

Kapil Kumar

Technology & Program Leader | SDLC & Agile Delivery | Digital Transformation | Cloud & AI Modernization

kapil006.gupta@gmail.com | +44 7721 575 758 (WhatsApp) | +91 965 075 6236 (India) | [LinkedIn](#) | [Portfolio](#)

Professional Summary

Strategic technology and program leader with 18+ years of global experience delivering enterprise-scale digital transformation programs across BFSI, Capital Markets (Credit Risk, FX, Trading), FinTech (Insurtech, Digital Banking), Healthcare (EMR/ PM), and Energy (CTRM, Cards/Payments).

Successfully delivered large software development programs for global clients including NatWest, Citibank, Shell N.V., and leading US based health tech companies delivering exceptional customer experience and driving 2X revenue growth.

Expert in leading programs (PMP certified) across the full SDLC, specializing in **Agile delivery using Scrum/Kanban (SAFe certified)**, **cloud modernization (AWS, Azure)**, and stakeholder alignment across distributed, cross-functional teams.

Skilled in modernizing, automating & deploying legacy healthcare, insurance and payments workflows, global banking & financial platforms, through API-first & well-architected solutions, **AI/ML integration** and secure, scalable cloud (PaaS & SaaS) solutions.

With excellent communication skills and a strategic mindset, I can drive vision, define roadmaps, identify & manage Critical Path and interdependencies, streamline operations, and deliver risk-managed outcomes aligned with business objectives in complex, multi-jurisdictional environments aligning technology, product, operations, and regulatory compliance (PCI-DSS, GDPR, HIPAA).

With dual Master's degrees in Computer Science and Finance & Financial Technologies, I bring a unique blend of software engineering depth and finance domain insight to align technology strategy with business objectives. **Hands-on proficiency in .NET Core/C#, REST APIs, Python (Data Analytics, ML/LLM Ops with Gemini API), & Low-Code ML tools (KNIME, Azure ML).**

Key Achievements

Software Engineering and Program Leadership

- **Spearheaded end-to-end program management** from planning and execution to delivery of AWS based API driven health-tech platform for a US client, driving 2X revenue growth (\$3M→\$6M).
- **Defined KPI's and established end-to-end Agile (Scrum & Kanban) aligned SDLC processes** leading to a 150% improvement in scrum team performance and overall operational efficiency across scrum teams at Encora.
- **Won multimillion SOW contract by collaborating with Grant Thornton Audit** partner for Project Discovery & Technical Assessment (team: 5x) of US health tech customer's business divestment program.
- **Optimised NatWest UK India software engineering & delivery process & weekly release** cycle resulting in 2X quicker deployments.

Digital Transformation, Presales and Cloud Architecture (AWS & Azure)

- **Successfully led automation of critical COVID-19 insurance workflows** for US integrating 3rd-party vendors APIs through cloud-native (AWS) HIPAA-compliant solution architecture cutting claims processing time by 50%.
- Proposed, conceptualised & architected scalable enterprise strategic solutions for modernisation & automation leading to significant cost savings & business wins leveraging Microsoft Azure Cloud at CGI.

Innovation, Teamwork and Cross-Functional Collaboration

- **Led CGI's Innovation Committee**, facilitating cross-team sessions resulting in ideating & prototyping of cutting-edge solutions – Expensing System & Enterprise Dashboard saving \$550K annually.
- **Earned delivery excellence APEX award for successfully** delivering Shell's B2B Operations and Change Management Fuel Card program & complex requirements across 36+ countries, supporting 600K+ customers.

Client Impact – Technology Consulting - Capital Markets (Algo Trading, Credit Risk & CTRM)

- Recognition at Publicis. Sapient by RBS (NatWest) customer for developing business critical applications for Credit Risk & FX Tools teams enhancing operational efficiency, risk-management & regulatory compliance.

Skills & Professional Certifications

- **Agile & Project Management-** PMP®, Scaled Agile Framework (SAFe 4.5) & Agile Project Management (Scrum)
- **Cloud & AI** – AWS Cloud Practitioner, Microsoft Certified: Azure Solutions Architect & Azure AI Fundamentals; ML with Python, OpenAI, Azure, AWS and Google AI Platforms; RAG, ML Ops, LLM Ops and Agentic AI using Gemini API
- **DevOps & CI/CD**–Azure DevOps, GitHub, Jenkins, JetBrains TeamCity; Terraform, CloudFormation, ARM Templates
- **Finance & Risk Management** – Bloomberg Market Concepts (BMC), KNIME Analytics L1, Swift, GDPR, HIPAA, PSD2

Experience

Self-Employed, Independent Consultant

Feb 2025 – Present

Projects:

- **Robo-Advisor Agent:** Developed a Python-based AI agent using Gemini APIs, NLP, & SQL generation to analyse real-time equity data—extensible to fixed income and crypto, supporting informed investment decisions.
- **AI Research Assistant:** Used NotebookLM to convert regulatory financial documents into interactive mind maps.
- **Financial Product Evaluator:** Built Excel-based financial tool leveraging AI for evaluating insurance-linked investments using NPV analysis, aligning client goals with product selection over varying time horizons.

Strategic Education Career Break, Henley Business School, UK**Jul 2023 – Jan 2025**

- Employed with Randstad, UK – mentored international students with milestone setting and progress tracking.

Projects:

- Designed GTM business strategy for launching digital mobile fintech bank targeting Canada's senior citizens, analysing multi-cloud platforms for data security & compliance, leveraging AI /ML, API-first open banking standards.
- Led teams of 4 to build predictive **regression / classification ML models** in Python (scikit-learn, NumPy, Pandas, TensorFlow) for ESG data & SEC sentiment analysis, and financial forecasting achieving up to 99% accuracy.
- Evaluated model performance using Confusion matrix and Recall scores.
- Analysed financial ratios and HSBC's business model using SWOT to assess sustainability and strategic fit.
- Analysed crypto currency Bitcoin's blockchain Q1 2022 data for block and transaction performance.
- Modelled Shell Plc's financials & developed P&L statements**, analysing bottom line and key profitability ratios.

Encora (Indecomm Global, A Warburg Pincus Co.), Bangalore, India**Jan 2020 – May 2023****Director Engineering and Program Management, Technology**

- Directed multiple engineering teams (x33)**, managing software product delivery for 6,500+ US healthcare clinics.
- Partnered with executive leadership**, product, infra, legal, QA, Data, and DevOps teams to define & execute strategic roadmaps, mitigate risks, manage UAT releases for end-to-end program delivery with HIPAA compliance.
- Delivered data-driven executive reports leveraging Power BI and Agile tools** – Atlassian Jira, Confluence and Slack.
- Streamlined Agile ceremonies** (backlog grooming, sprint planning, daily scrums) to enhance sprint quality, engineering delivery achieving tangible business outcomes.
- Spearheaded the design & architecture of a HIPAA-compliant AWS serverless** hybrid cloud solution for Insurance real time eligibility workflows utilizing .Net Core, Lambda, SQS/SNS, Step Functions, DynamoDB & CloudFormation stack.
- Led Zoom API integration** into client's telemedicine platform, enhancing patient care and earning recognition in Forbes.
- Led project planning (Gantt Charts), scoping, budgeting & technical assessment** of ambiguous requirements and complex technical landscape managing tight timelines ensuring HITECH to secure large Time & Materials SOW contract.
- Drove full-stack technical deployment & delivery across Angular, React.JS, Node.js, .NET Core, AWS (S3, Dynamo DB, AWS Lambda, SQS, SNS, EKS, CloudFormation, VPC, RedShift) stack improving system availability to 99%.
- Led team of data scientists and engineers for design & deployment of ML models & pipelines** into production to classify patient risk from back office clinical data, triggering automated alerts for preventive care & scheduling.
- Built predictive models to assess claim approval likelihood**, urgency scoring, and intelligent routing—optimizing processing and RTE queues, preventing wasted effort on likely-denied claims, and improving SLA adherence.
- Fostered team cohesion by establishing cross-functional domain & technology workshops.

CGI Inc. (formerly Logica plc.), Bangalore, India**Dec 2016 – Jan 2020****Manager Consulting, Technology**

- Led global B2B operations rollout program for Shell NV**, orchestrating cross-functional teams, European stakeholders, and 3rd-party vendors (Fleetcor, Atlas) to integrate CRM, ERP (Dynamics AX), Fleetcor and UI/UX systems—scaling to **330M+ transactions across 36 countries**.
- Led a team of 5-6 members for end-to-end solutions delivery** for customers complex enhancements.
- Drove enterprise cloud modernization strategy** through delivering innovative enterprise solutions.

Projects:

- Oversaw a distributed team of 5+ for designing, building and deploying** Expense Management Systems using Microsoft Azure cloud- PaaS solution, managing scope and delivery to align with enterprise strategic goals.
- Designed Azure hybrid cloud enterprise dashboard** ETL solution using Power BI Embedded REST API's, Talend ETL and PostgreSQL.
- Contributed to European client multi-million-dollar bid** – RFP Response for proposing Agile governance model & defining solution architecture – leveraging Azure Data Lake, S3, Databricks, SAP, Data Factory & Power BI.

Microsoft (USA); NaviSite (India); Publicis Sapient (Germany, USA, India); Capita (India)**Feb 2005 – Sep 2016****Senior Consultant, Technology****Projects:**

- Led modernization of Capita UK's SIMS Finance platform, improving code quality (SonarQube), business layer and backend performance (SQL Server) and security (OWASP 10) by 60%+ through team and architectural leadership.
- NatWest - Optimized DevOps, led end-to-end SDLC & engineered .NET/SQL-based backend applications.
- Delivered critical investment banking credit risk** (Margin Calls Automation using IBM Algo Collateral API's) and FX trading platforms for instrumenting latency across Algo HFT FX trades in line with SOLID design principles.
- Acted as onsite SPOC for clients at NY and Munich** managing delivery through offshore distributed teams to build and deploy portal applications for clients - **Citibank CCA** global HQ (USA) and FinanceScout24 (Germany).
- Executed BVT & developed automated QA test suites at Microsoft** for Office 365 & Outlook BCM 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