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KAPIL GUPTA

Technology Consulting | Technology & Business Transformation | AI Governance & Strategy

Executive Bio

Kapil is a **seasoned technology professional** with **two decades of global experience** leading **technology consulting, program management, global product delivery, and digital business transformation** across **FinTech and financial services, capital markets, healthcare, energy, and other regulated sectors**. He has successfully led complex, high-stakes transformations and cross-functional, distributed teams, delivering sustainable business outcomes for clients globally, including **NatWest UK, Citibank USA, and Shell N.V.**, while working with leading consulting firms like **Publicis Sapient**, as well as product & services-based enterprises

Kapil began his career at **Microsoft, USA**, contributing to the development of **Office Live and Outlook 2007**, before transitioning to **technology consulting with Publicis Sapient's Global Banking & Markets practice**. There, he designed and engineered **high-frequency trading and collateral management systems** for **FX and Credit Risk teams**, while streamlining engineering and deployment processes across global distributed teams. These improvements **reduced time to market by 50% and enhanced operational efficiency**, and his contributions earned him recognition as a **Sapient Brand Ambassador by the NatWest client**.

Later, he advanced into leadership roles at **CGI Inc.** as a **Manager, Consulting**, where he spearheaded **large-scale digital transformation initiatives leveraging Azure cloud, microservices, and data engineering**. He led **Shell N.V.'s global B2B Payments & Cards program operations**, supporting the processing of **330M+ transactions annually across 36+ countries** while ensuring **PCI-DSS and GDPR compliance**. His leadership in **CGI's Innovation Committee** and cross-functional collaboration earned him the **CGI APEX Award for Teamwork Excellence**.

Kapil subsequently stepped into a leadership role at **Encora (now Coforge)** as **Director of Engineering & Delivery, Technology**, managing a **multi-million-dollar healthcare technology portfolio**. He led offshore product delivery and **AI- and cloud-based digital transformation** for US-based healthcare clients, supporting the scale-up across **6,500+ multi-specialty clinics**, while building and leading offshore engineering teams and growing an account to **\$6M in annual revenue**. He also helped expand the healthcare portfolio through a **\$3–4M strategic Statement of Work with SOC Telemed**, developed through a strategic partnership with **Grant Thornton**.

In 2025, **Kapil founded Blue Bits and Bytes™**, a **technology consulting, advisory and FinTech** firm focused on end-to-end AI governance, technology transformation and platforms for regulated industries. Through Blue Bits and Bytes™, he has advised large enterprises, including FIS, on **enterprise AI governance, AI engineering capability building, program management**, and the **end-to-end AI governance lifecycle**—from use-case intake, prioritization and business-case development through architecture, delivery governance and value realization.

Kapil holds an **MSc in Finance & Financial Technology** (Distinction) from **Henley Business School, UK**, and an **MS in Computer Science** from **Syracuse University, USA**. His expertise is further complemented by professional certifications in **PMP, SAFe 4.5, AI, ML and Cloud**. He writes and shares perspectives on **technology, AI, finance and FinTech** through thought leadership and blogging. Beyond work, he enjoys hiking, traveling, and exploring new cultures.

Looking to turn a **technology, AI or FinTech ambition** into an executable business outcome? **Blue Bits and Bytes™** help organizations **assess, shape, govern and accelerate** the journey from strategy to **measurable, sustainable value**.