

# India Competition & Regulation Report (ICRR) IV Cycle

## QUESTIONNAIRE – General (India Competition Perception Survey)

Name: \_\_\_\_\_

Organisation: \_\_\_\_\_

Address: \_\_\_\_\_

City/State: \_\_\_\_\_

Email: \_\_\_\_\_ Tel no. \_\_\_\_\_

Date: \_\_\_\_\_

Please identify the stakeholder group you belong to, by putting a [X] against relevant category:

- [ ] Civil society organisations (consumer organisations, advocacy groups)
- [ ] Academia (academic staff at universities/business schools, researchers, representative of research institutes)
- [ ] Media (journalists, editors of newspapers and business magazines)

Each question below has various options. We request you to please give your response by selecting the most appropriate option. Please select **only one** response by putting a [X] unless otherwise mentioned.

### I. Level of competition that prevails in the economy.

1. Do you find enough choice in the following products?

Product	i. No choice	ii. Some choice	iii. Enough choice	iv. Can't say/ don't know
a. FMCG (Toothpaste/ Soap/ Shampoo etc)				
b. Coffee/Tea				
c. Wrist watch				
d. Electrical fan				
e. Refrigerator				
f. Colour Television				
g. Washing Machine				
h. Desert Cooler/AC				
i. Computer				
j. Mobile Handset				
k. Bicycle				
l. Motor cycle/Scooter				
m. Car (small segment)				

2. As a consumer, how easy is it to get the following essential services/utilities?

Service	i. Very Difficult	ii. Difficult	iii. Easy	iv. Very Easy	v. Can't say/ don't know
a. Bank account					
b. Mobile connection					

Service	i. Very Difficult	ii. Difficult	iii. Easy	iv. Very Easy	v. Can't say/ don't know
c. Land line connection					
d. Cable TV connection					
e. Electricity connection					
f. LPG/Piped Cooking Gas connection					
g. Water connection					
h. Getting an insurance policy					
i. Getting a housing loan/ gold loan/ vehicle loan from a finance company					
j. Getting a debit card/ credit card					

3. If your answer to any of the options in the question above is difficult, which of the following factors contribute to the difficulty (in case you choose more than one options, kindly indicate the order)?

- a) Lengthy/complex procedural and KYC requirements [ ]
- b) Uncooperative relationship officers [ ]
- c) Unavailability of simple products/ offering of tied or multiple products [ ]
- d) No clarity in charges/high charges/ possibility of hidden charges [ ]
- e) Unavailability of comparison with other products [ ]
- f) Any other \_\_\_\_\_

4. Have you ever faced a dubious marketing/ promotional scheme for a financial product consisting of any of the following?

- a) Promise of extra-ordinary return within a short period [ ]
- b) Opening of a bank account with RBI [ ]
- c) Offer of insurance product by IRDA [ ]
- d) Offer of high return by procuring more customers [ ]
- e) Any other \_\_\_\_\_

5. Do you feel the need for standardized basic products and services in financial sector?

- a) Yes [ ]
- b) No [ ]
- c) Can't say/ don't know [ ]
- d) Additional comments, if any \_\_\_\_\_

6. Suppose, you wish to switch suppliers, how easy is to do so? Answer this question for all the services listed below:

Service	i. No option to change supplier	ii. Very Difficult	iii. Difficult	iv. Easy	v. Very Easy	vi. Can't say/ don't know
a. Mobile service provider (Please remember this your number will not change as number portability has just been made operational across India)						
b. Land line service provider (Please remember this would imply a change in your number)						
c. Cable TV operator						
d. LPG supplier						

7. How good is the quality of service under the following heads?

Product/Service	i. Very bad quality	ii. Bad quality	iii. Good quality	iv. Very good quality	v. Can't say / don't know
a. Mobile telephone					
b. Land line					
c. Cable TV					
d. Electricity					
e. Water					
f. LPG/ piped cooking gas					

8. Do you think that the public sector financial service providers (such as SBI, LIC) are safer to transact with, than private sector financial service providers (such as HDFC Bank, ICICI Lombard)?

- Yes [    ]
- No [    ]
- Can't say/don't know [    ]
- Additional comments, if any

\_\_\_\_\_

## II. Nature of practices that prevail in the market place

9. Please give your opinion on the various promotional schemes run by sellers to attract customers.

- a. They are in the interest of consumers [    ]
- b. They do not deliver promised rewards and are designed to dupe consumers [    ]
- c. Some schemes are good, some are designed to dupe consumers [    ]
- d. Can't say/don't know [    ]

10. We often face the practice of ‘Tied selling’ (viz., doctors asking patients to get diagnostic tests done from prescribed laboratories/schools asking students to buy uniforms from prescribed shops/sellers). Do you think that this practice is appropriate?
  - a. Yes, it is an effective way to ensure quality, since reliability is a matter of concern in these services [ ]
  - b. No, this is just a means to make easy money and limits choice for consumers [ ]
  - c. Not always, sometimes it does help to ensure quality [ ]
  - d. Can’t say/don’t know [ ]
11. Presently certain professions (medical, accounting, legal etc.) are restricted from advertising their members/services. Do you think that such restrictions are justified?
  - a. Yes, such restrictions protect the public from misleading information [ ]
  - b. No, such restriction favours established firms, restricts entry and has anti-competitive effects [ ]
  - c. No, instead of outright bans, clear parameters should be defined for truth in advertising, ruling out inducements, misleading claims, etc. [ ]
  - d. Can’t say/don’t know [ ]
12. Certain industries in the country are characterised by one or two dominant firms. Please indicate if you think that such dominance is a matter of concern.
  - a. Yes, emergence of dominant position is a matter of concern [ ]
  - b. No, there is nothing to worry; market forces ensure enough competition [ ]
  - c. No, it is a natural monopoly due to the nature of the industry/technology [ ]
  - d. Can’t say/don’t know [ ]
13. In products like pharmaceuticals or FMCG goods, there are often complaints that producer have to come down to sizable profit margins to retailer to get their products sold. Do you feel such practices raise the final price for consumers?
  - a. Yes [ ]
  - b. No, the MRP put a ceiling on final prices. [ ]
  - c. No, there are instances where retailers on the other hand share a part of the profit margin with consumers and sell below the MRP. [ ]
  - d. Can’t say/don’t know [ ]

### **III. Awareness/Knowledge on Competition and Regulatory Issues**

14. Are you aware of the “Competition Commission of India”?
  - a. Yes [ ]
  - b. No [ ]
  - c. Can’t say/don’t know (do we need this option here?) [ ]
15. (*In case of answer to Question 14 is “b”, then skip to Question 17*) Can you please tell the purpose of the Competition Commission of India?
  - a. To monitor competition of Stock Market [ ]
  - b. To promote competition amongst manufacturers and retailers [ ]
  - c. To restrict inflow of FDI (Foreign Direct Investment) [ ]
  - d. To investigate anti-competitive action [ ]
  - e. To monitor competition in distribution of FMCG/non-FMCG products [ ]
  - f. To combat monopolistic trade practices [ ]
  - g. Can’t say/don’t know [ ]

16. In case a monopolistic/single supplier increases service charges/price of product sold, significantly, do you feel that the Competition Commission of India is empowered/will be able to investigate such anti-competitive actions.
- a. Yes [ ]
- b. No [ ]
- c. Can't say/don't know [ ]
17. Do you think that the existing mechanisms (e.g. competition authority, consumer forums, any other agency at state/sub-state level) for addressing such practices are effective?
- a. Yes, always [ ]
- b. Yes, sometimes [ ]
- c. No, never [ ]
- d. Can't say/don't know [ ]
18. Are you aware of regulators in telecom, electricity sectors?
- a. Yes [ ]
- b. No [ ]
19. What do you think the role of a regulator is?
- a. To develop and implement rules that create a competitive environment in the market [ ]
- b. To implement the Competition Law [ ]
- c. To facilitate business [ ]
- d. Can't say/don't know [ ]
20. Do you think that the independent regulators (Like TRAI) have been effective in enforcing their tariff/regulatory orders at the local level?
- a. Yes, always [ ]
- b. Yes, sometimes [ ]
- c. No, never [ ]
- d. Can't say/don't know [ ]
21. Have you or your fellow stakeholders ever been invited to participate in stakeholders' meetings organised by regulators?
- a. Yes [ ]
- b. No [ ]
22. If yes, was the meeting participatory?
- a. Not at all [ ]
- b. Somewhat [ ]
- c. Fully [ ]
23. How can the quality of regulation be improved? Please rank these measures on a scale of 1-4 (choose only 1, 2, 3 or 4) in order of increasing importance.
- a. By making regulatory bodies more independent [ ]
- b. Allocating more budget [ ]
- c. Good quality personnel [ ]
- d. Reducing political interference [ ]

#### IV. Nature and Impact of Government policies/measures

24. Some government laws are designed to address Public Safety/Environmental concerns to ensure proper enforcement of related regulations. Do you think this is the right approach?
- a. Yes, this would compulsorily make people observe the rules [ ]
  - b. No, the mechanism adopted is not right; such order are anti-competitive in nature [ ]
  - c. No, the government should instead focus on other means of ensuring compliance. [ ]
  - d. Can't say/don't know [ ]
25. Do you think that controlling the price of all essential drugs is the right way of ensuring affordability and access?
- a. Yes, controlling the price of all essential drugs is the best option considering that it is the doctors and retailers that play an important role in purchase decisions [ ]
  - b. No, price control is not required at all; government should instead encourage competition with appropriate monitoring of prices [ ]
  - c. No, price control should instead be restricted to only a few medicines that have seen excessive price increase, and others should be put on a watch list [ ]
  - d. Can't say/don't know [ ]
26. India has experimented with price control of select patented products. Do you think that such action of fixing prices is the right way to protect interest of consumers?
- a. Yes [ ]
  - b. No, the government should have entrusted the task of fixing prices for patented goods to a specialised body such as the patents authority [ ]
  - c. No, the government should have instead encouraged competition. [ ]
  - d. Can't say/don't know [ ]
27. Please indicate if you think Government intervention in pricing of essential commodities (to make it more affordable for ordinary consumers/farmers) is correct?
- a. Yes, always [ ]
  - b. Yes, sometimes [ ]
  - c. No, never [ ]
  - d. Can't say/Don't know [ ]
28. Do you think Government's policy of giving purchase preference to public sector units in government procurement (to ensure PSUs viability in the long run) is right?
- a. Yes, it compensates PSUs for social objectives they are required to achieve and enables them to compete with private companies [ ]
  - b. No, it creates an uneven playing field and distorts the market process [ ]
  - c. No, the government should instead give PSUs autonomy and allow them to operate on a purely commercial basis [ ]
  - d. Can't Say/Don't know [ ]

29. Do you think it is right to appoint retired/retiring bureaucrats and judges as regulators?
- a. Yes, such appointments allow regulators to maintain a congenial relationship with the government and enhances regulatory effectiveness [ ]
  - b. No, this stops appointment of professionals & reduces regulatory effectiveness [ ]
  - c. Can't say/don't know [ ]
30. Do you think policy directives/fees & charges announced by a Minister/Department affect the functioning/autonomy of a regulator.
- a. Yes, these actions interfere in the functioning of the regulator i.e. TRAI and reduces regulatory autonomy [ ]
  - b. No, these give policy directions for development of the sector and enhances effectiveness of the regulatory regime [ ]
  - c. Sometimes it amounts to interference and sometimes it helps in the development of the sector [ ]
  - d. Can't say/Don't know [ ]

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**THE SURVEY ENDS HERE. THANK YOU VERY MUCH FOR YOUR  
COOPERATION**