

Moliyachi AI

GOAL-ORIENTED FINANCIAL MANAGEMENT



Fast Forward

Three Core Financial Challenges

01

No Financial Visibility

- Users see transactions, not insights.
- They don't know where their money goes or why balances drop so fast.

02

No Predictive or Preventive Guidance

- No alerts before running out of funds.
- No early warnings or recommendations to adjust spending.
- Leads to mid-month anxiety and reliance on short-term loans.

03

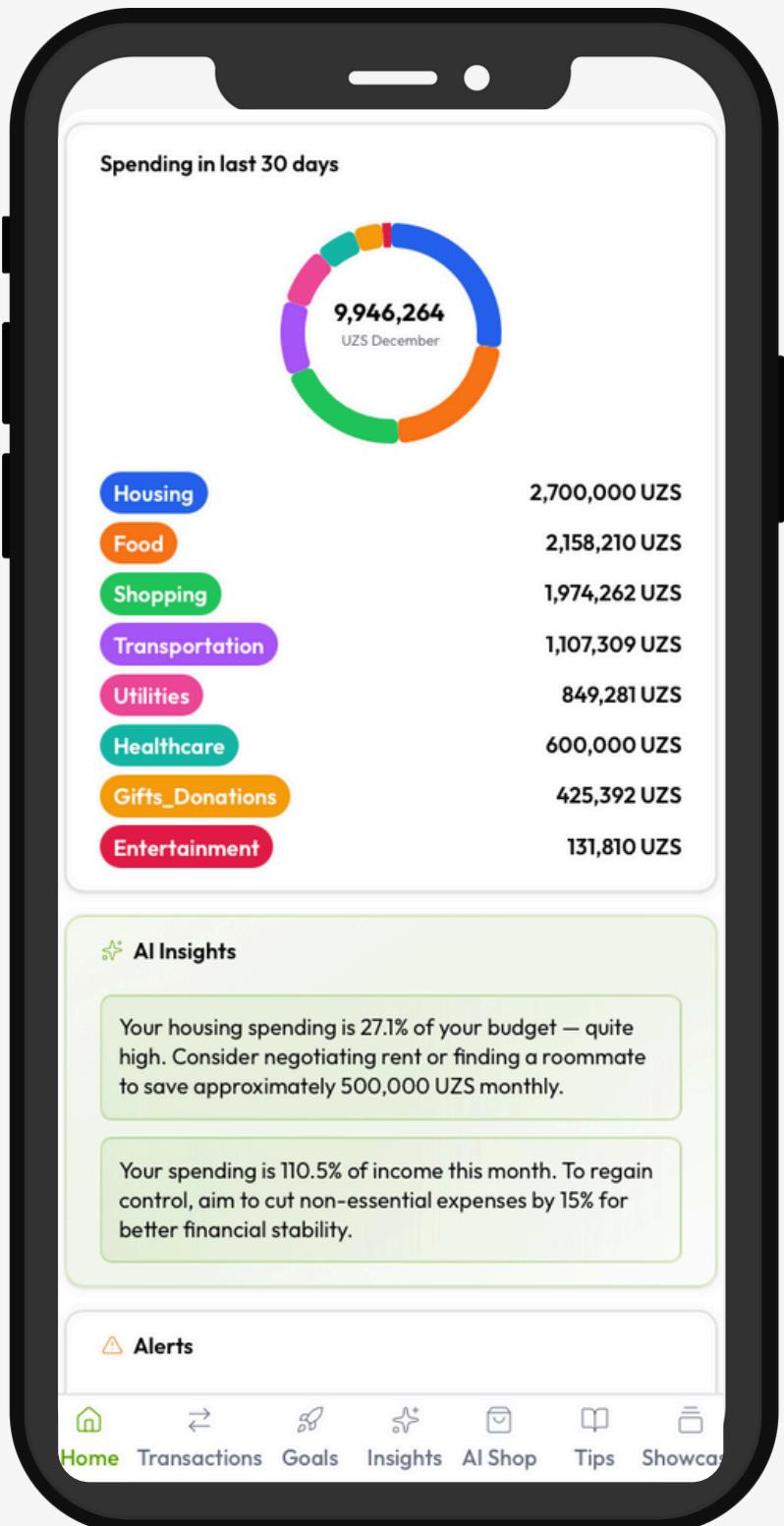
No Personalized Planning or Goal Support

- Users can't plan savings or long-term goals effectively.
- No realistic forecasting for future milestones (e.g., vacations, big purchases).

**For everyone seeking smarter
money management**

**Moliyachi integrates financial
intelligence into Agrobank
Mobile**

Solution



01

Intelligent Awareness

See where your money goes.

02

Predictive Stability

Stay ahead of financial risks.

03

Personalized Growth

Turn income into long-term progress.

Key Features

Smart Monthly Planner

Predicts when users' balance might run low and provides early alerts.

AI Shop Assistant

Moliyachi's built-in AI Shopping Assistant helps users make smarter purchasing decisions in real time.

AI Spending Insights and Score

Automatically analyzes user transactions and generates clear, personalized insights. Gives scoring (0-100)

Agrobank product recommendation

Smart recommendations for Agrobank loans, deposits, and savings.

Smart Shop Assistant

I need new iphone 17 pro max

❖ AI Insight:

The 12/256GB models of the iPhone 17 Pro Max are priced uniformly at 21,168,000 UZS, offering a great balance of features and cost, while the 2TB versions are significantly more expensive; using the Agrobank 'Open' card for your purchase can help you manage the cost with 0% interest installments.



Apple iPhone 17 Pro Max
12/256GB Silver

Price: 21,168,000 UZS

 12 months 2,557,834 UZS / mo

[View product ↗](#)



Apple iPhone 17 Pro Max
12/256GB Deep Blue

Price: 21,168,000 UZS

 12 months 2,557,834 UZS / mo

[View product ↗](#)



Apple iPhone 17 Pro Max
12/256GB Cosmic Orange

Price: 21,168,000 UZS

 12 months 2,557,834 UZS / mo

[View product ↗](#)



Смартфон Apple iPhone 17
Pro Max 2TB Silver

Price: 42,520,000 UZS

 Marketpleys Chakana

[View product ↗](#)



Смартфон Apple iPhone 17
Pro Max 2TB Deep Blue

Price: 42,655,000 UZS

 Marketpleys Chakana

[View product ↗](#)



Смартфон Apple iPhone 17
Pro Max 2TB Cosmic Orange

Price: 42,530,000 UZS

 Marketpleys Chakana

[View product ↗](#)

Business Impact / Commercial Value

01

Drives Daily Engagement

Users check Moliyachi insights multiple times a week — boosting daily Agrobank app activity and brand touchpoints.

02

Improves Customer Retention

Personalized AI guidance builds long-term trust and habit loops, reducing churn and increasing loyalty to Agrobank.

03

Promotes Financial Products Naturally

Moliyachi recommends Agrobank's loans, deposits, and savings plans contextually — turning guidance into conversions.

Agrobank Recommendations

Microloan

Loans Personal Loan

microloan

Non-targeted personal microloan up to 100 million UZS with up to 36-month term.

Why: Provides liquidity for wedding expenses without depleting current savings.

[Learn more ↗](#)

Credit Card Loan

Loans Revolving Credit Line

credit-card-loan

Credit card with up to 100 million UZS limit and ~27% annual rate.

Why: Helps manage expenses with a limit and flexible payment options.

[Learn more ↗](#)

AI Technology & Architecture



Transformer-based
Large Language
Models



LangChain for AI
Orchestration



LM Studio for Local AI
Processing



Front: Next.js
Back: Flask

Team



Azizullo Temirov

Product Manager



Khasan Rashidov

Senior Fullstack Engineer



**Burxonjon
Solihjonov**

Senior Frontend Engineer



**Bakhtiyorjon
Bokhodirov**

Lead AI Systems Engineer

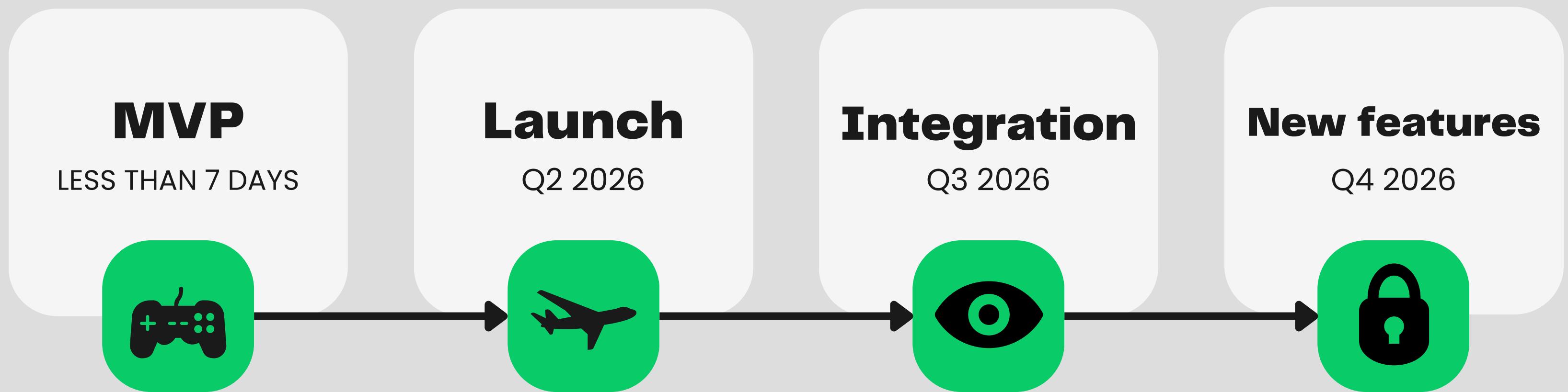


Khusan Rashidov

Senior Backend Engineer



Future Roadmap



Thank You



Fast Forward

tg: @azakapro