

NAVEEN BUDDA

TECHNICAL FOUNDER | FINANCIAL SERVICES AI | STARTUP COMMERCIALIZATION & ENTERPRISE PARTNERSHIPS

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EXECUTIVE PROFILE

Technical founder with 20+ years in technology, including seven building in regulated financial services. Co-founded KarmaLife and took an AI-native credit startup from first meetings to lender-funded partnerships with SIDBI and 10+ NBFCs and 30+ enterprise and marketplace partners onboarded, reaching 2M+ gig and blue-collar workers and ₹300-350 Cr (~\$32-36M) in annual disbursements. Has sat on both sides of the deal: selling into bank-grade risk and compliance reviews, then making those partnerships work at scale.

SELECTED IMPACT

- **₹300-350 Cr (~\$32-36M)** in annual lender-funded disbursements through SIDBI and 10+ RBI-regulated NBFC partners, including Niyogin, Avanti Finance, Trillionloans and LendBox.
- **2M+ workers** reached through 30+ enterprise and marketplace partners onboarded, including Uber, Flipkart, Swiggy, Zepto, Urban Company and Qness.
- **15% reduction in PAR30 / bad rate** at approximately 5% cost to approved business volume.
- **96% of underwriting automated**; decision time cut from ~12 seconds to ~1 second.
- Selected for the **Google for Startups AI/ML Accelerator**, one of 20 companies from 1,050+ applicants.

FINANCIAL SERVICES STARTUP & COMMERCIAL LEADERSHIP

- **From meeting to signed deal:** broke a two-sided deadlock where lenders would not fund without model proof and marketplaces would not integrate without a committed lender, by treating the lender's risk team as the first customer and sharing performance and governance evidence until funding was committed.
- **Financial services domain:** alternative-data and cash-flow underwriting, consumer microcredit, earned wage access, credit-risk governance, decision automation, KYC and lender integrations.
- **US market readiness:** working fluency in ECOA / Reg B adverse action, FCRA, SR 11-7 model risk and CECL; independent model research on SBA 7(a), HMDA, Freddie Mac and Fannie Mae data; US entity through Budda Advisory LLC.
- **Identity, fraud and security:** KYC and fraud controls at KarmaLife; iris recognition and Aadhaar biometric authentication at Samsung R&D.
- **Founder and investor ecosystem:** part of the founding team that raised KarmaLife's ₹44 Cr pre-Series A (Artha Venture Fund, Krishna Bhupal family office, Singularity, LogX); Google for Startups alumnus; BFA Global Catalyst Fund inclusive-fintech cohort; World Bank CGAP pilot partner and featured case study; mentor with IIMA Ventures and Startupbootcamp; speaker with Oracle, Snowflake, Salesforce and Confluent.

PROFESSIONAL EXPERIENCE

Co-Founder & Chief Product and Technology Officer | KarmaLife | Bengaluru

Jan 2019 – Present

- Co-founded and scaled an AI-native credit platform from concept to 2M+ workers and ₹300-350 Cr in annual disbursements, funded by regulated lenders and embedded in enterprise marketplaces.
- Won lender trust through due diligence and risk reviews by sharing model performance, SHAP explainability and governance evidence; owned the technical and risk side of partnerships with SIDBI and 10+ NBFCs.
- Onboarded and scaled 30+ enterprise and marketplace partners, aligning partner product, operations and legal teams with internal delivery around shared launch goals.
- Built and led a 30-person organization across product, engineering, machine learning and risk; set roadmap priorities tied to partner growth, credit performance and conversion.
- Cut PAR30 / bad rate by 15% at ~5% volume cost and automated 96% of underwriting with ~1-second decisions, on Kafka, Kubernetes, Golang and MongoDB infrastructure with XGBoost/SHAP decisioning.

Director, AI Labs | Smartron

May 2018 – Jan 2019

- Established and led applied AI and deep-tech initiatives for the tronX platform.

Senior Technical Manager | Samsung R&D

Jun 2006 – May 2018

- Built engineering teams across mobile, computer vision, biometrics and multimedia; delivered iris recognition for Galaxy Tab Iris and Aadhaar biometric authentication; contributed international patents.

Earlier Engineering Roles | Celstream, Sasken, Pinexe, Suvistas

2001 – 2006

- Progressed from software engineer to team lead in embedded software and multimedia systems.

EDUCATION, RECOGNITION & CREDENTIALS

NASSCOM India Fintech award | Financial Express "FE Visionary Leader" | IEEE Senior Member | International patents (Samsung R&D)

Senior Management Programme, IIM Ahmedabad | B.E., Electronics & Communication, Karnatak University