

MV BALA SUBRAMANYAM

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SUMMARY

As a Business Transformation Leader with 20+ years of experience in BFSI, I have led sales, operations, and customer experience development across India's largest banks. In the last 3 years, I expanded portfolio value by 8%, accelerated time-to-proficiency by 80% across ~53,000 employees, and achieved a 50% YoY productivity increase within Direct Banking channels by building a high-performance culture. My differentiation lies in enterprise-wide execution, governance, and sustainable transformation at scale.

"Bala is a visionary leader who brings operational discipline and a growth-oriented business mindset. His domain expertise across sales, business transformation, operations, and customer service in retail banking can be compared to the best." – Mr. M. Pankaj, Designation & Organization

SKILLS

Business Transformation & Operations Leadership: Enterprise Transformation, Retail Banking, Service-to-Sales Strategy, Process Re-engineering, Operational Excellence, Cost Optimization, Digital Optimization, Governance Frameworks, Portfolio Growth, Change Management

Capability Building & Customer Excellence: Large-Scale Upskilling, Workforce Transformation, Learning Architecture Design, Stakeholder Influence, Cross-Functional Leadership, Customer Experience, NPS Governance, Sales Enhancement, Strategic Planning, Performance Management

EXPERIENCE

AXIS BANK LTD.

Mumbai

Vice President

Apr 2022 – Till Date

- Orchestrated an 8% expansion in the assigned retail liability portfolio by deploying integrated multi-channel client engagement campaigns across D2C and Digital Banking segments, driving portfolio growth.
- Accelerated time-to-proficiency by 80% for ~53,000 employees by creating learning content architecture that streamlined onboarding and upskilling across the direct banking workforce.
- Closed 90% of implementation gaps by designing and integrating exclusive retail banking digital capability building content, improving TAT and FTR success rates while also eliminating process inconsistencies.
- Delivered a 50% YoY productivity increase across Direct Banking channels by institutionalizing 'Service-to-Sales' culture and developing a new curriculum for frontline Relationship Managers.
- Led business transformation and more than 40 change management initiatives and ensured smooth implementation across functions, leading to enhanced productivity, and portfolio growth.

AXIS BANK LTD.

Mumbai

Deputy Vice President

Apr 2019 – Mar 2022

- Engineered significant efficiencies by implementing an AI-enabled solutions viz., chatbot, AV sales pitch, voucher audit through machine learning. Chatbot initiative has helped to eliminate manual query handling and enabled redeployment of human capacity to higher-value business activities, thereby leading to a direct cost saving of Rs. 21 cr p.a. AV sales pitch helped to standardize new product pitch across geographies reduced response time by ~80%.
- Transformed FTR rates and sourcing quality for CASA by implementing "Bring Your Own Device" digital onboarding, standardized checklists, analytics dashboards, and formal governance.
- Transitioned 19 PoC initiatives into BAU operations across sales, operations, and customer service by driving cross-functional integration, stakeholder alignment, and change management.

AXIS BANK LTD.

Mumbai

Assistant Vice President

Apr 2013 – Mar 2019

- Spearheaded the national rollout of a retail banking integration by scaling a regional pilot into standardized implementation across Direct Banking channels and branch networks in India.
- Catapulted frontline productivity by 3x by optimizing workflows and reallocating operational time from manual processing to customer engagement, creating a scalable transformation blueprint.
- Measurably improved customer service levels and portfolio health scores, validating the 'Service-to-Sales' architecture in a real-world, high-stakes environment.

From 1997 to 2013, I built cross-industry sales and transformation expertise across Axis Bank, ICICI Bank, Hindustan Unilever, Hutchison Essar South, Landmark Central Market, Colgate-Palmolive driving business turnarounds, regional channel growth, high-value client acquisition, and compliance excellence.

EDUCATION

EDP – The CXO Program

XLRI, Jamshedpur

Jamshedpur

2025 – 2026

Business Management

XLRI, Jamshedpur

Jamshedpur

2007 – 2008

Cyber Law – PG Diploma

NALSAR University of Law, Hyderabad

Hyderabad

2020 - 2021

B.Com. – Accountancy and Taxation

Osmania University

Hyderabad

1994 – 1996

CERTIFICATIONS

- Certified Scrum Master – Scrum Alliance (2015)
- Certified Associate of Indian Institute of Bankers (Apr 2015)
- Train The Trainer – Dale Carnegie (June 2018)