

# **BHAUMIK DHRUVA**

**Address:**  
H-4/33 Nidhi Apartment  
Opp. Pragatinagar Bus-Stop  
Naranpura  
Ahmadabad- 380063.

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## **Objective**

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To best utilize my knowledge in serving the organization with loyalty and commitment mapped with an attitude to constantly learn and grow.

## **Experience**

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1. Working with **IDFC FIRST Bank** ltd as Manager from 10<sup>th</sup> September, 2018 till present.
  - Working as Cash processing Centre Head (CPC-Ahmedabad) in Wholesale Banking department at Ahmedabad.
  - Responsible for disposing soil/excess cash to link bank/other bank at zero/subsidized cost.
  - Monitoring and managing the entire operations of bulk cash counter.
  - Liaising with RBI for requirement of Fresh currency and other banking related activity.
  - Liaising with other banks for disposing surplus cash at zero cost/subsidized cost.
  - Coordinating with branches for disposing excess/soil cash as well as fulfilling the requirement of cash as and when required.
  - Reconciliation of GL account is monitored on daily basis.
  - Payment of bills to vendor is done on timely basis.
  - Organizing and imparting training to Branch staff on RBI's clean note policy and note refund rule-2009 on Quarterly basis.
  - Vendor vault audit is done as per the central team requirement and audit report is submitted to central team.
2. Worked with **Axis Bank Ltd.** as Deputy Manager (Operations) from 2<sup>nd</sup> July, 2010 to 5<sup>th</sup> September, 2018.
  - Worked with Axis Bank Currency Chest department at Ahmadabad.
  - Worked as Joint Custodian at Currency Chest department.
  - Daily reporting is done to RBI through ICCOMS.
  - Responsible for completing RBI reporting and Police reporting on monthly basis.
  - Have managed all vendor bills on monthly basis.
  - Liaising with RBI for soil note remittance.
  - Have worked in Branch Banking and worked in different roles (Clearing and Cash)
  - Have handled clearing work in Branch Banking department.
  - Worked as teller in Branch Banking.
  - Have also worked as front desk officer dealing directly with customers.

## Education

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MBA(Finance)	V.M Patel Institute of Management-Ganpat University	56.24%	2010
B.Com	Gujarat University	60.67%	2008
12 <sup>th</sup> Standard	Gujarat Board	67.83%	2005
10 <sup>th</sup> Standard	Gujarat Board	63.86	2003

## Projects

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- Presented a **Detailed Project Report** on “**Consumer’s perception and expectation about i-phone**” as a part of curriculum during 2<sup>nd</sup> Semester of MBA.
- A Project report on “Working Capital Financing” at IFFCO Kalol was undertaken as a part of Summer Internship Program for 2 months, during MBA Program.
- A Report on “State Bank of Patiala” was undertaken as a part of Banking Management subject in 3<sup>rd</sup> Semester of MBA.
- Based on Secondary Data Management Research Project (MRP-I) was undertaken on “Edible Oil Industry” during 3<sup>rd</sup> Semester of MBA.
- Based on Secondary Data Management Research Project (MRP-II) was undertaken on “Customer’s Satisfaction towards using various Brand Mobile Phone” during 4th Semester of MBA.

## Achievements

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- Cleared **JAIB** Exam conducted by Indian Institute of Banking and Finance.
- Successfully completed the NSDL – Depository Operations Module of the NCFM.
- Successfully completed the Financial Markets: A Beginners’ Module.
- Represented College in “**Mahatma Gandhi Inter college Elocution Trophy Competition**” during Third year B.com.
- Represented College twice in “**Team Building**” event at V.M Patel Institute of Management.
- Represented College in “**B-Plan**” event at V.M Patel Institute of Management.
- Represented College in “**B-Plan**” event at Shri Jairambhai Patel Institute of Business Management and computer application (SJPI). (Formerly known as NICM).

## Extra-Curricular Activities

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- Active Volunteer at cultural and academic events held at the institute.
- We have managed our institute’s knowledge cum cultural festival **PROTSAHAN-2009-10**.
- Active member of the organizing committee of “**Communication**” of management cum cultural fest Protsahan-2009-10.

## IT Skills

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- Knowledge of Ms-Office, Windows, Internet Applications.

## Strengths

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- Effective communication skills and learning attitude

## Hobbies/Interest

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- Reading and Travelling comprises of my hobbies.

## Personal Details

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Gender : Male

Date of Birth : 09-04-1988

Marital Status : Married

Languages Known : English, Hindi, and Gujarati

Permanent Address : H-4/33 Nidhi Appt. Opp. Pragatinagar  
Bus- Stop, Naranpura, Ahmedabad

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