

Kapil Gupta

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Director- Engineering & Technical Programs | AI & Cloud Transformation | Banking, Fintech & Healthcare

Professional Summary

Strategic technology and program leader with 18+ years of global experience leading enterprise-scale digital transformation, platform modernization, and cloud-native delivery across Financial Services, Capital Markets, FinTech, Energy & Healthcare.

I specialize in owning complex, high-impact technology programs delivering financial, regulatory, and operational improvements, bringing structure, governance, and risk-aware execution to large, multi-stakeholder enterprises. Delivered mission-critical platforms for global organizations including NatWest, Citibank, Shell N.V., and leading US health technology firms, contributing to measurable business outcomes such as improved customer experience, operational efficiency, and revenue growth.

Strong in leading large, cross-functional programs and driving outcome-focused execution in regulated environments with deep experience modernizing legacy platforms through API-led architectures, secure cloud platforms, and enterprise intelligent automation, with emphasis on predictability, compliance, and long-term sustainability.

With dual Masters background in Computer Science (Syracuse University, USA) and FinTech (Henley Business School, UK), I bridge engineering execution with business strategy, financial discipline, and risk management. I define and govern enterprise AI delivery through structured AI lifecycles (AI SDLC), embedding Responsible AI, security, and compliance into scalable platforms. My focus is on establishing standardized tools, processes, and guardrails that enable teams to deliver production-grade AI solutions and maximize business value (ROI).

Key Achievements

Technical Program Governance & Delivery Leadership

- Owned end-to-end delivery of a mission-critical health-tech enterprise platform for a US health-care client (Encora), coordinating cross-functional engineering, product, and operations teams, contributing to 2X revenue growth.
- Established program governance, delivery KPIs, and Agile-aligned execution frameworks (Scrum & Kanban), resulting in a 150% improvement in team throughput and operational efficiency across multiple scrum teams at Encora.
- Led project discovery and technical assessment for a US health-tech business divestment program in collaboration with Grant Thornton, supporting a multi-million-dollar SOW win through structured program planning and risk assessment.
- Optimized the UK-India delivery model and release governance for NatWest, streamlining dependency management and release cadence to achieve 2X faster production deployments.

Digital Transformation & Platform Modernization

- Owned end-to-end delivery of greenfield enterprise modernization program transforming high-volume operations workflows across FIS capital markets' LOBs into scalable, AI-enabled document intelligence cloud-native platform.
- Modernized legacy document-processing and operational workflows into automated, event-driven digital platforms, reducing processing time by 50%, lowering operational overhead, and delivering measurable cost efficiencies.
- Program-led automation of critical COVID-19 insurance workflows in the US, coordinating internal teams and third-party vendors to deliver a HIPAA-compliant cloud solution, reducing claims processing time by 60%.
- Drove enterprise modernization initiatives at CGI by shaping program roadmaps and delivery strategy for cloud-native solutions on Microsoft Azure, contributing to business wins and long-term cost optimization.

Innovation, Cross-Functional Leadership & Client Impact

- Led enterprise innovation initiatives at CGI (ICE) by facilitating structured, cross-functional collaboration across engineering, product, and business teams, translating ideas into executable prototypes aligned with enterprise priorities.
 - Drove coordination across multiple teams to prototype and operationalize enterprise platforms, strengthening organizational capability in cloud-based reporting, decision support, and workflow automation.
 - Earned the CGI APEX Delivery Excellence Award for leading delivery & change execution of Shell's B2B Fuel Card operations platform (payments & cards), coordinating complex requirements across 36+ countries & supporting 600K+ customers.
 - Recognized by NatWest (RBS) for delivery of business-critical technology programs in Capital Markets, supporting Credit Risk, FX & CTRM platforms optimizing operational efficiency, risk management & regulatory compliance.
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Skills & Professional Certifications

Program & Delivery Leadership

- Technical Program Management, Enterprise Delivery & Risk Management, Cross-Functional Leadership, AI Strategy
- **PMP® Certified** | **SAFe® 4.5 Certified** | Agile Delivery (Scrum, Kanban) | SDLC | AI Governance & Responsible AI
- Security & Compliance - GDPR, SOX, PCI-DSS, PSD2, HIPAA & HITECH

Cloud, Platforms & Applied AI

- Agentic AI, LangChain, LLM's & RAG, MLOps, Copilot Studio, Open AI API, GitHub Copilot, Claude, Prompt Engineering
- **AWS Certified** Cloud Practitioner | **Microsoft Azure Certified** (Azure Solutions Architect) | Google Cloud & Gemini API (Kaggle workshop) | **Microsoft Certified**: Azure AI Fundamentals
- CI/CD & DevOps, Kubernetes, Terraform

Technical Foundations & Data Analytics

- .NET, Java, Python, RESTful API, ETL & Data pipelines, Architecture trade-offs, technical debt management

Experience

Fidelity Information Services (FIS Global), India

Sep 2025 – Present

- Led cross-functional governance of AI-enabled workflows within Atlas Enterprise AI Automation platform, defining delivery standards, lifecycle management, and risk controls across data ingestion, document intelligence, and validation.
- Drove program planning, roadmap execution, risk management across architecture, engineering, data, and cloud teams.
- Built a cross-functional delivery team of 20+ engineers, establishing execution structure and delivery governance.
- Partnered with senior stakeholders to manage delivery risks, track milestones and facilitated technical decision forums and design reviews, balancing performance, scalability, cost, and delivery risk without hands-on coding ownership.

BlueBitsandBytes.com | Founder (Independent Thought Leadership Initiative)

Feb 2025 – Present

- Leading an independent thought leadership initiative focused on AI in financial services and regulated industries, sharing insights on governance, intelligent automation, and enterprise AI adoption.
- Exploring and prototyping AI-driven use cases, including document intelligence and decision-support workflows, to deepen understanding of scalable, real-world applications.
- Publishing perspectives on Responsible AI, risk governance, and enterprise AI architecture to contribute to industry dialogue and promote best practices.

Strategic Education Career Break, Henley Business School, UK

Jul 2023 – Jan 2025

- Undertook advanced study in Finance and Financial Technology, strengthening expertise in enterprise finance, risk, regulation, and emerging technologies-driven decision-making.
- Delivered consulting-style projects focused on digital banking strategy, designing a go-to-market and operating model for a mobile-first bank serving senior citizens in a regulated environment.
- Led and coordinated small cross-functional teams on applied analytics and financial forecasting initiatives.
- Developed a deeper understanding of AI and data-driven decision support, AI accuracy metrics, business sustainability metrics, and financial system analysis relevant to enterprise technology programs.
- Concurrently mentored international students through Randstad, supporting structured learning outcomes.

Encora (Indecomm Global, A Warburg Pincus Co.), Bangalore, India

Jan 2020 – May 2023

Director Engineering & Program Management, Technology (Technical Delivery - Offshore)

- Directed large, multi-team technology program supporting **6,500+** US healthcare clinics, coordinating delivery across engineering, product, data, QA, infrastructure, and compliance teams.
- Partnered with executive stakeholders to define and execute program roadmaps, manage dependencies, mitigate delivery risks, and govern releases in HIPAA-regulated environments.
- Established program governance including RAID management, critical-path planning, delivery metrics, and executive reporting, improving predictability and decision transparency.
- Led scoping, estimation, budgeting, and SOW development for complex healthcare and insurance programs, supporting successful multi-million-dollar T&M engagements.
- Oversaw delivery of cloud-native and data-driven initiatives (AWS-based platforms, automation, analytics, and ML-enabled workflows) by guiding architecture reviews and delivery sequencing without hands-on coding ownership.

CGI Inc. (formerly Logica plc.), Bangalore, India

Dec 2016 – Jan 2020

Manager Consulting, Technology

- Led global delivery for Shell NV's B2B operations platforms across **36 countries**, coordinating cross-functional teams, vendors, and European stakeholders to support **330M+ transactions** with 90%+ customer satisfaction.
- Drove program execution and governance for large-scale enterprise initiatives, managing scope, dependencies, operational priorities and delivery risks in complex, multi-country environments.
- Contributed to multi-million-dollar European client bids, shaping delivery approach, governance model, and high-level solution strategy for large transformation programs.
- Partnered with client leadership to translate business requirements into structured delivery roadmaps, supporting predictable execution and long-term platform sustainability.

Microsoft (USA); NaviSite (India); Publicis Sapient (Germany, USA, India); Capita (India)

Feb 2005 – Sep 2016

Senior Consultant, Technology

- Led and supported modernization of large-scale financial platforms, improving performance, security, and operational resilience for enterprise platforms for UK clients.
- Contributed to delivery of investment banking and trading platforms (credit risk, collateral automation, FX systems), supporting high-throughput, latency-sensitive environments.
- Acted as onsite delivery coordinator / SPOC for global clients in New York, USA (Citibank CCA) and Munich, Germany (FinanceScout24), ensuring alignment between business stakeholders and offshore engineering teams.
- Built early experience working within large technology organizations (Microsoft and partners), strengthening delivery discipline (executing Build Verification Tests), QA (wrote test cases for MS Outlook 2007 CRM add-in).
- Wrote Perl Scripts for automation. Explored VMware & virtualization technologies at Solidcore Systems, USA.

Education

MSc Finance & Financial Technologies (Distinction), Henley Business School, UK

Jul 2023 – Dec 2024

MS Computer Science (GPA 3.3), Syracuse University, NY, USA

Jul 2003 -- Jan 2006