

NAVEEN BUDDA

Technical Founder and AI Product and Platform Builder

Relocating to San Francisco | Approved O-1A classification

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EXECUTIVE PROFILE

Technical founder and product and technology leader with 20+ years across computer vision, applied ML, cloud infrastructure and enterprise platforms. Co-founded KarmaLife and led product, engineering and AI/ML from inception to a lender-funded platform serving 2M+ users. Combines hands-on technical judgment with product strategy, team building and enterprise execution. Earlier experience includes 12 years at Samsung R&D across computer vision, biometrics, multimedia and mobile systems.

SELECTED IMPACT

- Built and scaled credit infrastructure serving 2M+ users, supporting INR 300-350 crore in annual lender-funded disbursements.
- Automated 96% of underwriting and cut decision time from about 12 seconds to 1 second with explainable ML and event-driven services.
- Reduced PAR30 / bad rate by 15% with approximately 5% impact to approved business volume; built and led a 30-person cross-functional organization.
- Selected for Google for Startups AI/ML Accelerator, one of 20 companies from more than 1,050 applicants.

PROFESSIONAL EXPERIENCE

KarmaLife

Co-Founder and Chief Product and Technology Officer | Jan 2019 - Present

- Owned product strategy, technical architecture and delivery from initial development to a platform serving 2M+ gig and blue-collar workers.
- Architected Kafka, Kubernetes, Golang and MongoDB infrastructure supporting XGBoost decisioning and SHAP explainability; separated signal ingestion from the synchronous credit-decision path.
- Built and hired teams across product, engineering, machine learning and risk. Set priorities around customer adoption, platform reliability, conversion and credit performance.
- Helped resolve the lender-marketplace adoption deadlock by making lender risk stakeholders the first customer and sharing model performance and governance evidence.
- Worked with regulated lenders and enterprise marketplaces including Uber, Swiggy, Zepto, Urban Company and Quesst to turn business, credit-risk and integration requirements into deployable products.

PRODUCT AND ENGINEERING STRENGTHS

Zero-to-one product development; technical architecture; explainable ML; model evaluation; streaming data; enterprise integrations; regulated workflows; engineering leadership; cross-functional execution.

EARLIER PROFESSIONAL EXPERIENCE

Smartron

Director of AI Labs | May 2018 - Jan 2019

- Led applied AI and deep-tech initiatives for the tronX platform, translating early technical concepts into product initiatives.

Samsung R and D

Senior Technical Manager | Jun 2006 - May 2018

- Led 30 engineers across computer vision, multimedia, biometrics and mobile platforms. Contributed to Galaxy Tab Iris, Aadhaar identity technology and international patents.

Celstream, Sasken, Pinexe and Suvistas

Engineering roles | 2001 - 2006

- Progressed from Software Engineer to Team Lead in embedded software and multimedia systems.

APPLIED AI RESEARCH AND PROTOTYPES

- US credit-risk evaluation: logistic regression and XGBoost using SBA 7(a), HMDA, Freddie Mac and Fannie Mae data, with TreeSHAP explanations, later-period holdouts and calibration analysis.
- GPU and LLM workflow prototype: RAPIDS cuDF, XGBoost and SHAP combined with NVIDIA NIM / Llama audit summaries for human interpretation. Independent prototype work, separate from production credit decisioning.
- Alternative-data research: credit modeling across India, Indonesia, the Philippines and the US, exploring loss-model configurations for IFRS 9, Ind AS 109 and US CECL.

Research repositories: [US credit-risk evaluation](#) | [Alternative-data credit](#)

FOUNDER ECOSYSTEM AND PUBLIC CONTRIBUTIONS

- Mentor with IIMA Ventures and Startupbootcamp; participates in founder office hours and discussions with DeepTech and Robotics teams.
- Taught fintech and AI at Mesa School of Business. Speaker and roundtable participant on cloud architecture, AI economics, enterprise data and adoption in forums involving Oracle, Confluent, Snowflake, Salesforce, Skyflow and Inc42.
- Technical writing on underwriting agents, execution control and reliable AI systems. Independent research interests include agent evaluation, enterprise context, AI data infrastructure and governance.

RECOGNITION AND CREDENTIALS

Google for Startups AI/ML Accelerator alumnus; IEEE Senior Member; international patents from Samsung R&D; NASSCOM India Fintech Day award for KarmaLife; Financial Express FE Visionary Leader; World Bank CGAP pilot partner and featured case study.

EDUCATION

Senior Management Programme, Indian Institute of Management Ahmedabad

B.E. in Electronics and Communication, Karnatak University