

“In my opinion, XMI’s *Treasury Risk Review Programme* is a service which makes a real difference to the business of managing control risks in financial services organisations.

In these highly-regulated times, it can be easy to overlook the real, underlying risks, which are ever-present and require specialist skills to identify. As former practitioners with extensive Treasury and Capital Markets experience, the directors and team at XMI are unique in this field.”

**Sundeep Bhandari**  
**Regional Head, Global Markets South Asia**  
**Standard Chartered Bank**