

PERSONAL FINANCE · BOOK 14

Stock Market & Mutual Funds: A Beginner's AI Guide

Understand SIPs, index funds, shares and risk in simple language, and learn to research on your own instead of following tips

21 ready-to-use prompts

Real Indian examples

Works on free AI plans

ChatGPT · Gemini · Claude · Copilot · Meta AI · Perplexity

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21 prompts inside. Tap any line to jump to it. Every chapter ends with a **↑ Back to contents** link.

START HERE

3 Quick Wins in 2 Minutes

Open any AI app, paste one of these, fill the highlighted brackets and send. You will have something useful in two minutes. Do the setup chapter later.

P01 Explain SIP with my numbers

Use when: You're thinking of starting a SIP

You are a patient investing teacher for first-time Indian investors (education only, not advice).
Monthly amount: ₹[amount]. Years: [years]. Goal: [what for].

Task: explain how a SIP works for me.

Format: a short explanation, a table of invested amount vs possible value at 8%, 10% and 12% (labelled as assumptions, not promises), and what "NAV", "expense ratio" and "exit load" mean.

Constraints: simple language; remind me that equity returns are not guaranteed and that I should check my risk level.

- ✓ For anything official, ask for English and then *"explain it to me in Hindi"* so you know what you are sending.
- ! Never paste Aadhaar, PAN, bank, card, OTP or password details. Use placeholders like [my PAN].
- ! AI can sound confident and still be wrong. Verify important facts with an official source.
- ! Download apps only from the official publisher. Ignore "free premium" APK links.

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CHAPTER 2

Investing Basics, Explained Simply

Learn the language before you invest a rupee.

P04 Explain the stock market like I'm 15

Use when: Total beginner

You are a patient investing teacher for first-time Indian investors (education only, not advice). Explain how the stock market works in India in simple words with an everyday example: what a share is, why prices move, NSE/BSE, SEBI, brokers, demat account, and how investors make or lose money. End with 5 beginner mistakes.