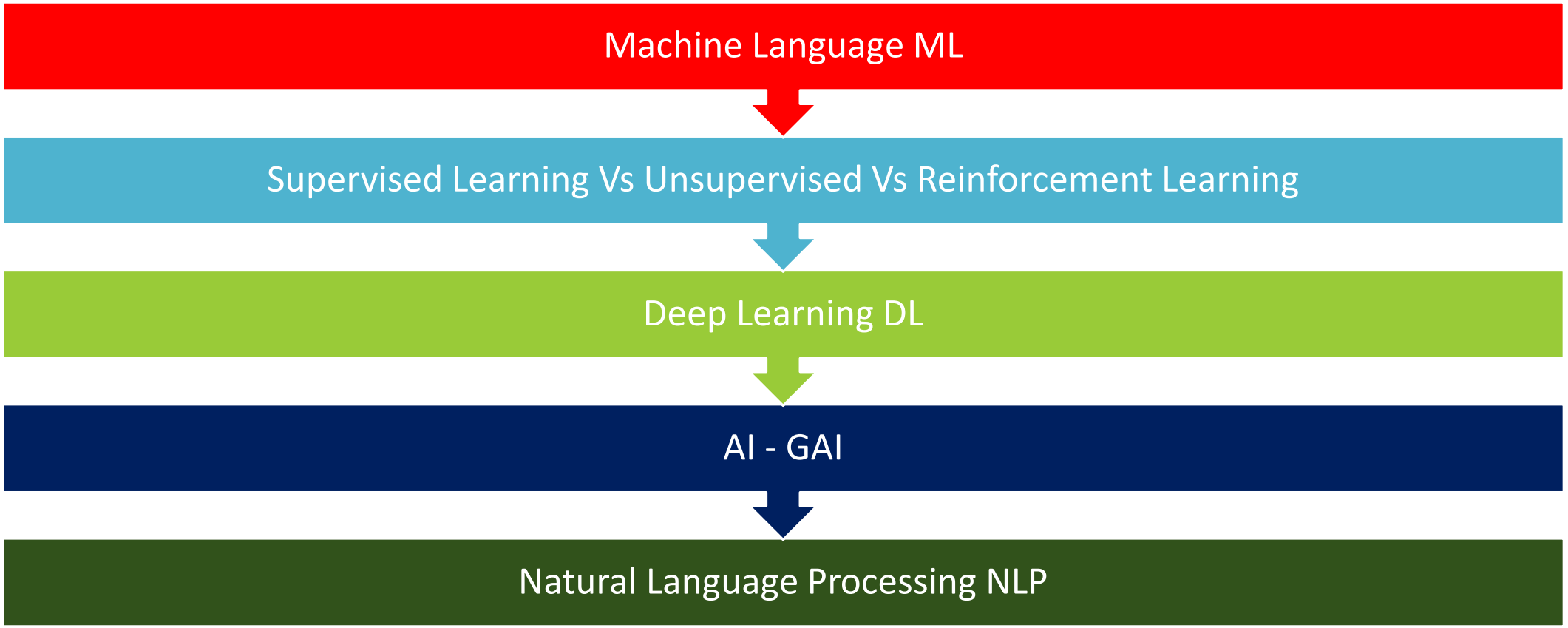
SIMPLYFING THE CONCEPT OF AI



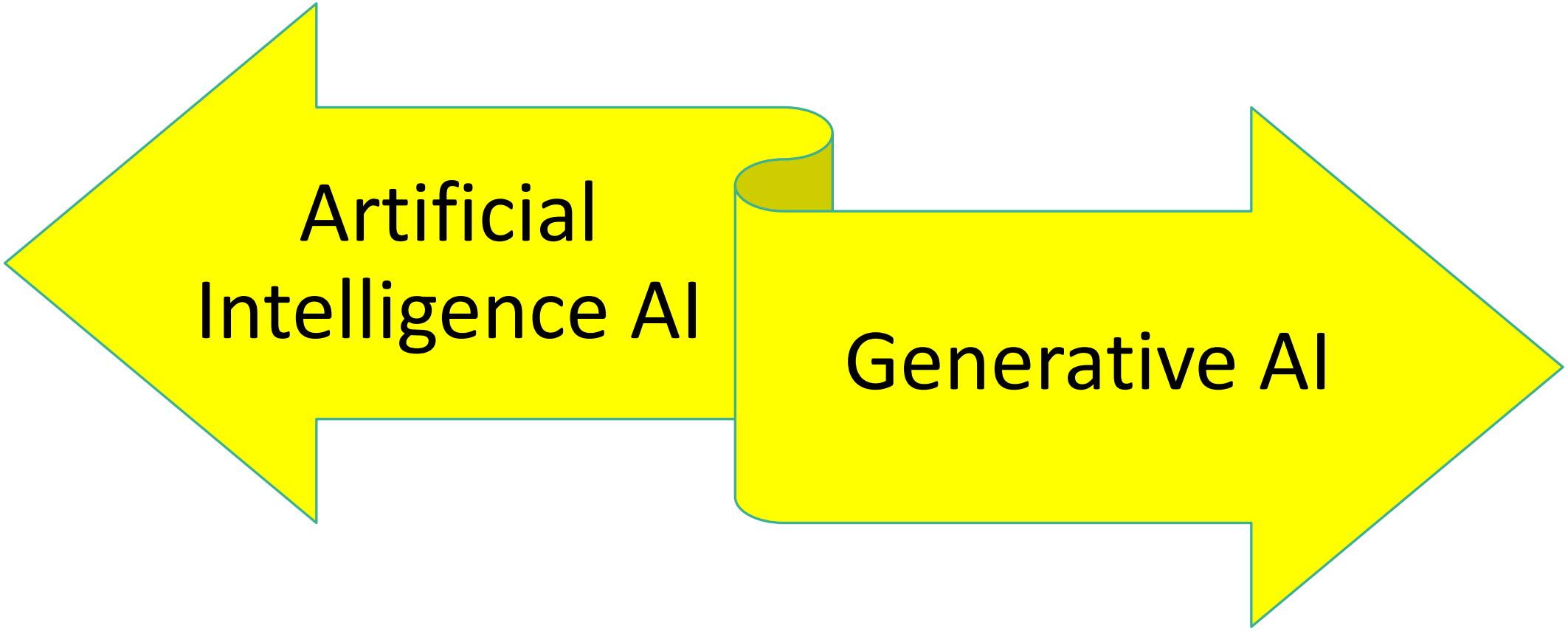
GOOGLE vs AI TOOLS

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

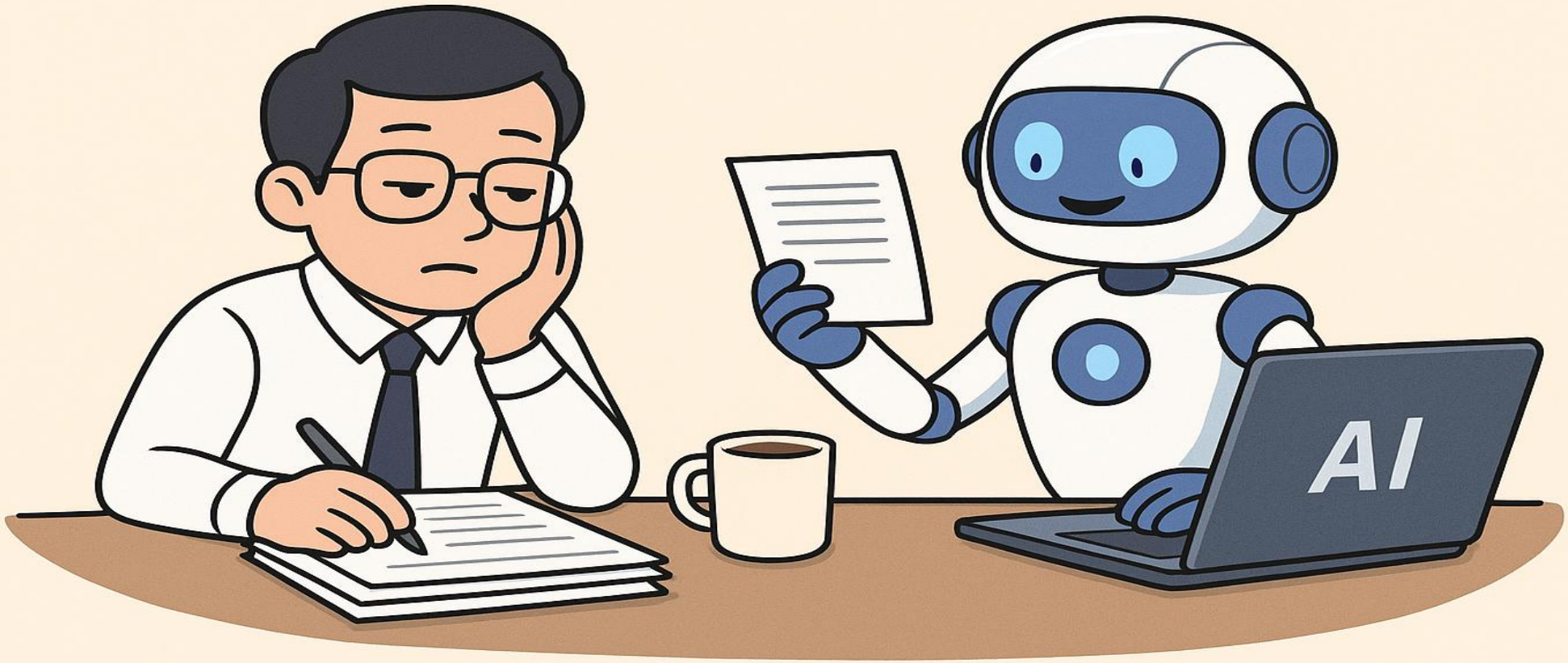


SIMPLYFING THE CONCEPT OF AI



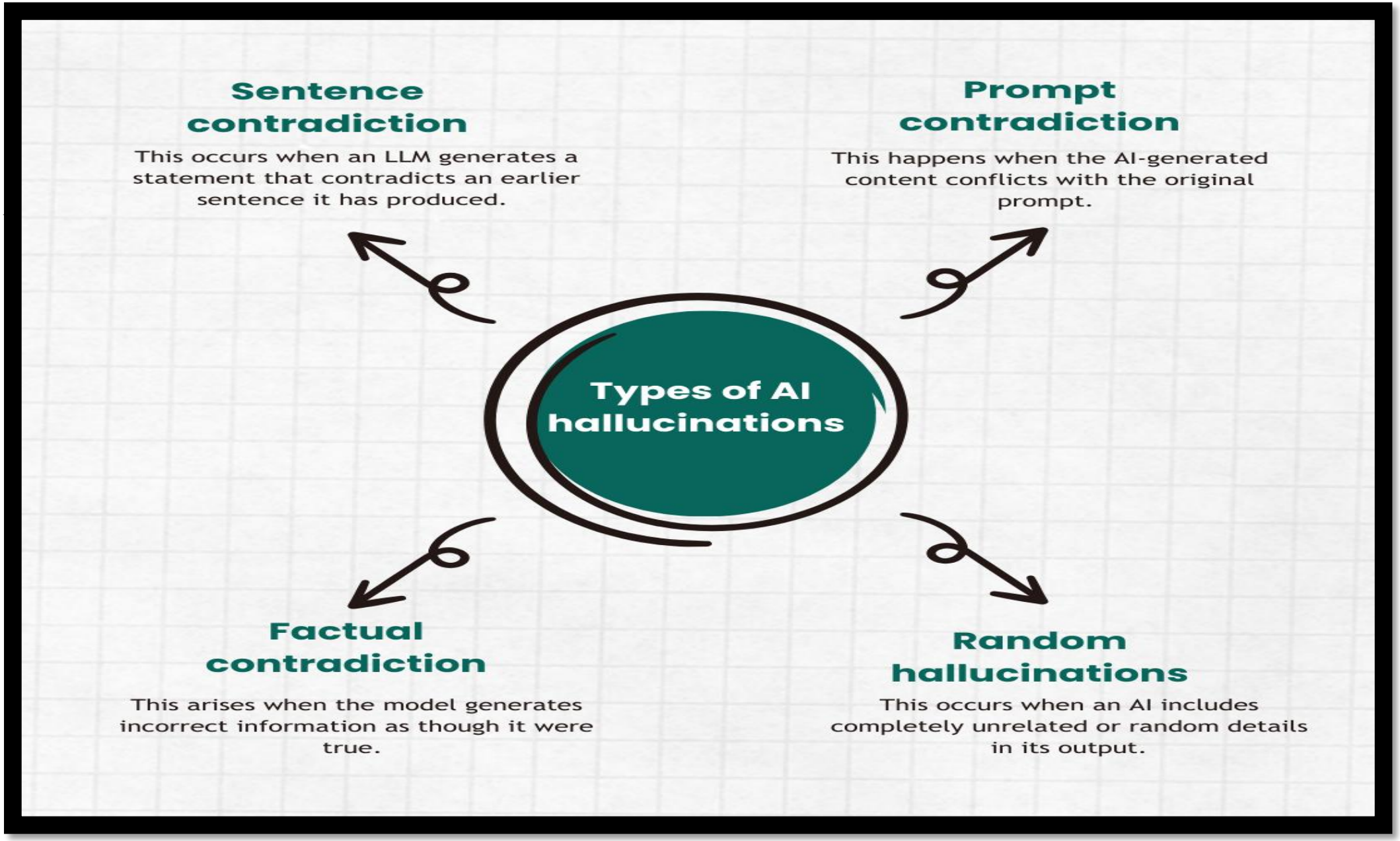
SIMPLIFYING THE CONCEPT OF AI

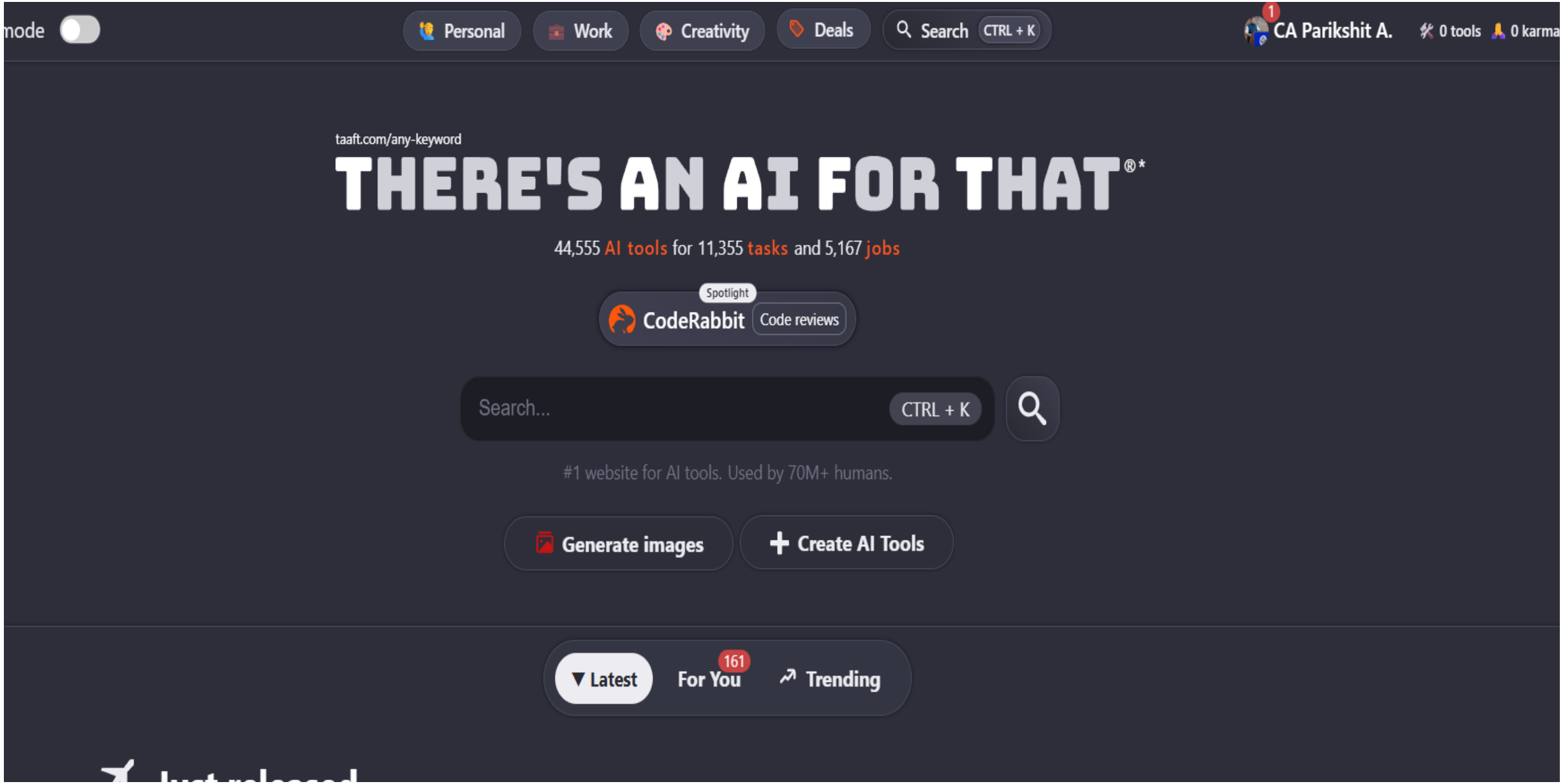
AI is like your junior article clerk who never sleeps, never asks for leave, but sometimes makes over-smart mistakes!



Maggi Noodles
Ready in 2 Minutes
Maggie
Takes 2 Minutes
VS
AI Chatbot
Answers in Seconds!
Here's your answer!
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.
Types of AI hallucinations
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
For You
161
Trending

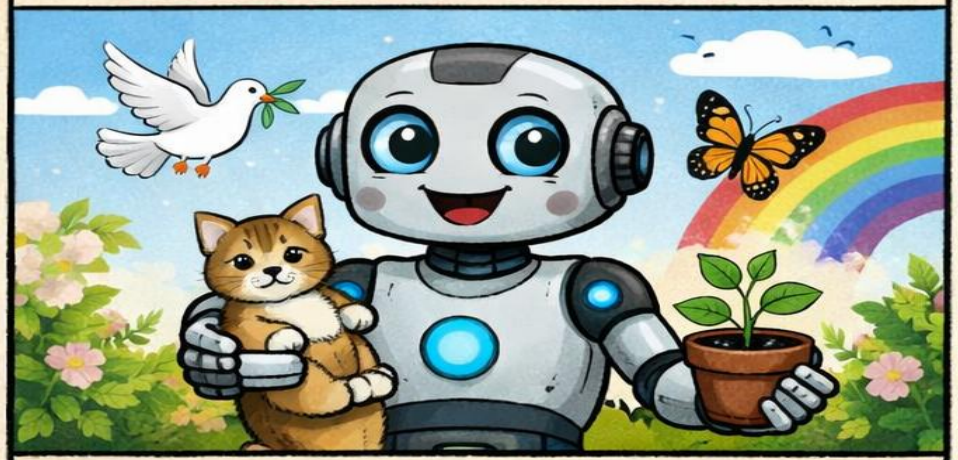
AI TOOLS vs LOGIN EMAIL ID

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

Instructions from Boss

Instruction 1 Prepare Financials of Client X

Instruction 2 PL, BS ,CF and Ratio auto formula in excel

Instruction 3 Comparative of LY

Instruction 4 Font Calibri and Size 11

Instruction 5 Do Analysis of Ratios

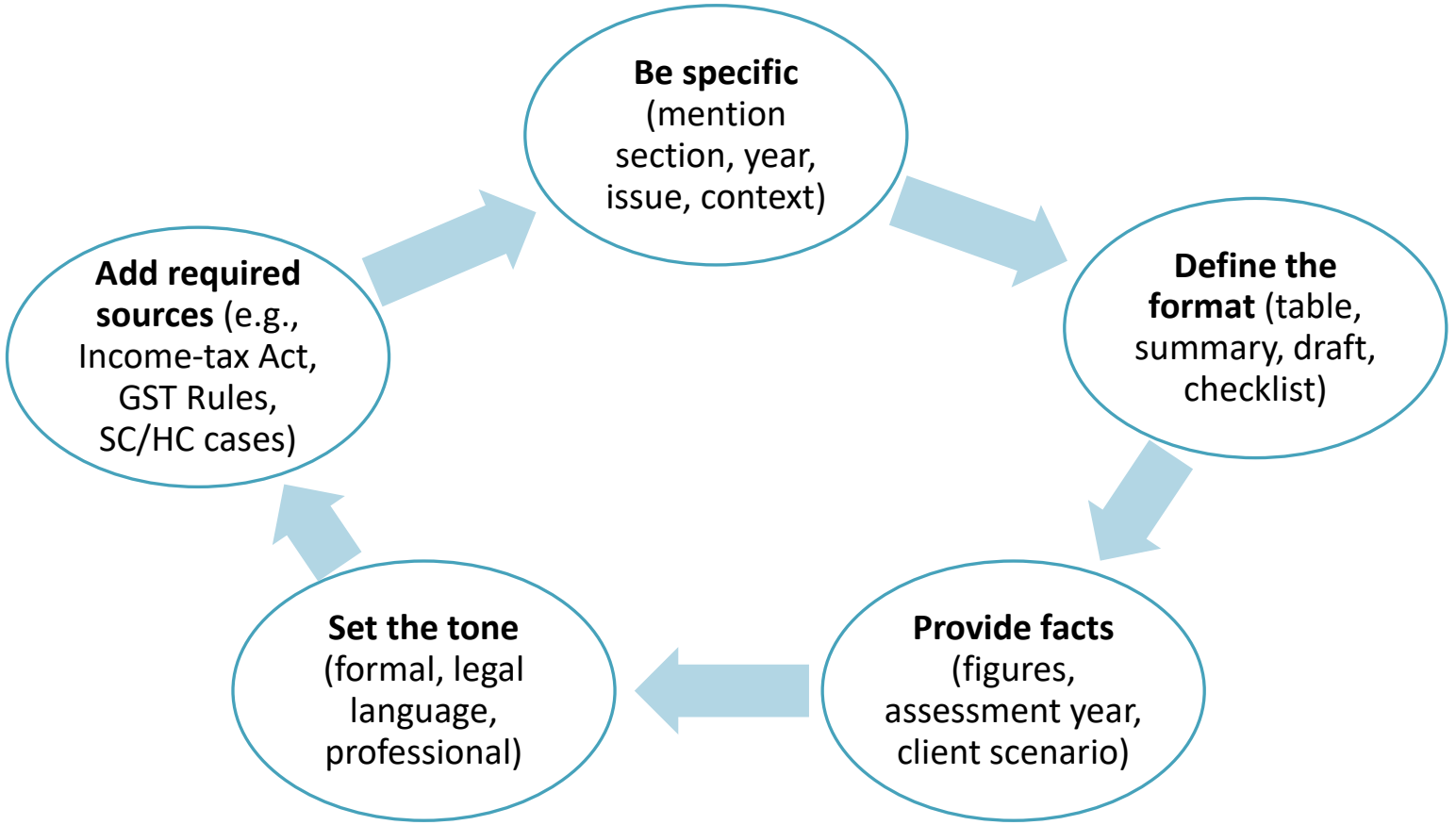
Instruction 6 Save in folder of Tax Audit

Mr Assistant

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 you mail is hacked or data breach using

https://haveibeenpwned.com/

CONCEPT OF GPT

GPT - Generative Pre-Trained Transformer.

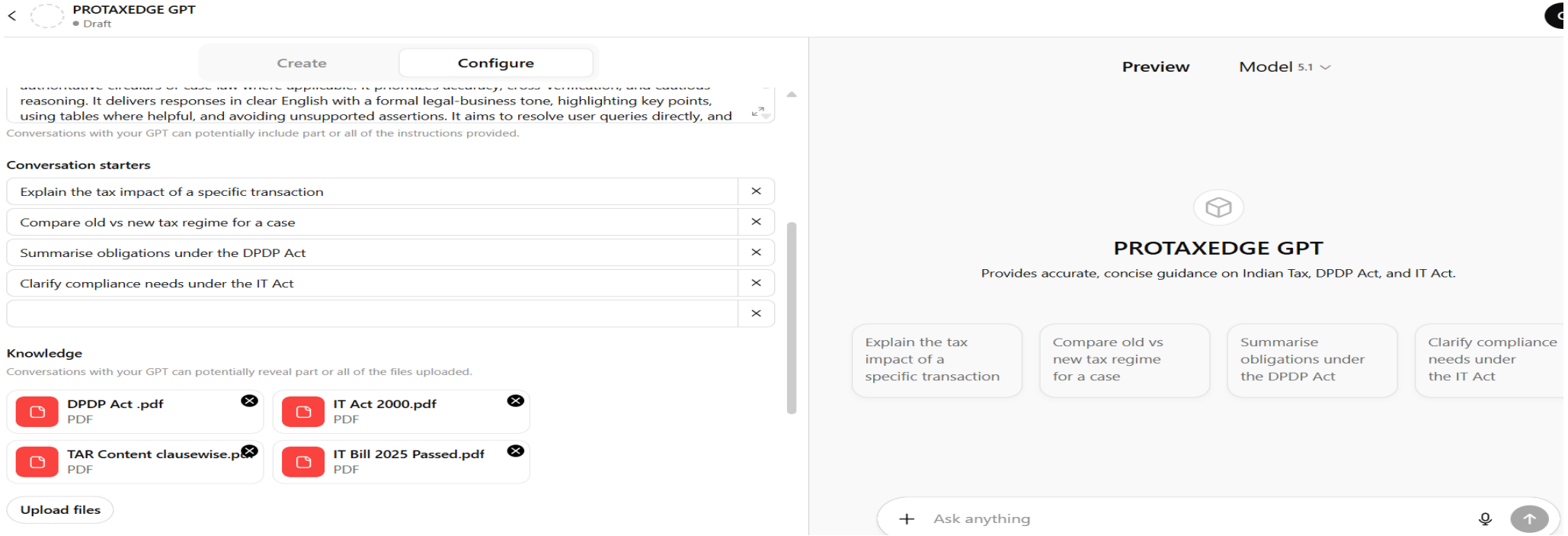
ChatGPT is a conversational AI designed to understand and respond to human-like queries.

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.



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\AIFTPA\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

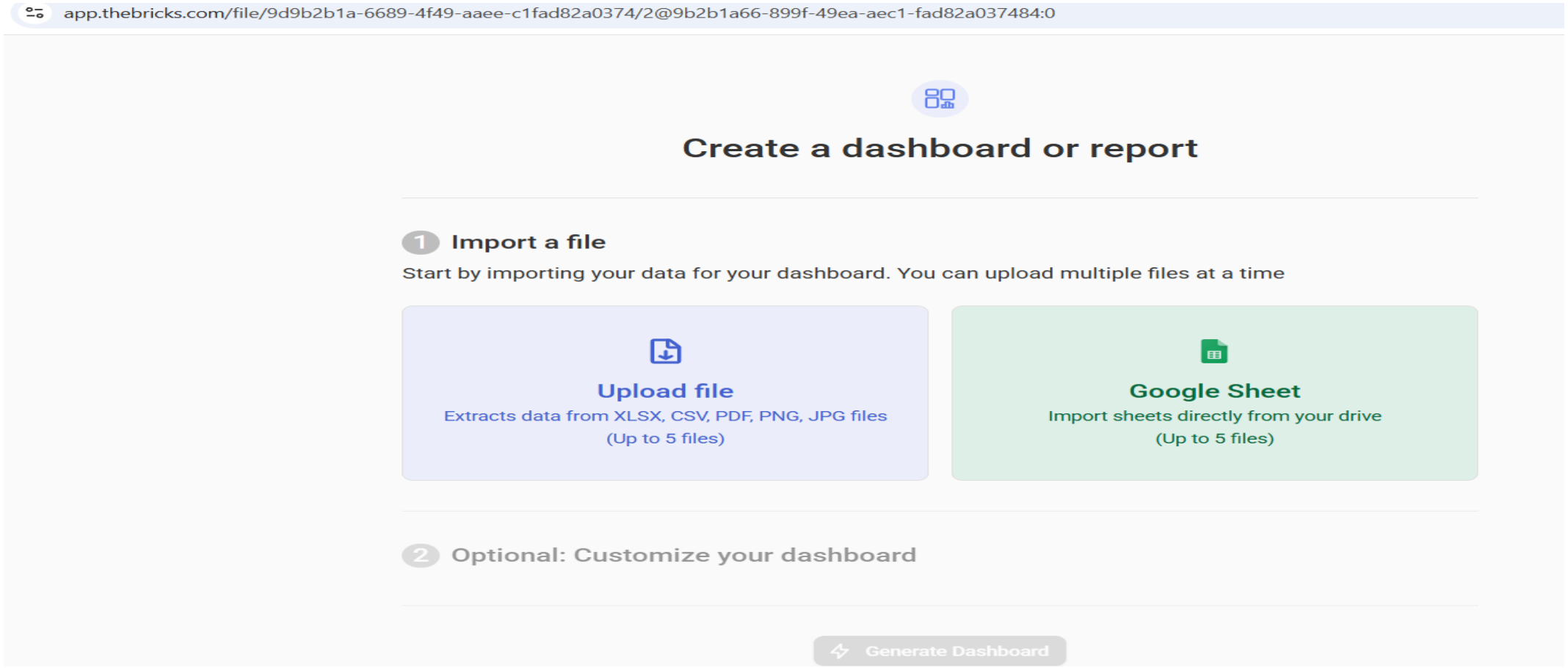
Run the Macro -ALT + 8

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

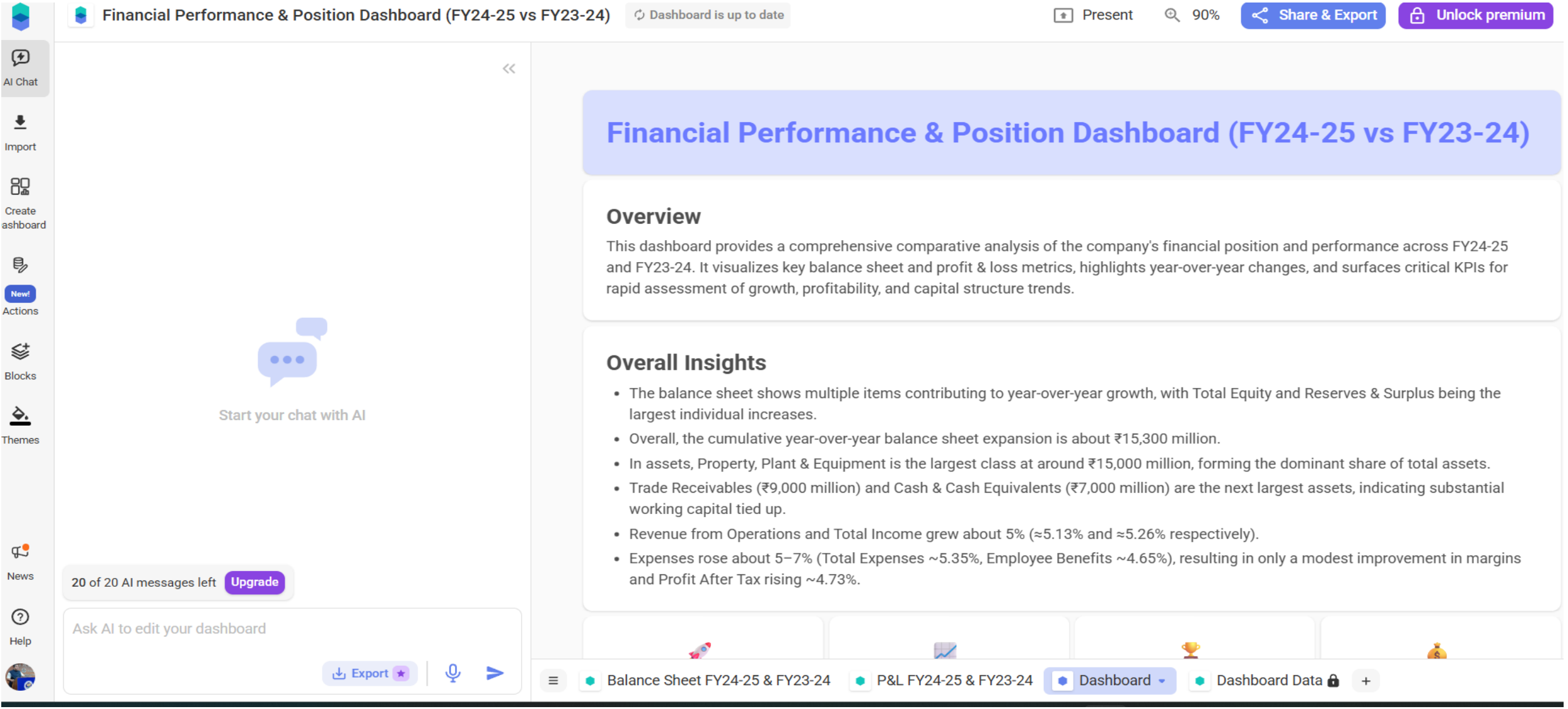
1. *Create Financial Dashboard from the data you shared-*
2. *Share the data with dummy names and add.*

Note – It requires Paid Version to download.

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

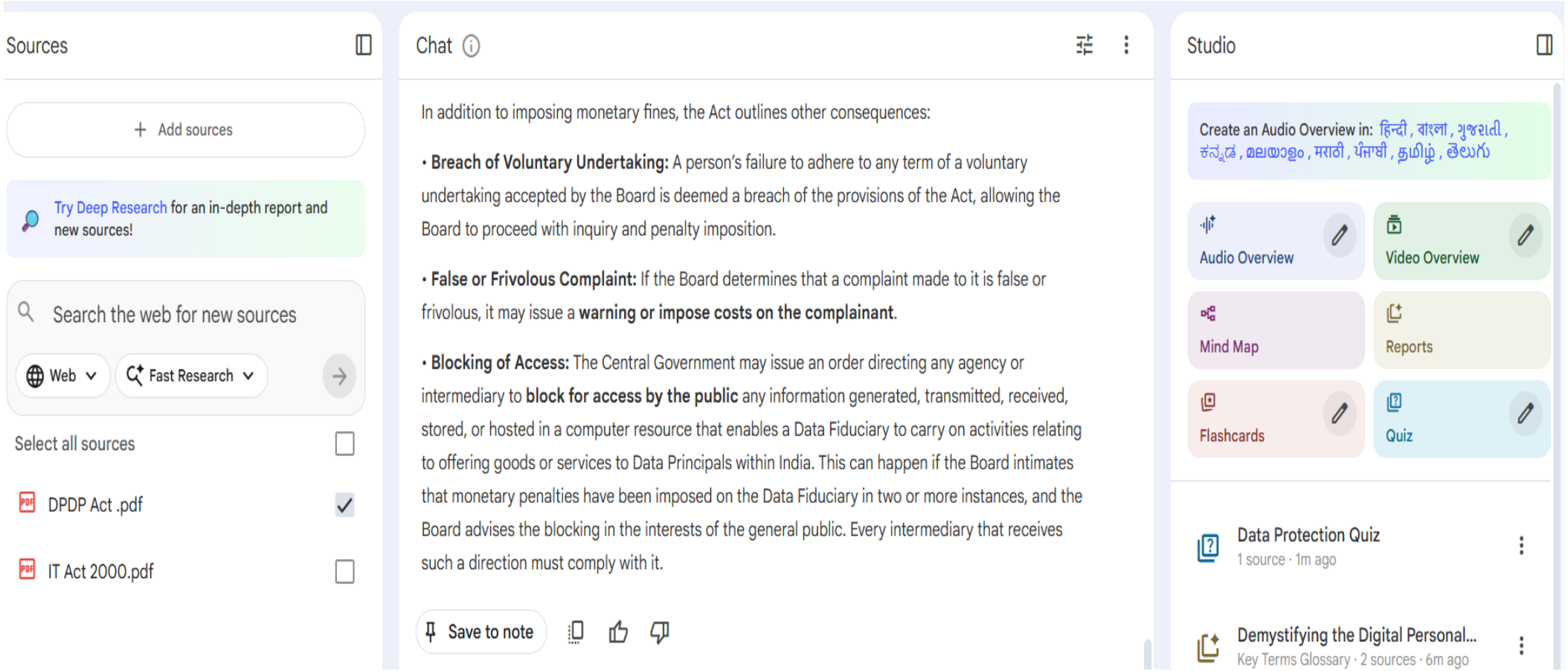


AI TOOL – BRICKS - app.thebricks.com



AI TOOL – GOOGLE NOTEBOOKLM

notebooklm.google.com



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

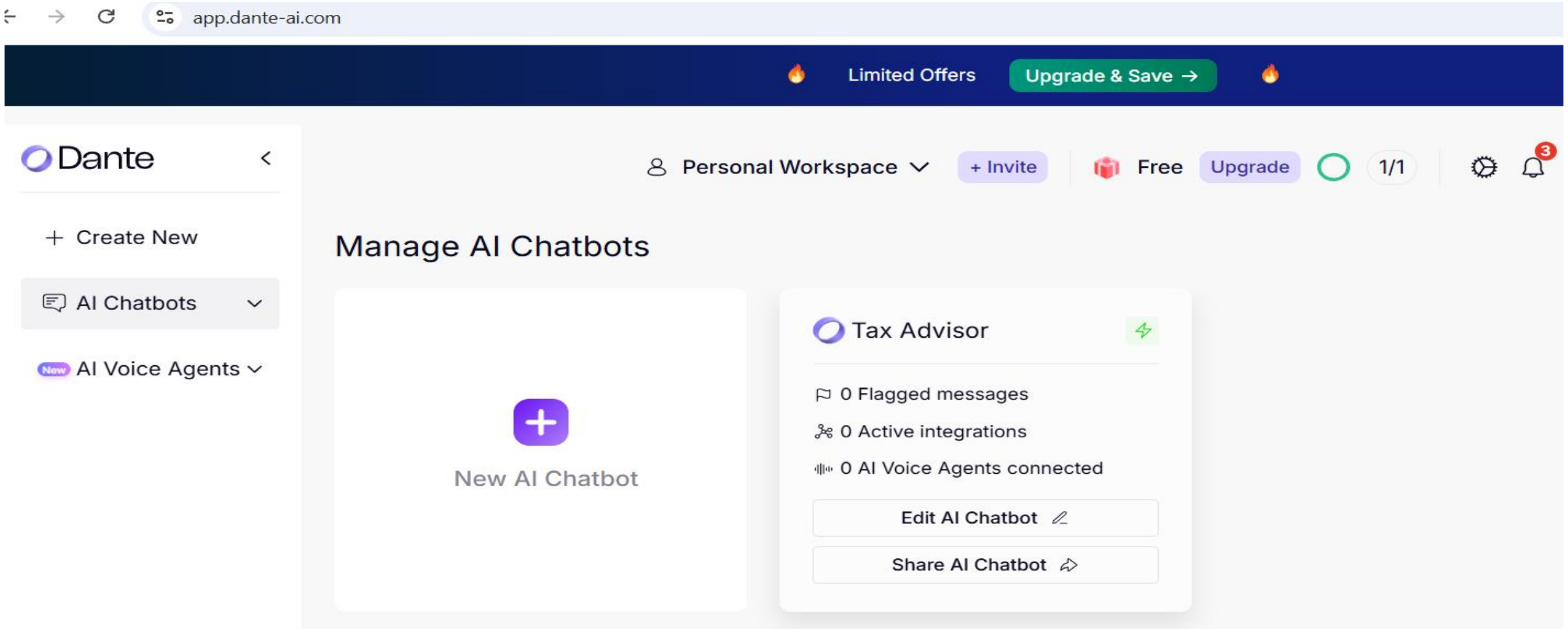
notebooklm.google.com Activities

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



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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