B V Murari

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AI Product & Engineering | Lending & Credit Systems | Agents, Voice AI, Underwriting

Summary

Product-focused AI engineer with 3+ years in data science and AI products, including 2 years in regulated lending. Part of many products across Optimo Capital's credit lifecycle, from the agent layer that screens every case before disbursal to desktop valuation in tier-3 and tier-4 markets, and an AI calling platform led with a team of 4 that has since handled over a million customer conversations. Earlier, shipped a 0-to-1 quotation product for a manufacturing client and production forecasting at Publicis Sapient.

Education

M.Tech, Integrated Dual Degree (5th year) — 2022 – 2023
Indian Institute of Technology Madras, Chennai — GPA: **8.96**/10

B.Tech, Metallurgical & Materials Engineering — 2018 – 2022
Indian Institute of Technology Madras, Chennai, Minor in Computing (CSE) — GPA: **8.71**/10

Experience

AI Products Across the Credit Lifecycle
Mar 2025 – Present
Senior AI Engineer - Lead, Optimo Capital, Bengaluru

- Led product and a team of 4 building Optimo's AI calling platform in 2025, when South Indian **TTS** was still unreliable; 1M+ calls and messages since, 85% pickup, 75% paying on presentation date.
- Designed the DPD-triggered communication journeys behind the platform, from EMI reminders through post-bounce follow-up, and routed more than half of all new leads through AI calling for first touch.
- Built the agent orchestration layer screening 100% of cases pre-disbursal against company credit policy and RBI guidelines, with every recommendation routed to a human for sign-off before release.
- Integrated LOS, LMS, document stores and payment history behind independently deployed **MCP** connectors, letting the business team author and ship new agent skills async without engineering work.
- Automated more than a quarter of RBI and CIBIL data audits, and set up recurring independent portfolio reviews that keep NPA and high-DPD profiles under continuous watch across the whole loan book.
- Estimated land and construction rates across 5 states to enable desktop valuation in tier-3 and tier-4 towns, validating vendor technical reports over 10,000+ loan accounts at ∼80% accuracy.
- Drove AI tool adoption with non-technical ops, finance and credit teams, taking monthly usage from zero to ∼$10K and cutting turnaround 50% in targeted lending and RBI compliance workflows.
- Part of the product team through Optimo's move off legacy LOS and LMS systems, as the LAP book scaled from Rs 80Cr to Rs 500Cr+ and turnaround across underwriting and operations steadily came down.

0-to-1 Product for a Manufacturing Client
Oct 2024 – Mar 2025
AI Product & Research Engineer, SLK Software, Bengaluru

- Led an email-to-quotation MVP from idea to demo for a valve and actuator manufacturer, cutting quote turnaround from weeks to days and removing manual ERP entry through a single quoting interface.
- Cut manual ERP work by building a single interface where quotes are created, corrected and sent to the customer, replacing a rekeying loop that ran between email and the client's ERP system.
- Used async and parallel processing to clear 20 requests for quotation in 10 minutes, quoting at least 75% of line items correctly and routing only the exceptions back to a human reviewer.

Production Forecasting at Product Scale
Aug 2023 – Sep 2024
Senior Associate, Data Science, Publicis Sapient, Bengaluru

- Contributed to Bodhi Forecast, a cloud-agnostic forecasting product, adding time-series clustering so each cluster selects its own model and tunes hyperparameters in parallel across the pipeline.
- Parallelised model training and hyperparameter tuning across clusters, which cut the compute needed to refresh forecasts at product scale and made per-cluster model selection practical in production.
- Added LLM-based sentiment, climate and financial indicators as exogenous variables in the forecasting pipeline, improving accuracy for demand planning across retail and consumer-goods categories.

Accomplishments

- **Institute Merit Award**, IIT Madras (2023) - awarded for the Dual Degree Project.
- **Gold, Silver and Bronze** at Inter-IIT 2022 - 110 m hurdles, 400 m hurdles and relay.
- **Best Athlete**, IIT Madras - awarded twice, in 2018 and 2022.
- **Co-founder and lead organiser**, IIT Alumni Run - 1000+ participants in 2026, part of a 5000+ community.
- Nominated, **Best Interdisciplinary Undergraduate Project** - hierarchical forecasting work with Unilever.

University Projects & Internships

- **Unilever** - hierarchical reconciliation and a Dynamic Top-Down Optimal method for multi-level sales forecasts.
- **Schneider Electric** - inventory pooling across a multi-echelon network, cutting safety stock and holding cost.
- **Publicis Sapient** - dynamic pricing engine using sales forecasts, discount strategy and cross-elasticity.
- **TCS Research** - optical scattering prediction from speckle images via ResNet transfer learning and Monte Carlo.
- **Manage Artworks** - YOLO and Azure ML object detection benchmarks on packaged-food artwork images.

Beyond Work

- University athlete at IIT Madras (2019–2022); now racing marathons, half marathons and triathlons.
- Trekking in the Western Ghats and Himalayas, with a working interest in exercise physiology and training science.
- Chasing a full Ironman, a 6000 m Himalayan summit, and a sub-2:45 full marathon. More at hellomurari.com.