

NAVEEN BUDDA

Technical Founder | AI and Cloud Architecture | Founder Advisory

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Relocating to San Francisco | O-1A petition approved

PROFESSIONAL SUMMARY

Technical founder and engineering leader with 20+ years across software engineering, AI/ML, cloud-native architecture and regulated fintech. Co-founded venture-backed KarmaLife, scaled its platform to 2M+ users and built a 30-person organization. Google for Startups AI/ML Accelerator alumnus with experience earning executive trust, advising founders through IIMA Ventures, teaching fintech and AI, and contributing to cloud and data industry discussions. Combines production architecture ownership with hands-on GPU and LLM engineering projects.

TECHNICAL SKILLS

Cloud-native systems: Kubernetes, Kafka, Go (Golang), MongoDB, event-driven architecture, microservices. AI/ML: Python, scikit-learn, XGBoost, SHAP, explainable underwriting, credit-risk modeling. GPUs and LLMs: NVIDIA RAPIDS cuDF, NVIDIA NIM, Llama, LLM-assisted audit summaries. Leadership: founder advisory, technical architecture, executive stakeholder engagement, product strategy, cross-functional engineering leadership, AI governance.

PROFESSIONAL EXPERIENCE

KarmaLife | Co-Founder and Chief Product and Technology Officer

Bengaluru, India | January 2019 - Present

- Founded and scaled a credit platform for thin-file gig and blue-collar workers to 2M+ users; owned product and technology from initial development through growth within a venture-backed startup.
- Architected the decisioning platform using Kafka, Kubernetes, Golang and MongoDB, integrating ML underwriting and explainability; automated 96% of underwriting and reduced decision time from approximately 12 seconds to 1 second.
- Earned lender and risk-team trust by sharing model performance and governance evidence, helping overcome the dependency between lender funding and marketplace integration.
- Built and led a 30-person organization across engineering, data science, product and risk; supported partnerships with regulated lenders and marketplaces including SIDBI, Uber, Swiggy, Zepto, Urban Company and Ques.
- Selected for Google for Startups AI/ML Accelerator, one of 20 startups chosen from more than 1,050 applications; participated in the accelerator founder ecosystem.

Smartron | Director of AI Labs

May 2018 - January 2019

- Established and led the AI Labs function within the tronX platform, directing applied AI and deep-tech initiatives from concept to production.

Samsung R&D | Senior Technical Manager

Bengaluru, India | June 2006 - May 2018

- Led a 30-engineer team across mobile platforms, computer vision and biometrics; delivered iris recognition for Galaxy Tab Iris and Aadhaar authentication. Contributed to 10 patents during Samsung tenure.

Celstream, Sasken, Pinexe and Suvistas | Engineering roles

January 2001 - June 2006

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

FOUNDER ADVOCACY AND TECHNICAL COMMUNITY

- IIMA Ventures: office-hours mentor supporting early-stage founders through one-to-one discussions in the venture ecosystem.
- Mesa School of Business: delivered a 90-minute fintech and AI masterclass to approximately 100 students in February 2026, covering fintech entrepreneurship, AI in underwriting and building in regulated markets; concluded with open Q&A.
- Google Cloud ecosystem: contributed to Inc42 roundtables on cloud-driven workflow efficiency and generative AI economics, including enterprise adoption and return on investment.
- Industry discussions: participated in Oracle, IAMAI/Salesforce, Confluent, Snowflake and Skyflow roundtables on AI, data infrastructure, real-time insights and enterprise adoption.
- Public technical communication: publish LinkedIn articles and posts on underwriting agents, AI governance, execution controls and reliable credit infrastructure; featured in Business Standard, Outlook Hub4Business and a HyperVerge customer case study.
- Technical evaluation: judge for Asia-Pacific Stevie Awards, Technology and Sustainability, and Globee awards; IEEE Senior Member, elevated February 2026.

SELECTED AI ENGINEERING PROJECTS

GPU underwriting and LLM audit summaries

Engineering prototype

- Combined RAPIDS cuDF processing, XGBoost prediction and SHAP adverse-action explanations with an NVIDIA NIM/Llama audit-summary layer. Reported evaluation AUC: 0.869; LLM summaries remain separate from predictive decisioning.

Alternative data credit infrastructure

Research project | India, Indonesia, Philippines and United States

- Built a four-market alternative-data underwriting engine with configuration-based loss models for IFRS 9, Ind AS 109 and US CECL; reported evaluation AUC range of 0.826-0.893.

github.com/buddanaveenkumar-dev/global-altdata-credit

US credit risk model evaluation

Research project

- Compared logistic regression and XGBoost using SBA 7(a), HMDA, Freddie Mac and Fannie Mae datasets, examining SHAP explanations, later-period holdouts and calibration gaps.

github.com/buddanaveenkumar-dev/ml-credit-risk-management

SELECTED RECOGNITION

- Google for Startups AI/ML Accelerator alumnus; BFA Global Catalyst Fund inclusive fintech cohort, 2020.
- KarmaLife selected pilot partner in CGAP platform-worker credit scoring program, 2022; NASSCOM India Fintech Day winner, 2023.
- Financial Express Visionary Leader, 2023; IEEE Senior Member

EDUCATION

B.E. in Electronics and Communication | Karnatak University

Senior Management Programme | Indian Institute of Management Ahmedabad