## Neeraj Pokhariyal Financial Inclusion Expert Social and Financial Impact Team

Neeraj Pokhariyal has over a decade of experience in development finance and financial inclusion, navigating rural banking, livelihood promotion programs, digital financial services, and more with precision. His illustrious journey has seen him collaborate with global powerhouses like The World Bank, United Nations Development Program, IFAD, NABARD Fin Services, and leading banks, where he's carved a niche for himself in public engagement and governmental advisories.

Armed with a postgraduate diploma in Rural Banking & Development, alongside a trove of certifications in Public Policy and intensive training in Macroeconomics & Development Studies, Neeraj stands as a beacon of expertise in his field. Beyond his professional pursuits, he finds solace in traversing the globe, mastering languages, weaving poetic tapestries, conjuring culinary delights, and guiding aspiring minds through career crossroads.

Neeraj is also associated and lends his expertise to various civil society organizations, championing causes pivotal to our planet's future—be it Climate Change, Natural Resource Management, or fostering women's economic empowerment—all on a pro bono basis. Currently he is also pursuing his post graduate diploma in Environment Laws from the prestigious National Law School India University, Bangalore."