APPENDICES
APPENDIX - A
AN EVALUATION OF VOLUNTARY RETIREMENT SCHEME (VRS) IN SELECT PUBLIC SECTOR BANKS IN TAMILNADU
INTERVIEW SCHEDULE

I SOCIO – ECONOMIC CHARACTERISTICS

1. Name : 

2. Age : ________ Years

3. Present Address : 

4. Place of Work
   a) Urban  b) Semi urban  c) Rural

5. Gender
   a) Male  b) Female

6. Educational Qualification
   a) High School  b) College Level  c) Professional
   d) Others

7. Martial Status
   a) Married  b) Unmarried

8. Family Size
   a) Two members  b) Three members  c) Four members
   d) Five members  e) Above five members
9. Your Children’s Status
   a) Employed in Private Sector   b) Employed in Govt. Sector
   c) Self Employment              d) Searching Job
   e) Studying                     f) No children

10. Annual Income at the time of VRS
    a) Upto Rs 1,00,000          b) Rs 100,001 to 2,00,000
    c) Rs 200,000 to 3,00,000    d) Rs 3,00,001 to 4,00,000
    e) Above Rs 4,00,000

11. Value of Property Owned   (Please tick (✓) in the appropriate boxes)
    Sl. No | Name of the Property | Value in Laks |
            |                     |              |
            |                     | a | b | c | d | e |
    1 Land Value                                    |
    2 House Property                                |
    3 Jewellery                                     |
    4 Vehicle                                       |
    5 Shares / bonds                                |
    6 Bank deposits                                 |
    7 Consumer durables                             |
    8 Business wroth                                |
    9 Cash in hand                                  |
    10 Others                                       |
    a) Upto Rs 2,00,000                             |
    b) Rs 2,00,001 to Rs 4,00,000                    |
    c) Rs 4,00,001 to Rs 6,00,000                    |
    d) Above Rs 6,00,000                            |
    e) NIL                                          |
II VRS DETAILS

12. Name of the Bank
   a) State Bank of India   b) Canara Bank   c) Central Bank of India

13. Total experience in banks
   a) Upto 25 Years   b) 26 to 28 Years   c) 29 to 31 Years
   d) 32 to 34 Years   e) Above 35 Years

14. Salary Last Drawn
   a) Upto Rs 10,000   b) Rs 10,001 to Rs 12,500
   c) Rs 12,501 to Rs 15,000   d) Rs 15,001 to Rs 17,500
   e) Above Rs 17,500.

15. How much compensation amount you have received at the time of VRS?
   a) Upto Rs.7,50,000   b) Rs.7,50,001 to Rs.12,50,000
   c) Rs.12,50,001 to Rs.17,50,000   d) Rs.17,50,001 to Rs.22,50,000
   e) Above Rs.22,50,000.

16. Reasons for taking VRS form bank?
   a) Payment of debt   b) Children’s Marriage/ Education
   c) Health problem   d) Investment purpose
   e) Work pressure   f) VRS Beneficial
   g) Other Reasons

17. Persons / Organization Influencing your VRS Decision
   a) Management   b) Colleagues   c) Family
   d) Trade Union   e) Self Desire
### III UTILIZATION OF VRS AMOUNT

(Please tick (✓) in the appropriate boxes)

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Utilisations</th>
<th>Value in Laks</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>a  b  c  d  e</td>
</tr>
<tr>
<td>1</td>
<td>Children’s Education/ Marriage</td>
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<tr>
<td>2</td>
<td>Savings</td>
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<tr>
<td>3</td>
<td>Purchase of Jewels</td>
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<td>4</td>
<td>Vehicles Purchase</td>
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<td>5</td>
<td>Investment</td>
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<td>6</td>
<td>Purchase of land/ building</td>
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<td>7</td>
<td>Start business</td>
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<td>8</td>
<td>Debt repayment</td>
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<tr>
<td>9</td>
<td>Consumer durables</td>
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<tr>
<td>10</td>
<td>Others</td>
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</tbody>
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- a) Upto Rs 2,00,000
- b) Rs 2,00,001 to Rs 4,00,000
- c) Rs 400,001 to Rs 6,00,000
- d) Above Rs 6,00,000
- e) NIL

### IV POST – VRS STATUS OF RETIREES

18. What is your current status?

- a) Agriculture  
- b) Business  
- c) Social Service  
- d) Salaried Employee  
- e) Rest (idle)
19. What is your monthly earnings after Voluntary Retirement?
   a) Upto Rs 10,000
   b) Rs 10,001 to Rs 15,000
   c) Rs 15,001 to Rs 20,000
   d) Rs 20,001 to Rs 25,000
   e) Above Rs 25,000.

20. Your opinion about present status. (Please feel free)
    (Please tick (√) in the appropriate boxes)

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<tr>
<th>Sl. No</th>
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<th>No Change</th>
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<td>6</td>
<td>Health Conditions</td>
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<td>Family members income</td>
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<td>Others</td>
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21. What is your overall satisfaction about present status?
   a) Highly Satisfied
   b) Satisfied
   c) Neither Satisfied Nor Dissatisfied
   d) Dissatisfied
   e) Highly Dissatisfied
V. LIVELIHOOD AFTER VRS

22 What about your livelihood after VRS?
   a) Self Earnings
   b) By VRS Money.
   c) Family members Earnings
   d) Self Earnings and VRS Money
   e) Self Earnings, VRS Money and Family members
   f) Self Earnings and Family members

VI. YOUR ADVISE TO COLLEAGUES FOR TAKING VRS

   a) Take VRS   b) Don’t VRS   c) No Advice

VII REASONS FOR SUGGESTING “YES” TO VRS

   a) Having side business
   b) Deployment / Harassment
   c) Better economic condition
   d) Age / Health Problems
   e) High compensation

VIII REASONS FOR SUGGESTING “NO” TO VRS

   a) Regular Salary
   b) Less service left
   c) Relatively young
   d) Compensation is less
   e) Bank’s condition is good
   f) No health problem
   g) Impossibility to earn

23. Please give your valuable suggestion if any, to improve the project design.

________________________________________________________

________________________________________________________

☞ ☞ Thank you for your kind co-operation ☞ ☞