



23rd TOP Management Forum in Kyoto



23rd TOP Management Forum in Kyoto



“To realize Customer Value through Providing Applied Innovation -

Global Management Strategy to be the World IT Leader-”

March 04, Tuesday, 11:00-12:15

Harikrishna Bhat

Vice President and Representative Director

Wipro Japan KK





Brief History of India (BC6000~



- Sanatana Dharma(God's Natural Law) is more than 6000years BC – Origin of Hinduism too!
- Vedic Civilization – 700BC
- Indus Civilization
- Raise of Jainism & Buddhism
- Mauryan Period, Maharaja Perdioid
- Muslim Invasions/Mughal Empire, Portuguese Invasion
- British Invasion – 1558, East-India Company – 1600, British Empire – 1600-1947
- India Freedom Struggle – 1900-1947
- Independence – 1947
- **Modern India 2020 Vision**





History of India



- **The biggest Democratic Country.** One of the very few countries, not involved in any war & never invaded any country over the last 10,000 years!
- It is the **only society in the world**, which has never known a slavery.
- **Richest Country in the world** before British invaded India in the early 17th Century.
- The Amount of India's wealth British looted from India for 300 years, till 1901 is 1B pounds. Taking into consideration of interest rate & inflation, it amounts to **1 Trillion \$**
- **India got independence through a non-violence Concept – Mahatma Gandhi(1869–1948) – Indians will stagger Humanity without shedding a drop of Blood.**





INDIA Facts & Figures



- **Total Area = 3,287,590sq km**
- **Population = 1.136B(2007/9)**
 - 0-14years(31%), 15-64 years(64.3%), 65 years+(4.9%)
 - Population Growth rate 1.38%(2006)
 - Life Expectancy : 64.71years (63.9 Male, 65.57 Female)
 - Literacy – 60%
- **53%(700M) of Indian Population is between 0-20years!!!!**
- **Median Age of India is 31 years, USA/China(39), Russia(44)**
- **1.4B by 2026, and will overtake China by 2030 to 1.63Billion**
- Poverty 44%(1980) --→22%(2006), 300M people still Hungry?
- Education(Literacy) 44%(1980) --→65%(2007)
- Health(Life Expectancy) 56yrs(1980) →68.6(2007)
- **30 states and 5 Union Territories**
- **22 Official Languages, 325 languages, 1652 dialects**
- GDP 805.7B\$ in 2005, (GDP rate 9.4%), Inflation reached all time low <4.5%
- Goldman Sachs Report(**Dreaming with BRICs:The path to 2050**)
 - India's GDP will reach \$1Trillion(by 2011, \$2T by 2020, \$3T by 2025, \$6T by 2032, \$10T by 2038, \$27T by 2050)
- **India is becoming Largest Economy after USA & China, Will overtake Italy by 2016, France by 2019, UK by 2022, Germany by, 2023 & Japan by 2032.**
- **India would overtake China in GDP growth in 2007.**





Applied Innovation

From ideas to business results

Applied Innovation

Applied Innovation



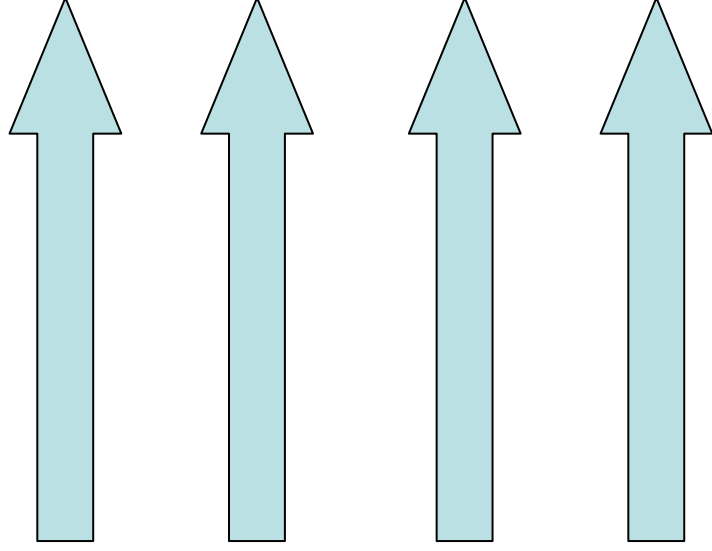
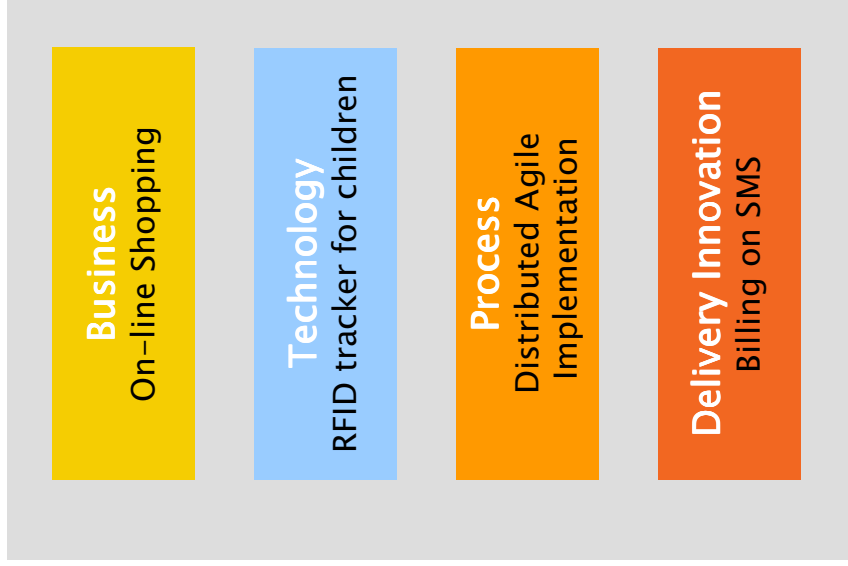
- The science of viewing innovation through the lens of practicality to design unique solutions for end customers
- Infuses newer ideas and newer ways of doing things into all parts of the organization, and improves business outcomes, often without major disruptive change
- 360-degree business approach covering process, delivery, business and technology innovations that help Wipro to work collaboratively with clients for cost take-outs, speed to market and new business opportunities



Wipro's Innovation eco-system



Innovation



Business Results



Applied Innovation for sustainable cost and productivity benefits



- Lean and Six-Sigma principles applied to software design and development for 10 % increase in productivity using reusable components, tools and knowledge banks
- Factory Model and other collaborative delivery model for 20–30% reduction in cycle time from demand to delivery
- Better infrastructure standardization and optimization for 10–20% reduction in Capital expenditure and operating expenditure
- 93.4% adherence to business schedules, 700+ live lean projects
- Centralized productivity office that helps customers leverage these productivity benefits for business results

Business Process Management solution for Wales & West Utilities

- Innovative process models for streamlining and reducing manual components of the business process for providing gas connections to customers
- Provides end-to-end visibility of the process, planning, scheduling and the final execution of customer requests



Applied Innovation for reduced risk and higher reliability



- 55+ COEs to develop domain specific framework and solutions
- New services on Global Delivery Model for better business and IT alignment
- 500+ professionals dedicated to the innovation agenda, managed by central Innovation Council
- More than 30 + innovation projects

Wipro eSOA Practice:

- Mergers and acquisitions lead to a lot of best of breed applications which may or may not match to the technological footprint of the acquiring company.
- Wipro RexApps help in bringing together the processes, better them, and help such applications to be retired in a phased manner. Wipro is currently helping a Fortune 50 Healthcare company in their application retirement strategy



Applied Innovation for faster time-to-market



- Plug-and-play technology IPs and patents to cut time-to-market for customer by 20-25%
- Largest bank of patents and IPs in the area of wireless LAN, Bluetooth and IEEE 1394
- Deep domain expertise for consultative solution development and better 'first-time-right' deployment
- Process patents like a SOA based methodology for application development
- 40+ innovation disclosures filed on behalf of customers last year

Microsoft-Retail Solution for Real-time Sales, Marketing and Store Manager's KPI Dashboard

- The value proposition is based on an existing set of Microsoft technologies that result in better productivity and operational efficiency for retailers. Wipro is working as a key contributor to this venture, helping connect these technologies to the business requirements of retailers with best of breed solutions



Applied Innovation for increased flexibility



- First company to offer Remote Infrastructure management and product/code testing as managed service
- Pioneer of the virtual distributed software and development model which manages large projects through virtually distributed teams
- Platform BPO for quicker solutions deployment, scalability and transaction-based cost management
- Outsourcing 2.0 for next generation outsourcing solutions based as SOA for agile, modular and extensible enterprise applications
- Better infrastructure standardization and optimization for 10–20% reduction in capital expenditure and operating expenditure

Norwich Union’s CTO Center

- Wipro’s “CTO Centre” solution puts in place a global delivery model with four core building blocks – a collaboration environment, resource management, demand management and financial management. The targeted investments in collaboration technologies enabled NUI teams to work alongside Wipro consultants irrespective of their location.



Agenda



Wipro Overview

Wipro's Applied Innovation Framework

Why Wipro?





Applied Innovation

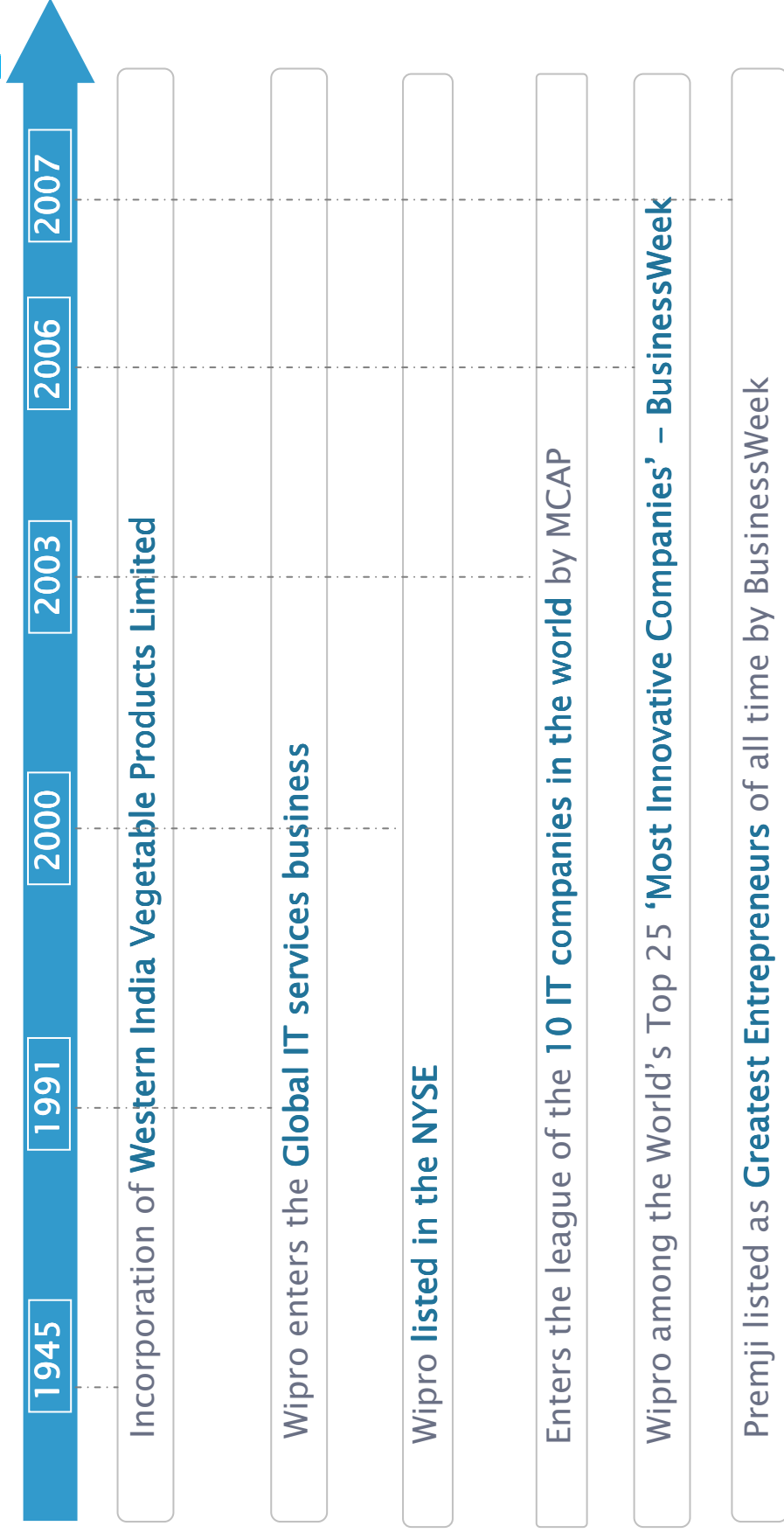
From ideas to business results



Wipro Overview

- Business Legacy
- Wipro at a Glance
- Global Footprint
- Globally Diversified Portfolio

Business legacy



“ During our 6 year relationship, Wipro has consistently demonstrated superior technical competency, commitment to quality and the drive to complete challenging assignments. ”

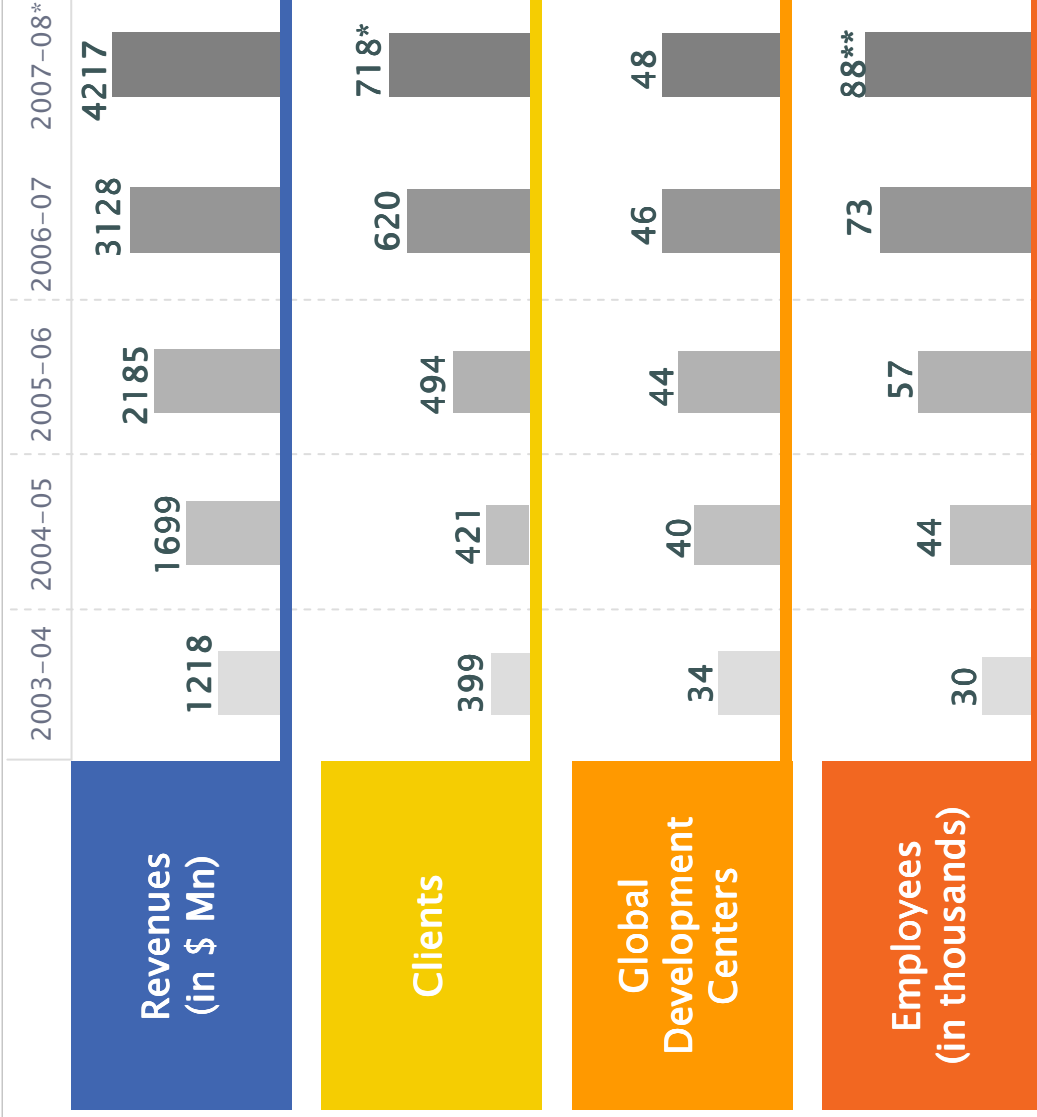
– **Stephen L Diamond,**
President, IEEE Computer Society



At a glance



* global IT business is equal to YTD Q3 actuals + Q4 guidance of revenues. Indian IT is YTD Q3 revenue annualized



Sustained Growth

- CAGR of 36% in last 5 years
- Part of NYSE's TMT (Technology-Media-Telecom) Index, NSE Nifty Index and BSE Sensex

Partner to Industry Leaders

- 180 Fortune 1000/ global 500 clients
- 170 clients among Forbes 2000
- 681 active clients as on September 30 '07

Global Footprint - 53 countries

- Listed on NYSE
- Presence in 53 countries
- Over 15,000 employees onsite across geos
- 24 near-shore development centers

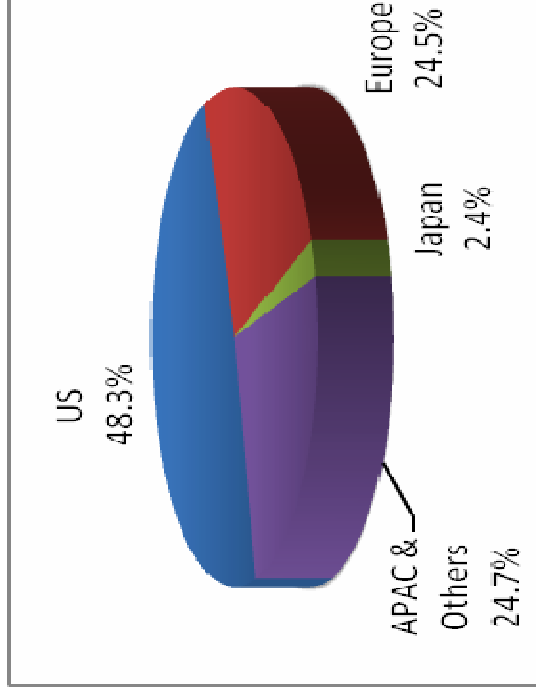
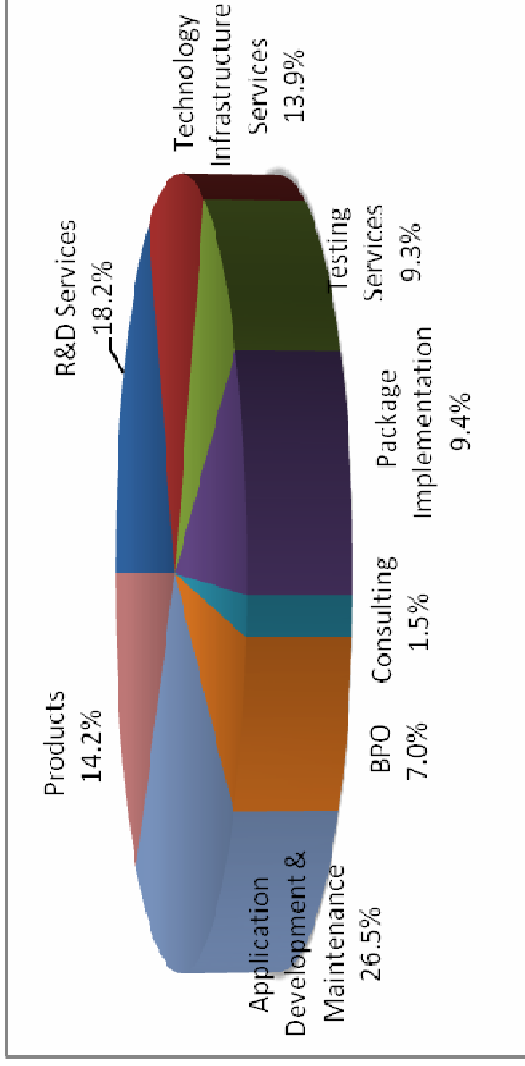
Diverse Talent Pool

- 49 nationalities
- 2600 domain consultants
- High gender and cultural diversity
- More than 88,000 employees as of December 31st '07.

* Clients of Wipro Technologies + Wipro Bpo



Globally diversified service portfolio



Global IT Service line composition

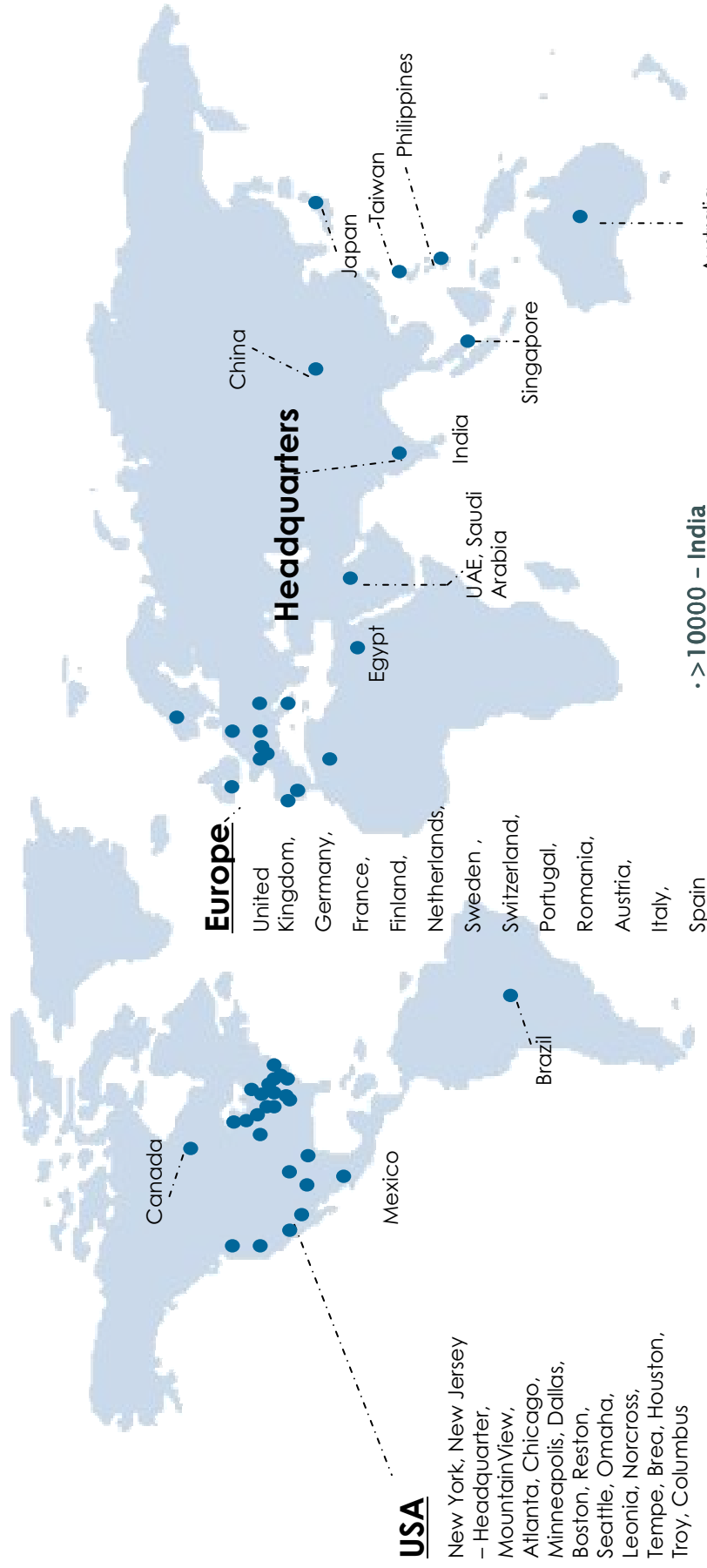
- Largest independent R&D services provider in the world with over 17,000 employees in R&D and around \$0.8 Bn in revenues (Annual Run rate)
- Largest India based Remote Infrastructure Management service providers (\$605Mn revenue 2006)
- #1 third party BPO Company in the prestigious Best Employers in India 2007 study conducted by Hewitt Associates
- Largest offshore testing services provider (with Over \$400 Mn annual run-rate)

Geographical distribution

- 53 countries, 48 development centers across the globe
- 24 near - shore development centers globally, largest Indian tech service provider in Europe and Japan



Global footprint



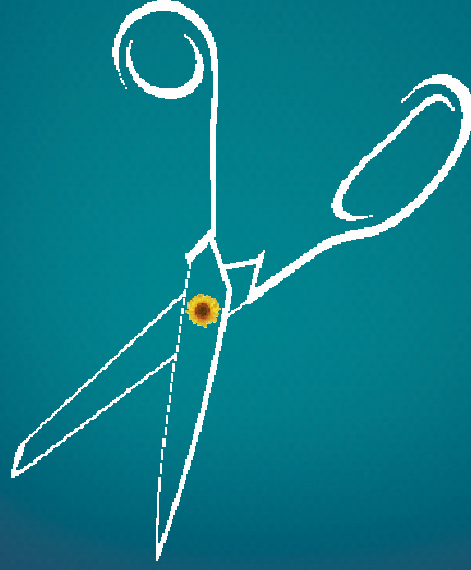
- > 10000 – India
- > 5000 people– US
- > 1000 people– Europe (over 4400)
- > 100 people– Japan, Canada, Brazil, Australia, UAE, Saudi Arabia
- < 100 people – Egypt, Taiwan, Singapore, Mexico

53 countries, 48 GDCs, 24 global near-shore centers



Applied Innovation

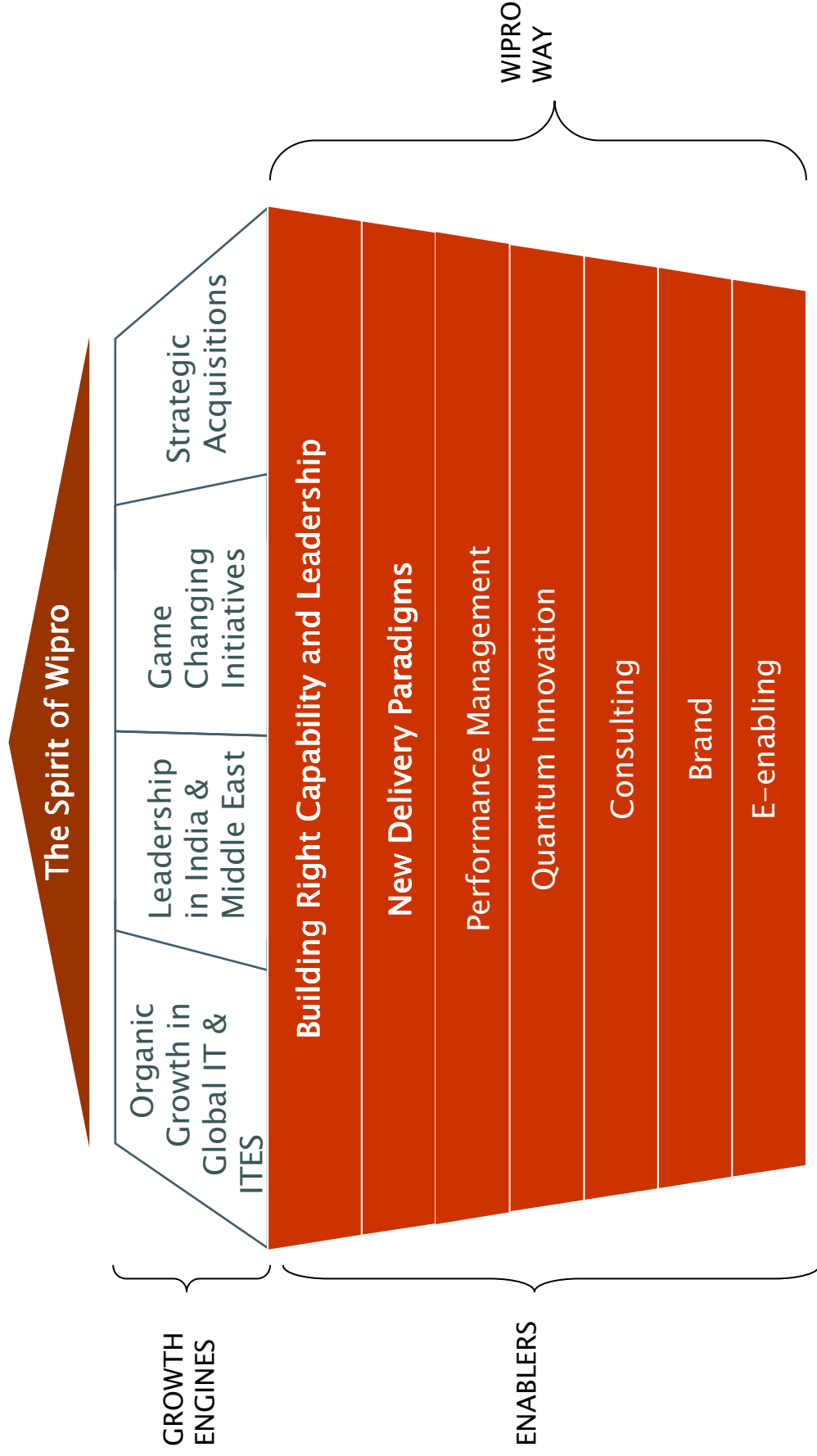
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How Wipro does it

- Wipro's Growth Framework
- Length and Breadth of Services
- Quality Leadership
- Building right capability and leadership

Wipro's growth framework



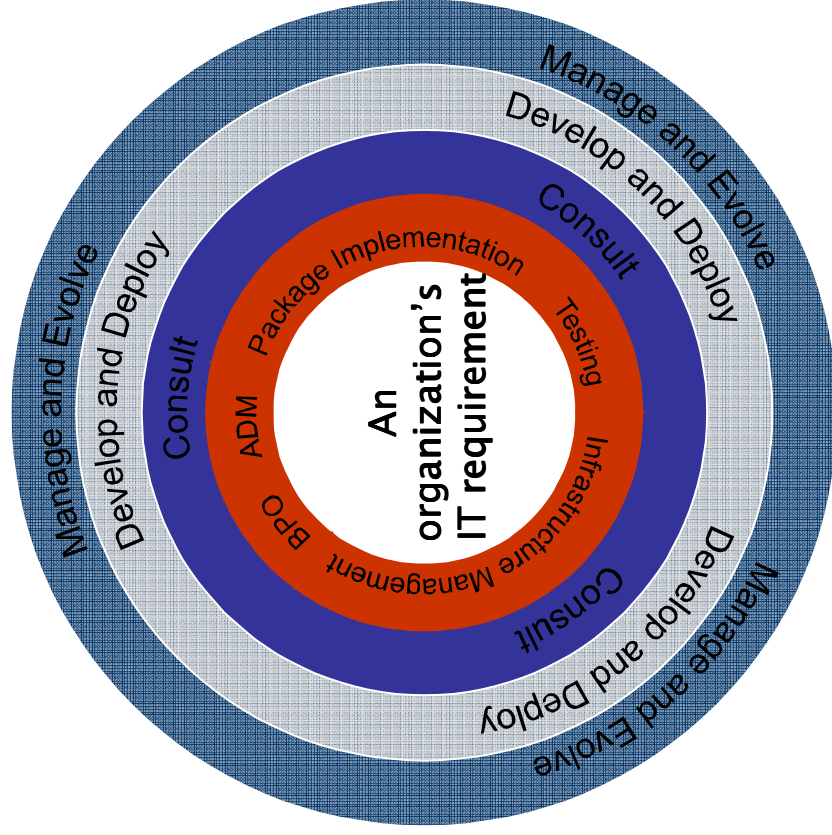
Wipro focuses on these themes to drive sustainable revenue growth

Length and breadth of services – Enterprise



FINANCIAL SERVICES 24.7%
Banking
Insurance
Securities

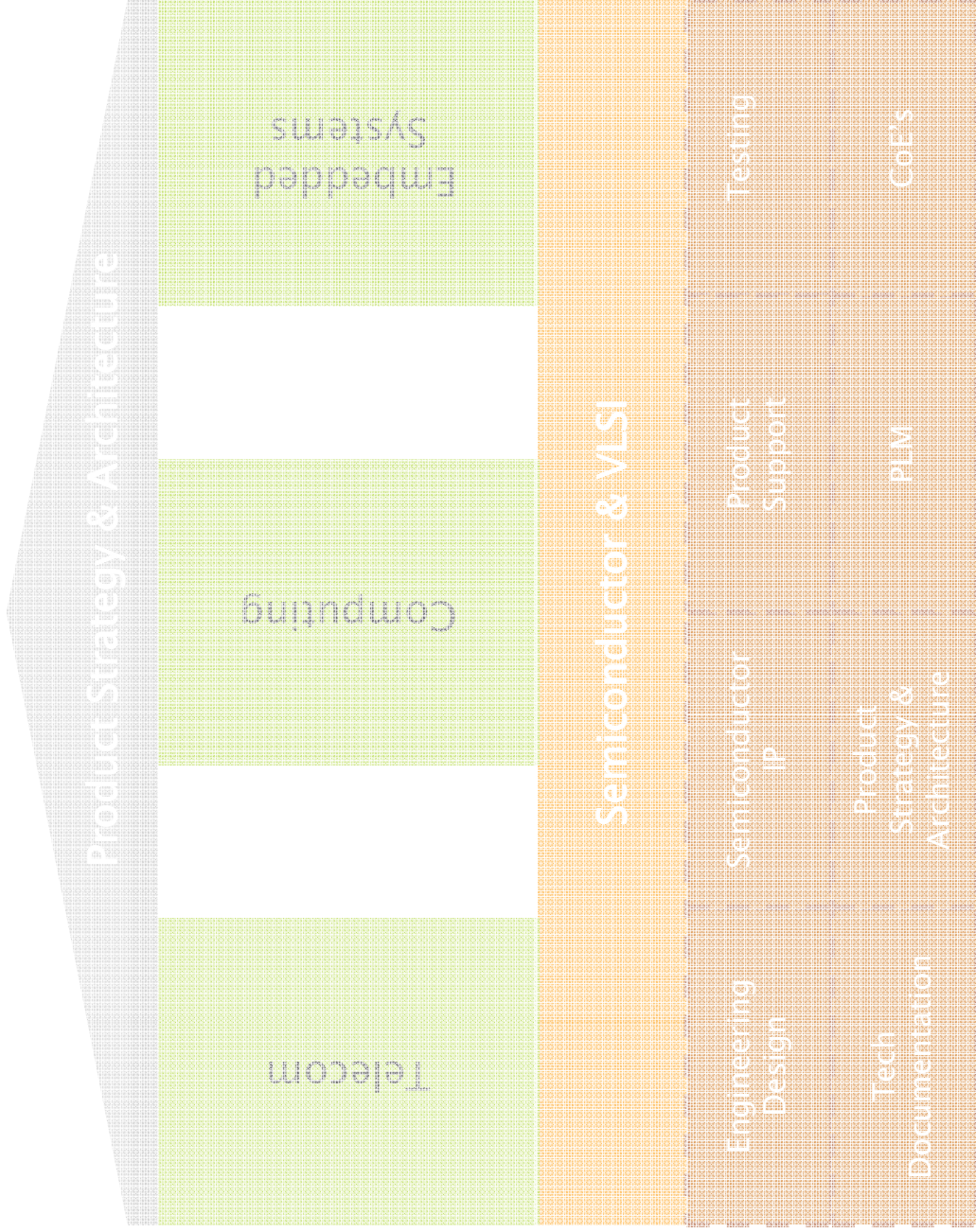
ENTERPRISE SOLUTIONS 42.5%
Healthcare & Life sciences
Energy & Utilities
Retail
Manufacturing
Technology Media, Travel & Transportation



360 Degree Service Portfolio Across Enterprise Industry



House of Telecom & Product Engineering Solutions



High end product and business value consulting

Deep domain expertise across

- Telecom – Equipment makers, device makers, service providers
- Computing – Hardware, software, storage vendors
- Embedded – Semiconductors, Consumer Electronics, Automotive Electronics, Medical Devices, Aerospace, Industrial Automation

Hardware and System Design, Turkey Silicon design services

Dedicated service lines supporting the above domains





Our Telecom footprint across the value chain

	Telecom Service Providers	Telecom Equipment Manufacture	Device Vendors	ISVs	Semi Vendors
Core	✓	✓	NA	NA	✓
Access	✓	✓	✓	NA	✓
Service	✓	✓		✓	✓
Business	✓	NA	NA	✓	NA

Build	Integrate	Support
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Quality leadership by being first every time

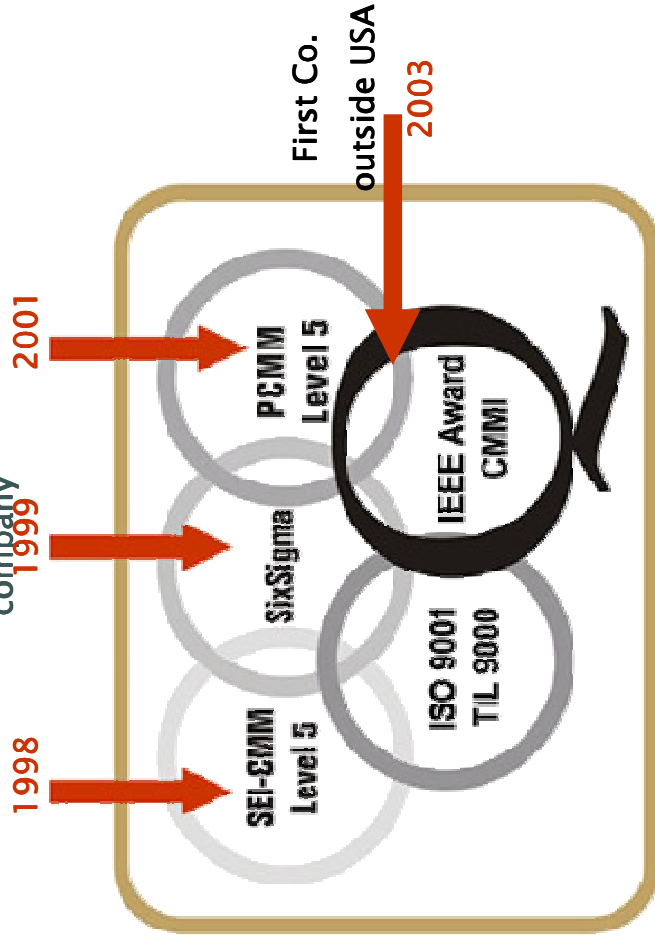


Our quality firsts

World's first software services company **1998**

World's first IT services company **1999**

World's first company **2001**



“Wipro was selected for establishing a broad improvement program that concerns people and product, rather than just process issues”

Stephen L Diamond
President, IEEE Computer Society

In 2003 Wipro became the first company outside the US to be conferred the IEEE (USA) Software Process Achievement Award

In 2005, becomes the first services company to adopt lean manufacturing techniques

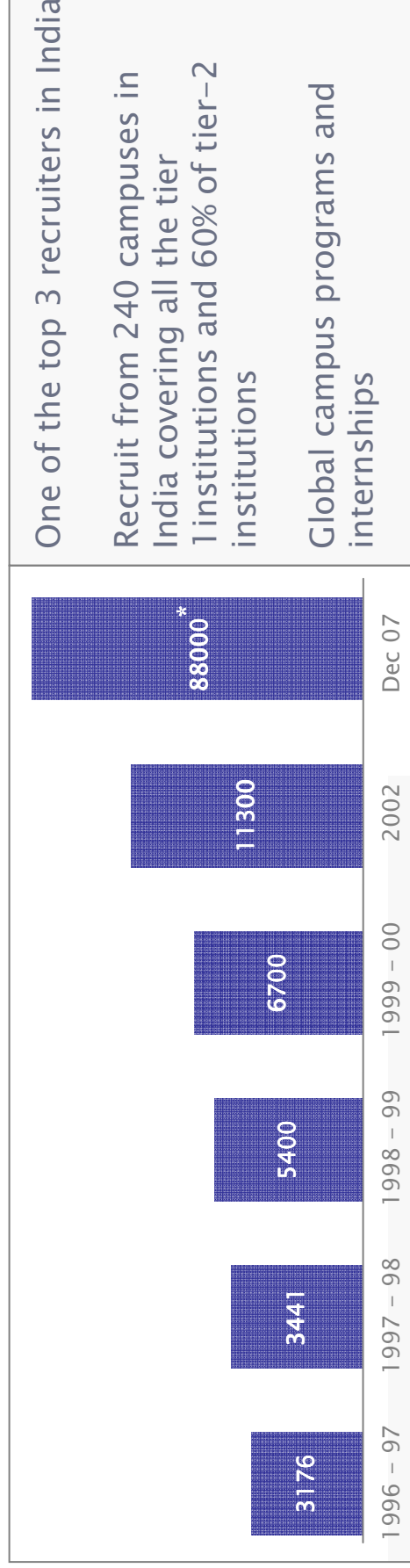
“With every new initiative, (Wipro) has to hire and train a fresh team and come up with novel techniques for turning messy, manual processes into highly automated and efficient ones. Think of it this way. (Wipro is) creating a mirror world to the way business is done today in the West -- but the reflection has to be sharper than the original image. If (Wipro) succeeds, a few years from now management gurus may be trumpeting the **Wipro Way**”





Building right capability and leadership

Our Proven Ability for Talent Procurement and Management



A strong leadership team

- Most culturally diverse workforce
- Top management – average of 15 – 20 years
- Technology experts – average of 5 – 10 years
- Over 785 PMI certified consultants, highest in India

Best-in-class training and development

- 12 days/employee/year of mandatory training
- 102 full time faculty
- Ability to conduct 1 200 persons at one time
- Pioneers of Web based 'World Campus'
- Program Management Course in Association with Stanford University
- WASE – Wipro Academy of Software Excellence





Applied Innovation

From ideas to business results



Investing in the Future

- Strategic Acquisitions, New Centers
- Investing for optimizing Global Delivery Model
- Investing in aligning our services to our customers' business needs
- Investing in incubating newer service lines

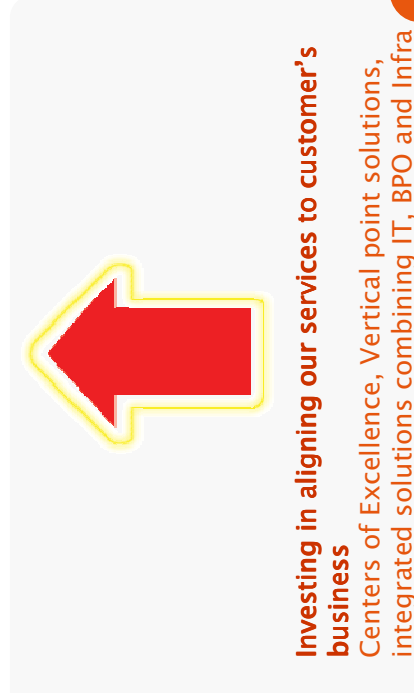
Investing in the future



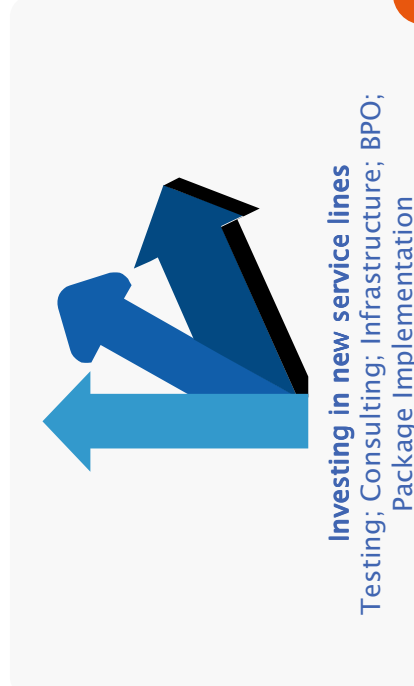
1
Creating a truly global foot print
Global development centers, Near-shore development centers, strategic acquisitions



2
Investing in perfecting the global delivery model
Wipro Way™, Factory Model



3
Investing in aligning our services to customer's business
Centers of Excellence, Vertical point solutions, integrated solutions combining IT, BPO and Infra mgt



4
Investing in new service lines
Testing; Consulting; Infrastructure; BPO; Package Implementation



Investing in creating a global footprint

– Strategic acquisitions, new centers



Space	Semiconductors	Financial Services	Business Services Mgmt	Oracle Retail Solutions	Automotive, Aerospace & Consumer Industries	ADM for Wireless Network Infra	IT Infrastructure Outsourcing solutions
Domain Specialists	120	351	120	300	500	200	900
Benefits, Access to	Wireless, RFID, Analog, IP	Payments Space	ITIL, BMC Competence	Oracle Retail Expertise, Retail Consulting	CAD/CAE space, Mechanical Design Services	Local Expertise in Next Gen Network Applications	Datacentre infrastructure, managed services
Location	Austria, Germany, France	US / India	US	Portugal and Brazil	US / India	Finland	US

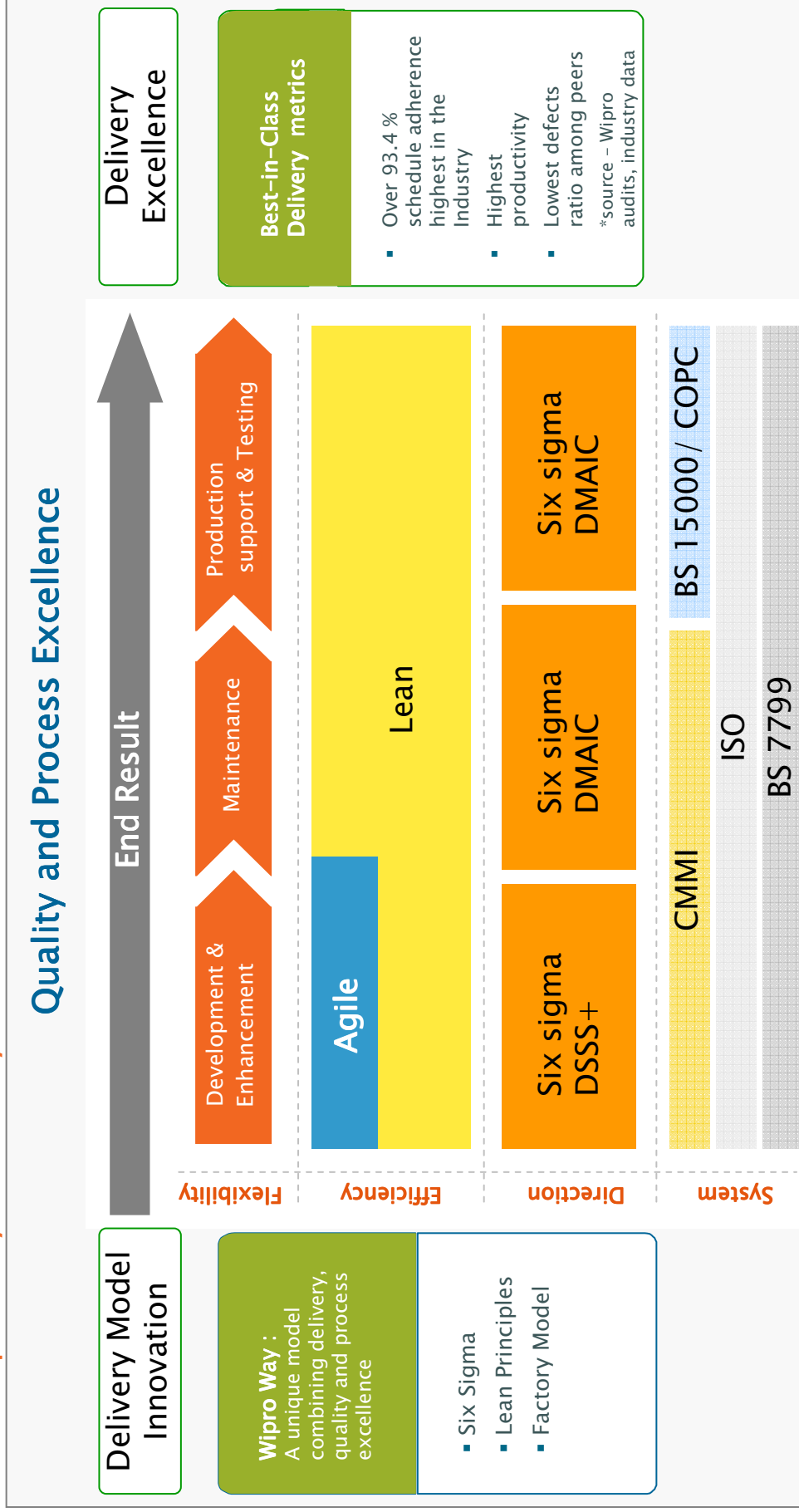
- Expanding Markets – Germany, Canada
- New Delivery locations – Bucharest, Atlanta
- Client-centric geo expansion – Mexico, China





Investing for optimizing Global Delivery Model

The Wipro Way – Delivery Model Innovation



Investing in aligning our services to our customers' business needs



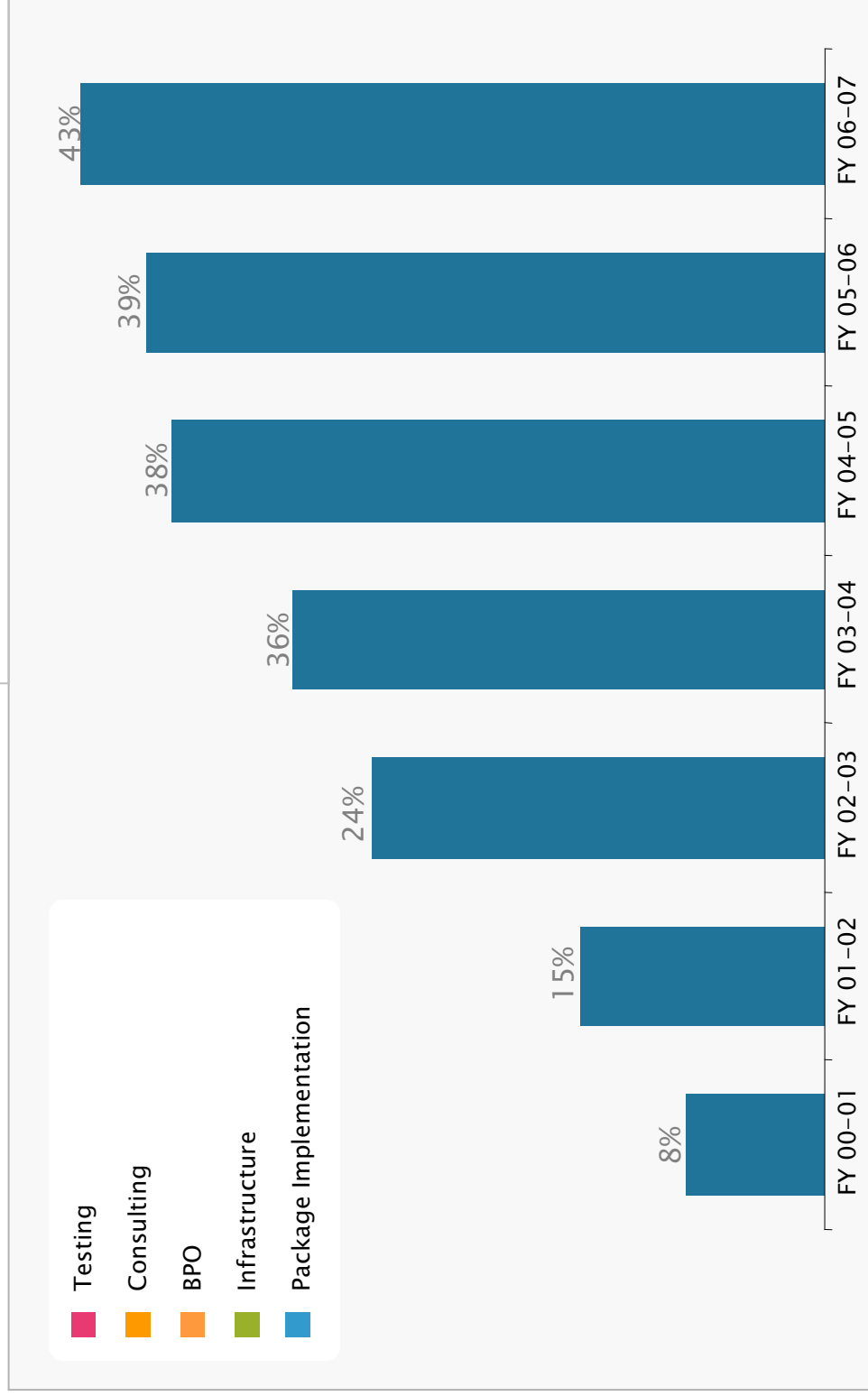
Clients	Where we started				Where we work				
	Business Process	Business Application	Custom Applications	IT Infrastructure	Business Process	Business Application	Custom Applications	IT Infrastructure	Testing
A leading Software company in US	▲	▲	▲	▲	▲				▲
A leading Financial Services company in US	▲	▲	▲						
 Thames Water	▲	▲	▲	▲					
 Friends Provident	▲	▲	▲	▲					
 National Grid		▲	▲	▲					▲
A leading Retail Chain in US	▲								
A leading Investment Bank in US		▲	▲						▲
A leading Energy & Petrochemical company		▲	▲						▲



Investing in incubating newer service lines



Revenues from newer services



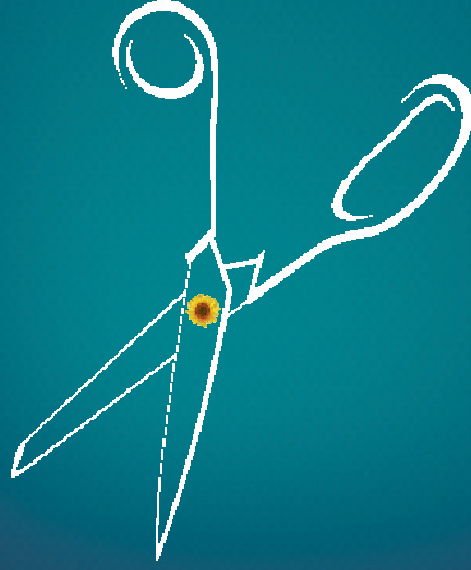
FY 06-07
YoY Growth





Applied Innovation

From ideas to business results



Wipro and the Innovation Ecosystem

- Why innovation is on the executive agenda?
- Emerging global innovation networks
- Wipro's Innovation Ecosystem

New Era of Innovation

– Global Innovation Networks



CIO challenges in managing innovation

3 crucial questions – Where; What; How

What is the optimized spending on Innovation?

Can it be delegated?

Is it means to survival Or the end of survival?

How can it enable business transformation?

Innovation Sourcing: – A study conducted jointly by Wipro Technologies and Knowledge@Wharton

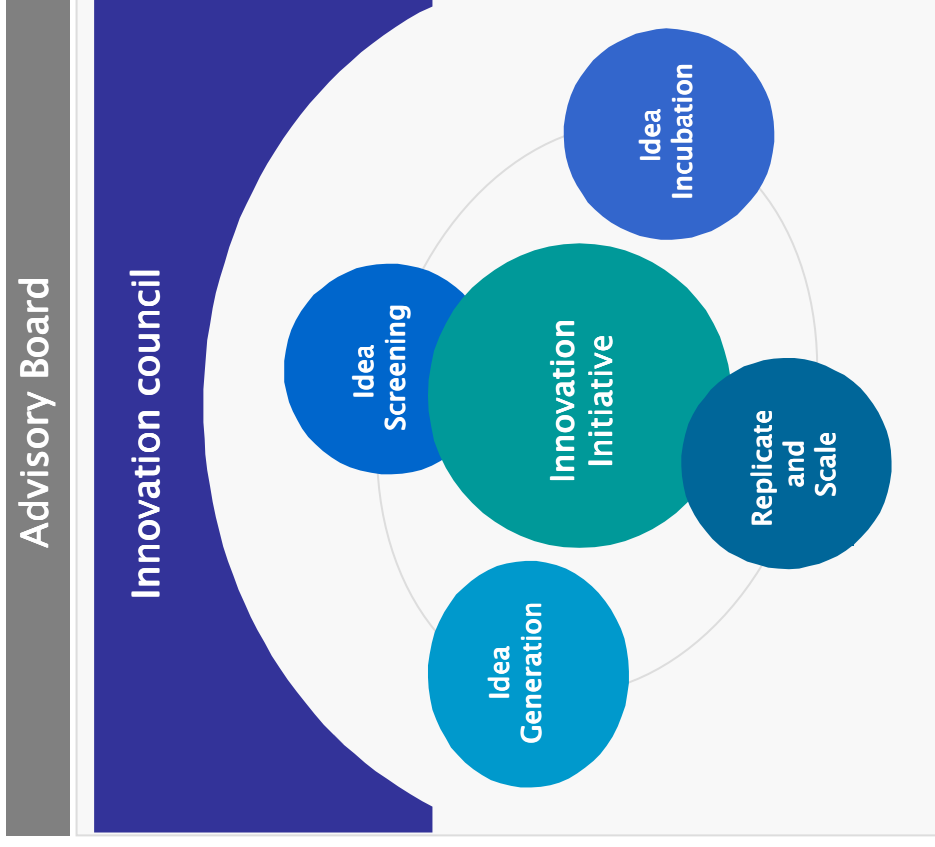
Major drivers of innovation	Most Important	Very Important	Important	Not Important	Least Important
R&D / Technological Change	24%	22%	25%	17%	11%
Competitive Pressure	29%	36%	16%	12%	7%
Need for Operational Flexibility	16%	29%	29%	17%	9%
New Market Opportunities	34%	34%	17%	8%	7%
Business Model Change	12%	26%	29%	21%	12%
Customer Needs	49%	25%	14%	8%	5%



Innovation eco-system – Organization alignment



- “Innovation Council” acts as an internal VC fund for investing in emerging areas ahead of the curves
- New areas of investment are incubated as Centers of Excellence within a business unit
- The IP created is offered as a business accelerator to clients
- Target to realize 10% of revenues from innovation-led initiatives by 2010



Formal structure for innovation under each business unit



INCUBATING IDEA

Technology Focus COE

- SOA
- Business Analytics
- Virtualization & Grid
- Gaming & Animation
- IMS
- Image Processing
- RFID
- Mobility

55+ Industry facing “Centre of Excellence” with experts and focus areas

Domain Competence Frameworks Point solutions

Industry Domain Focus COE

- Retail
- Automotive
- Health & Life Science
- Telecom

Technology/Business Solutions & Frameworks

Examples:

- **Global Command Centre** (Infrastructure Mgmt)
- **Next Gen BPO Platform – (SOBay™)**
- **e-Enabler (SOA)**
- **Enterprise Mobilization Platform** (with BT)
- **E-Pedigree** (Health & Life Science)
- **Retail Pharmacy Solution** (with Microsoft)
- **Vendor Management Inventory Solution** (Retail)
- **TV Ad Scheduling** (Media)
- **Flow-Brix** (BPM)
- **Test-Brix** (Test Suite)
- **Semiconductor IP’s**

Innovation contributes 8.5% of our revenues ('06-'07)

Wipro Technologies has invested in 55+ COEs and 30+ innovation projects with 500+ dedicated resources





Innovations at Wipro – Frameworks and IPs

Flow-briXX

A workflow automation tool that finds its application across Credit Rating System, Mobile Device Management, Automated Journal Publication, Order Management, Sales Data Modeling, and Contract Management Applications; among others. Easily adaptable to existing customer applications, the tool offers **productivity enhancement of over 75%**, and **20% reduction in development and testing efforts**. A solution kit for rapid compliance to Services Oriented Architecture (SOA), Flow-Brix also offers 100% adherence to industry standards and best practices. In the very first year of its launch Wipro filed **2 patents and sold 7 IPs**.

Power MDM

Power MDM is an enterprise wide solution framework for master data management with ready to use capabilities on Microsoft, Informatica, IBM and SAP platforms. While providing a uniform and ‘trusted’ enterprise wide view of master data, this solution slashes the **deployment cycle by over 30%**.



Innovations at Wipro – Industry Targeted Innovations



eRIC

eRIC is Wipro's Electronic Research Information and Compliance (eRIC) solution for the Healthcare industry. Jointly created with CTIS Inc., addressing Institutional Review Boards (IRB) stringent requirements, this paperless, electronic IRB Solution facilitates protocol submission, tracking and reviewing the scientific, regulatory and compliance information required for the **safe conduct of Human Subjects Research**

IPP

Wipro's Integrated Publishing Platform solution for the media industry provides a unified view of the content creation/ aggregation, management and distribution functions of a media organization to reduce time to publication, better coordination and content reusability

Freeway

A real-time communication tool based on the auto industry specific STAR open standards, Freeway allows the use of existing business process applications to improve dealership operations and lower turn-around time for recurring transactions





Applied Innovation

From ideas to business results

Conclusion

- Why Wipro ?
- Innovation Credentials
- Awards
- Testimonials
- Case Studies
- Spirit of Wipro
- Discussions





Why Wipro?

Wipro has pioneered new service lines that can be delivered using the global delivery model (Testing, Infrastructure management)

Widest range of services – capability to architect end-to-end outsourcing solutions (IT + BPO + infrastructure + testing)

Strategic acquisitions to build complementary capabilities (Wipro has built competence in acquiring right-fit companies and successfully integrating them)

Continue to perfect the off-shore model so that customers continue to see value (applying lean, six sigma to software development, factory model)

Build a ‘global delivery model’ – not an ‘India delivery model (Centers in China, Eastern Europe, Germany, UK, Canada, evaluating new markets like Vietnam, Russia, Latin America, etc)



Why Wipro?



Innovation as a key enabler for competitiveness (55 industry-facing ‘Centers of Innovation’ to build domain competence, point solutions, Innovation council to fund and incubate new ideas, innovation initiatives contribution to global revenues to move to 10% in the next 3–5 years)

Fundamentally different from other ‘offshore outsourcing’ companies – 30% of revenues from high-end R&D/ product engineering services

A strong leadership team – both at organization level and at vertical levels (top management – average of 15 – 20 years with Wipro, domain level – average of 5 – 10 years with Wipro)

A willingness to experiment (first to pursue an acquisition led growth strategy, first to get key quality certifications, first to pioneer services like Testing and Remote infrastructure management in a global delivery



Awards and Accolades



Winner of "Credit Suisse IT New Business Award" for Strategic Partnership from Credit Suisse.

Recognized as winner of the 2007 Global MAKE Award (Most Admired Knowledge Enterprises)

Awarded the Software Testing Practice Award by International Institute for Software Testing (IIST), USA.

Two time winner of Everest Group's Outsourcing Excellence Award with Delta Air Lines and Nortel

The only Indian company in the BusinessWeek's IN25 'Champions of Innovation' list

A strategic partner to 5 of the top 10 most innovative companies in the world – Technology Review Innovation Index 2005

IQPC's 2007 Global Excellence Awards for Wipro BPO
Dale Carnegie's 'Global Leadership Award'

Winner of ASTD's "BEST Award" third time in a row

Top Indian outsourcing firm in the Global Outsourcing 100 rankings – International Association of Outsourcing Professionals



Wipro and Delta Air Lines receiving the Everest Group's Outsourcing Excellence Award 2006



Wipro and Nortel receiving the Everest Group's Outsourcing Excellence Award 2007



Industry Testimonials



Wipro's extended range of services and wider geographical reach, and enable it to compete with the largest service providers who will find it a very significant challenge. Butler Group

Wipro's reported CRM revenue growth was higher than the market rate. Clients interested in a strong global delivery model with Wipro's relative critical mass of industry penetration (discrete manufacturing, energy and utilities, and retail industries) should consider adding this provider to their evolutions. Magic Quadrant for CRM Service Providers, North America, 2006'

IDC's Worldwide SOA Professional Services Vendor Analyses talks about how Wipro offers "end-to-end" SOA consulting services and leverages its own, proprietary methodologies and frameworks to help customers see faster ROI and easy SOA enablement in addition, IDC sees Wipro as building a complete "solution ecosystem", through alliances, a large dedicated consulting skill pool and internally developed process management tools

"Wipro is Best Suited for Large-Scale, Global SAP Projects"

-Forrester Research

"Wipro's extremely strong value proposition builds on a solid foundation of promises for ongoing transformation and innovation through consolidation, standardization, and virtualization"

- Forrester Research

"Wipro is best suited for broad-based application outsourcing requirements"

- Forrester Research



Customer Testimonials



"We are pleased to engage with Wipro on engineering projects and we anticipate a very successful working relationship. Wipro's expertise will be a valuable asset to Brocade as we develop innovative new products."

Kumar Malavalli

Co-Founder and Strategic Advisor, Brocade Communications



"Wipro has consistently demonstrated high levels of business and technical knowledge, creativity and delivery excellence. We remain highly satisfied."

Carlos Moreno

CIO – Skandia, Germany



"Wipro's robust process, in-depth telecommunication knowledge, R&D expertise and product engineering skills have made it a highly valued supplier over the past 15 years. Wipro's support has helped Nortel to develop and deliver advance telecommunications solutions that provide substantial cost and performance benefits to our customers"

John Haydon

Chief Procurement Officer, Nortel



Collaborative Applied Innovation Case Study



Cairn India > Growing together with Wipro



Collaborative Applied Innovation Case Study



Driving productivity

Automation tools

Environment stabilization

Process improvement

Transformation

Transition methodologies

Business problem

- Multiple Divisions (64) spread across geography
- 80+ Development instances, 12 production/ staging instances
- Goal to develop a "Shared Service Support Center"

Wipro's solution

- Round the clock production support at a lowered TCO
- Increased information sharing, cross-selling and real time data access across locations
- Enterprise-wide purchasing power to aid the negotiating process for products and services

Key benefits

- 30-40% cost savings
- 5-10% productivity year on year
- Overall incident reduction
- 10% on an annual basis (average)
- Improvement in first call resolution

Key Offerings

Help desk

Business support

Technical support

Application administration

Infrastructure and hosting

On Demand Management Services

- Expertise in application management
- Ability to leverage low volume shifts and smaller applications
- Variable pricing model including call based pricing



Peculiarities in Japanese Projects – How they are handled



- Requirement Specifications
 - Initial Requirement Specifications are in Japanese
 - Periodic revisions/changes are also received in Japanese
 - Dedicated Translators are present in Wipro
 - Offshore team is well equipped to understand the requirements with the help of dedicated translators
 - If the volume is huge and urgency is high, a set of standard translators to outsource are present
 - Strong, customized Change Control System is in place
- Changing Requirements
 - Overheads are removed like unnecessary approvals
 - Key points like Priority and Impact Analysis are retained
 - Sophisticated tools like Rational Requisite Pro are used
 - Strong, customized Change Control System is in place
- Latest products which are evolving – tight deadlines with many deliverables
 - State-of-the-art products
 - Prioritization of the deliverables are done and Phased release happens
 - Track Record of meeting deadlines of projects involving frequent changes to requirements and schedules



Peculiarities in Japanese Projects – How they are handled



- Tools are used to ensure quality in short time periods – do things right the first time
 - Code wizard: Used to catch defects in coding and helps to focus reviews on logic
 - Code Complexity Tool: Used to reduce the complexity of code which helps to minimize bugs and test things well before release
 - Taguchi Method: Helps to optimize Test Cases Development
 - Six Sigma Tools – VOC, Kano, Affinity Diagram, Minitab
- Out of Sight, Out Of Control
 - Link helps to ease communication
 - Weekly Status reports and proof of work through through email.
 - Weekly telecons with Customer to update the Customer of the status of the project.
 - Monthly Telecons With Top Management to discuss Project Progress and Metrics.
 - Project Dashboard (Cocoon Server) with ODC helps customer to monitor whenever required



Thank You



Spirit of Wipro

- Intensity to Win**
 - Make customers successful
 - Team, innovate, excel
- Act with Sensitivity**
 - Respect the individual
 - Thoughtful and responsible
- Unyielding Integrity**
 - Delivering on commitments
 - Honesty and fairness in action

