



Do's & Don'ts of Investing in Cryptocurrency

Designed for learners who commented "coin" – from the desk of @ankurdecodes





1. Introduction: Crypto Investing Is Not Gambling — It Requires Awareness

Millions of new investors enter crypto without understanding:

- Legal rules
- Risk factors
- How Bitcoin & major coins behave
- Taxation laws in India

This leads to losses, scams, panic selling, and emotional investing. The purpose of this roadmap is to give you a clear, safe, beginner-friendly guide to invest in crypto responsibly.

2. Step 1 — Understand the Legal Status of Crypto in India

As mentioned in the video:

✓ Crypto trading is legal in India

But it is treated as a Virtual Digital Asset (VDA).

✓ You MUST follow:

- 30% flat tax on profits
- 1% TDS on every transaction
- Mandatory reporting during ITR filing

✓ What this means for you:

- You can trade/invest legally
- But you CANNOT avoid taxes
- Losses cannot be offset

DO: Use registered exchanges like CoinDCX, WazirX, ZebPay, Coinbase.

DON'T: Trade anonymously or use illegal platforms.



3. Step 2 — Understand Bitcoin Rules (and Why Indian Investors Prefer It)

In India, most long-term investors stick to:

- Bitcoin (BTC)
- Ethereum (ETH)
- Ripple (XRP)

These coins have:

- High liquidity
- Strong community support
- Long-term growth potential

✓ Why Bitcoin Rules Matter:

- Bitcoin controls market sentiment
- When BTC rises → most altcoins rise
- When BTC falls → everything falls harder

✓ As a beginner:

Start with BTC + ETH (70–80% of portfolio). Avoid unknown tokens until you understand the market.

DO: Invest in top 10 coins.

DON'T: Chase pump-and-dump coins.

4. Step 3 — Understand Risk Awareness (Most Important Step!)

Crypto is highly volatile — prices can drop 30–40% in days.

You MUST understand these risks:

⚠️ 1. Market Volatility

Prices fluctuate rapidly.

Never invest money you cannot afford to lose.

⚠️ 2. Exchange Risk

Exchanges can freeze withdrawals or get hacked.

Solution:

Store long-term crypto in a hardware wallet.



⚠️ 3. Scam Tokens & Fake Projects

Thousands of coins are fake or manipulated.

Solution:

Stick to top, recognized cryptocurrencies.

⚠️ 4. Emotional Investing

Most losses occur due to:

- Fear of missing out (FOMO)
- Panic selling
- Following random influencers

Solution:

Follow data, not emotions.

⚠️ 5. Tax Mismanagement

Not reporting crypto profits can cause legal issues.

Solution:

Maintain transaction history.

5. DO's of Crypto Investing

✓ 1. Do research before investing

Check:

- Whitepaper
- Team background
- Use case
- Roadmap

✓ 2. Follow top crypto news & updates

Use:

- CoinMarketCap
- CryptoPanic
- CoinDesk

✓ 3. Invest regularly (SIP in crypto)

Reduces risk of volatility.

✓ 4. Use secure wallets

- MetaMask
- Ledger
- Trust Wallet



✓ 5. Learn using AI tools

AI tools like ChatGPT, Gemini, Claude can help you:

- Analyze crypto data
- Track project updates
- Study tokenomics

You can explore more AI tools on [Techyuni.com](https://techyuni.com) or via the Techyuni Chrome extension.

6. DON'Ts of Crypto Investing

✗ 1. Don't invest based on hype

Avoid coins only trending on social media.

✗ 2. Don't put all money into one coin

Diversify your portfolio.

✗ 3. Don't trade without stop-loss

Protect your capital.

✗ 4. Don't share wallet seed phrases

EVER.

✗ 5. Don't expect overnight riches

Crypto is NOT a get-rich-quick scheme.

✗ 6. Don't forget taxes

Legal compliance is mandatory.

7. A Safe 3-Layer Crypto Portfolio Strategy

To reduce risk and maximize safety:

Layer 1 – Bluechip Coins (60–70%)

- Bitcoin
- Ethereum
- XRP
- SOL

Layer 2 – Mid-Cap Coins (20–25%)

- MATIC
- Chainlink
- Avalanche

Layer 3 – High Risk Coins (5–10%)

Only for experienced users.



8. 30-Day Beginner Roadmap

Week 1:

- Learn laws, taxes, risks
- Open account on a verified exchange

Week 2:

- Buy small amount of BTC/ETH
- Learn wallet usage

Week 3:

- Study market cycles
- Follow important crypto pages

Week 4:

- Build long-term portfolio
- Learn advanced tools

9. Tips From @ankurdecodes

- Safety > Profit
- Research is your best friend
- Invest slowly, not emotionally
- Crypto is long-term wealth building
- Use AI tools daily to stay informed (Techyuni helps you find new ones easily)

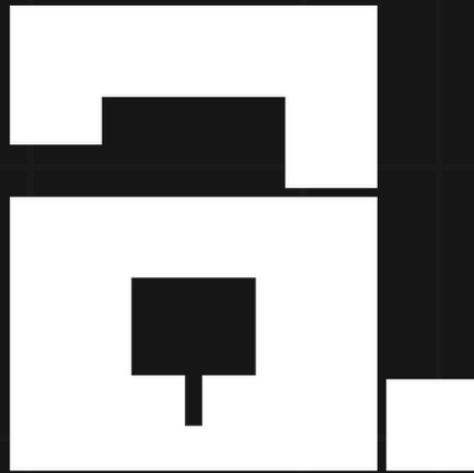
10. Your Next Step

You received this roadmap because you commented “[coin](#)”.

If you follow this guide, you will invest smarter, avoid scams, reduce risks, and build a safe long-term crypto strategy.

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Stay safe. Stay informed. Your smart crypto journey begins today.



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