

# Dhruvi Mashruwala

## MBA / Finance + marketing / Analyst / Lively

A hard-working and work driven professional with blended of finance and marketing skills and always rigorous to learn and grow my expertise in managing team, analyzing the data ,creative thinking, providing solutions, leadership and communication skills.



## PERSONAL DETAILS

Date of Birth: 18 October,1996

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## Educational Qualifications

YEAR	DEGREE	PERCENTAGE	UNIVERSITY/BOARD
2018-20	MBA (Financial Management)	86.00	Pandit Deendayal Petroleum University
2017	Bachelor of commerce	66.00	Gujarat University
2014	HSC (Commerce)	78.00	Gujarat State Education Board
2012	SSC	79.00	Gujarat State Education Board

## Work Experience

### ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD

#### AS AN ASSISTANT MANAGEMENT – L4 manager

OCT 2020 – PRESENT

- The objective is to manage Bancassurance channel , maintaining relation with **partner ICICI , AU Small finance bank**
- **Managing a team** of 5 FSCs in 7 branches of Ahmedabad, taking reporting's, data managing and correlating it with manager and with partners
- Develop strategies on day to day basis to manage and **control the forecasted targets , risk management.**
- Analyzing **the internal and external competency do Planning of the business pipeline , executing it and reporting**
- Participating proactively in all **the conferences** with Banca managers , channel partners head, asset team.
- **Pre-underwrite prior to policy** submission to mitigate risk and improve accuracy
- **Aligning with the company's agenda of VNB** and training the staff
- **Articulating and effective working** with people of different background and temperaments
- **Financial investment planning**, assessing the customer segment/portfolio, Analyzing and building strategies
- **Driving for closure**, managing and correlating with **operation team and credit underwriting team**, conducting trainings
- Post issuance services and renewal cases.
- **Result:- Achieved A2 grade, 1<sup>st</sup> Rank Qualifier for Dubai, Highest performance of 80 Lakhs on individual basis**

## Internship

Credit Analysis of retail and micro mortgage	Organization- DCB BANK	1/3/2019 to 1/8/2019
<b>Job description-</b> Worked in Credit department  The main work was to Appraise, recommend, approve the file via leads generated from DSA/ sales team and Analysis the case by verifying the CIBIL records, Financial statements, Income statements, Banking statements, Taxation receipts, Risk assessment , Certificate of incorporation of company, Legal documents- property valuation report, Technical analysis of the documents and visiting the site, doing personal discussion with the borrower for arriving at decision . <b>Result:- Source 15 cases, Analyse 40 cases , Handled 4 cases personally.</b>		

## Certificates

- **Chartered Financial Analyst** foundation program- pursuing
- Credit Analysis in Banking Management

## Core Competencies

- Interactive
- Work driven
- Creative
- Agile
- Ability to work under Pressure.

## Professional Interest

- Team Leading
- Financial project management
- Risk Management – Credit Analysis
- Business Analyst
- consultant

## Computer Skills

- SPSS software
- **Microsoft Project**
- M.S.Office , Excel
- Tally ERP9
- Power BI