January 28, 2011

Hon. Mr. Murli Deora

Minister for Corporate Affairs

Ministry Of Corporate Affairs

'A' Wing, Shastri Bhawan

Rajendra prasad road,

New Delhi – 110 001

Phone : 011 – 23384158, 23384660, 23384659

Email : hq.delhi@mca.gov.in, oandm.dca@sb.nic.in

Dear Hon. Minister,

Re.: Poor quality of Customer Support for Telecom, Credit Card, Banking, etc. through customer services in India

First of all congratulations for being appointed as Minister of Corporate Affairs.

The other day I had a simple problem to clear with my credit card company SBI Cards. I had applied for a card and received their bill not the actual card. I called their customer support no 39020202 and had to spend about 30 minutes to get this simple problem resolved.

The problem with Interactive Voice Recording (IRV) systems in attending to customer complaints is that most often the companies concerned consider it as the only way of giving service. They put you to a voice recording and forget all about customer support hoping the customer will go away. **They have huge budgets for selling through call centres but not for providing customer service. Simple because they do not get any money through customer support.** That is, they do not employ a human being to attend to customer calls because it doesn't pay. A customer is talking to a machine all the time and if the customer forgets his card or account number (which in SBI's case is a 16 digit number) he is logged out. This is absurd and must be stopped. We, customers, aren't getting any service.

Please remember that there are old, infirm, poor‑eyesighted people (they have a right to exist don't they?) phoning to get their problems solved. How can they remember a 16 digit number when they are talking to a machine? And they get disconnected in the end without their problem being solved. This is a very poor system of customer support and need to be addressed forthwith.

Therefore I suggest that the first message that comes should give a "dial 9 to speak to a customer service executive" in all customer support interfaces. This should be incorporated in all customer support systems without any delay. Make it mandatory for an executive to attend to customers personally. This should be followed as most people (such as yours truly) aren't comfortable speaking to a machine.

I request you to please make it mandatory for all organizations offering customer support by IVR system to implement this immediately by passing an ordinance to this effect.

Looking forward to your immediate response,

Cordially yours

John P Matthew