

NAVEEN BUDDA

TECHNICAL FOUNDER | AI PRODUCT & PLATFORM LEADER | 0-TO-1 BUILDER

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EXECUTIVE PROFILE

Technical founder and product executive with 20+ years across computer vision, biometrics, applied AI, enterprise products and cloud-native infrastructure. Co-founded KarmaLife and led product, engineering and ML from inception to a regulated, lender-funded platform serving 2M+ users. Combines hands-on architecture and model evaluation with customer discovery, enterprise GTM, hiring and business outcomes. Interested in building the next generation of AI infrastructure products from zero to scale.

SELECTED ACHIEVEMENTS

- **2M+ users** | Scaled AI-native credit infrastructure from initial product to national partner deployment.
- **96% automated** | Reduced credit decision latency from approximately 12 seconds to 1 second.
- **15% lower PAR30** | Reduced bad rate with approximately 5% impact on approved volume.
- **30-person core team** | Built and led a cross-functional organisation spanning product, engineering, ML and risk.

CORE LEADERSHIP STRENGTHS

0-to-1 product strategy and execution • AI/ML and data infrastructure • Multimodal/computer vision foundations • Enterprise customer discovery and GTM • Engineering architecture • Model evaluation and governance • Technical team building • Cross-functional execution

PROFESSIONAL EXPERIENCE

Co-Founder & Chief Product and Technology Officer | KarmaLife | Bengaluru | Jan 2019 – Present

- **Founder-led product ownership.** Built AI-native credit infrastructure for gig and blue-collar workers; owned roadmap, engineering, applied ML, integrations and enterprise product outcomes from first release through scale.
- **Production AI and infrastructure.** Architected event-driven pipelines and underwriting services using Kafka, Kubernetes, Golang and MongoDB with XGBoost/SHAP decisioning and explainability.
- **Measured impact.** Automated 96% of underwriting, cut decision latency from ~12s to ~1s and reduced PAR30 by 15% with about 5% impact on volume.
- **Enterprise trust and adoption.** Worked with regulated lenders and platforms including Uber, Swiggy, Zepto, Urban Company and Ques; translated model performance and governance into viable enterprise partnerships.
- **Organisation builder.** Hired and led a 30-person group across product, engineering, data science and risk; aligned investors, lenders, marketplaces and internal teams around shared outcomes.

ENGINEERING AND AI LEADERSHIP

Director, AI Labs | Smartron | May 2018 – Jan 2019

Established and led applied AI and deep-tech initiatives in the tronX platform, connecting prototype development with product execution.

Senior Technical Manager | Samsung R&D | Bengaluru | Jun 2006 – May 2018

- **Computer vision and biometrics.** Led engineering teams on mobile platforms, visual search and identity technologies, including iris recognition work supporting Galaxy Tab Iris and Aadhaar authentication.
- **Product and technical leadership.** Led a 30-engineer team and contributed international patents covering content-based image search and video retrieval.

Software Engineer to Team Lead | Celstream, Sasken, Pinexe, Suvistas | Jan 2001 – Jun 2006

Built embedded software and multimedia-codec systems; progressed into hands-on technical leadership.

SELECTED AI SYSTEMS AND RESEARCH

- **GPU-accelerated ML pipeline.** RAPIDS cuDF, XGBoost (0.869 AUC), SHAP explanations and NVIDIA NIM/Llama audit-summary prototype; distinguished research workflow from regulated production decisions.

- **Cross-market credit model research.** Alternative-data ML engine for India, Indonesia, Philippines and US; reported AUC 0.826–0.893, with country-specific expected-loss configurations.
- **US credit-risk evaluation.** Benchmarked logistic regression and XGBoost using SBA 7(a), HMDA, Freddie Mac and Fannie Mae datasets; evaluated SHAP, calibration and later-period holdouts.

FOUNDER ECOSYSTEM, RECOGNITION AND TECHNICAL LEADERSHIP

- **Google for Startups AI/ML Accelerator:** Selected among 20 from more than 1,050 applicants; experienced the enterprise and accelerator ecosystem from the founder side.
- **Mentoring and community:** IIMA Ventures and Startupbootcamp founder mentoring; technical teaching, panels and discussions on AI, cloud infrastructure, governance and enterprise deployment.
- **Selected recognition:** IEEE Senior Member (2026), NASSCOM India Fintech Day award (2023), Financial Express Visionary Leader (2023), World Bank CGAP pilot and case-study exposure, international patents.

EDUCATION

Senior Management Programme, Indian Institute of Management Ahmedabad | B.E., Electronics & Communication, Karnatak University

TECHNICAL EXPERTISE

AI/ML Systems & Evaluation • Distributed Systems & Cloud-Native Architecture • Computer Vision & Biometrics • Data Infrastructure • LLM Integration & Orchestration • Model Explainability & Governance