```html
<!DOCTYPE html>
<html lang="en">
<head>
    <meta charset="UTF-8">
    <meta name="viewport" content="width=device-width, initial-scale=1.0">
    <title>Dhruv's Portfolio</title>
    <style>
        body {
            font-family: Arial, sans-serif;
            margin: 0;
            padding: 0;
            background-color: #f4f4f4;
            color: #333;
        }
        header {
            background: #0066cc;
            color: white;
            padding: 20px 0;
            text-align: center;
        }
        .container {
            max-width: 800px;
            margin: 20px auto;
            padding: 20px;
            background: white;
            border-radius: 8px;
            box-shadow: 0 4px 6px rgba(0, 0, 0, 0.1);
        }
        h1 {
            margin-bottom: 10px;
        }
        h2 {
            color: #0066cc;
        }
        ul {
            list-style-type: none;
            padding: 0;
        }
        ul li {
            margin: 10px 0;
        }
        a {
            color: #0066cc;
            text-decoration: none;
        }
        a:hover {
            text-decoration: underline;
```

```html
        }
        footer {
            text-align: center;
            margin-top: 20px;
            padding: 10px;
            background: #0066cc;
            color: white;
        }
    </style>
</head>
<body>
    <header>
        <h1>Welcome to Dhruv's Portfolio</h1>
    </header>
    <div class="container">
        <h2>About Me</h2>
        <p>Hi, I'm Dhruv. I'm a passionate guitar player with over six years of experience. I enjoy spirituality and meditation, which help me maintain balance and focus in life. Currently, I am pursuing my studies at Zeal College of Engineering.</p>
        <h2>Skills</h2>
        <ul>
            <li>Guitar Playing (6 years of experience)</li>
            <li>Strong Academic Performance</li>
            <li>Spirituality and Meditation</li>
        </ul>
        <h2>Contact</h2>
        <p>Email: <a href="mailto:dhruv@example.com">dhruv@example.com</a></p>
        <p>Instagram: <a href="https://instagram.com/dhruv" target="_blank">@dhruv</a></p>
    </div>
    <footer>
        <p>&copy; 2024 Dhruv's Portfolio. All Rights Reserved.</p>
    </footer>
</body>
</html>
```