ANNEXURE
Schedule A

Interview Schedule for the Senior Citizens

1. Name:
2. Gender:
3. Caste: General/SC/ST/OBC/Others
4. Religion: Hindu/Muslim/Christian/Others
5. Location: Rural/Urban
6. Age:
7. Years of Retirement:
8. Years of Formal Education:
9. Nature of Household:
   (i) Unitary   (ii) Joint   (iii) Old Age Institutes
10. Total Members in the Family:
11. Total no. of Working Members in the Family:
12. Total no. of Senior Citizens in the Family:
13. To which category of workers did you belong?
   (i) Government Sector   (ii) Private Sector
14. What was your monthly income in the last working month (in Rs.)?
15. Are you covered by any retirement plan? Yes/ No
   If Yes,
What is Your Monthly Income from the Plan?

16. Are you still working? Yes/No

   If Yes, what is your current income?

17. What is the amount of past savings from your working years?

18. What is the total income of other working members of the family?

19. Do you have any income from assets? Yes/No

20. What is your current income from these assets?

21. Do you have any investment other than retirement plan?

22. What is your monthly total expenditure now (in Rs.)?

23. What is your monthly expenditure on food?

24. What is your monthly expenditure on health?

25. Do you participate in decision making of your family? Yes/No

26. An ideal premium plan for you would have been

   A. Annual Premium  B. Monthly Premium  C. Daily Premium
   D. Flexible Payment Option

27. An ideal benefit combination for your plan would have been

   A. Purely Retirement Plan  B. Retirement & Medical
   C. Retirement & Unemployment

28. In your opinion, what form of return is preferable?

   A. Onetime Payment  B. Monthly  C. Six monthly  D. Annual

29. How has your existing retirement support changed your life? Rank in order of preference.
A. Relaxed the need to save for facing uncertainty 
B. Removed the necessities for support of children  
C. Removed the necessity of work after retirement  
D. Removed the fear of uncertainty in old age  

30. Do you have medical insurance? Yes/No

31. Do you get proper transport facility to the hospital? Yes/No

32. In a month, on average, what percentage of prescribed medicine can you access?

33. In a month on average, what percentage of medical advice can you access?

34. In a month on average, what percentage of advised hospitalisation can you access?

35. In a month, on average, what percentage of prescribed diagnostic test can you access?
1. Name:
2. Gender:
3. Caste: General/SC/ST/OBC/Others
4. Religion: Hindu/Muslim/Christian/Others
5. Location: Rural/Urban
6. Years of Formal Education:
7. Nature of Household:
   (i) Unitary  (ii) Joint
8. Total Members in the Family:
9. Total no. of Earning Members in the Family:
10. Total no. of Senior Citizens in the Family:
11. To which category of workers do you belong?
   (i) Government Sector  (ii) Private Sector
12. What is your monthly income (in Rs.)?
13. What are the expenditure components of your monthly income?

<table>
<thead>
<tr>
<th>Item</th>
<th>Expenditure</th>
<th>Item</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>Debt Redemption</td>
<td>Children's Education</td>
<td>Saving in Banks</td>
</tr>
<tr>
<td>Medical</td>
<td>Investment in Financial Assets</td>
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<tr>
<td>Entertainment</td>
<td>Investment in Fixed Assets</td>
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<tr>
<td>Housing</td>
<td>Contribution to Retirement Plan</td>
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</tbody>
</table>
14. If you are not covered by a retirement plan, what prevents you from subscribing to such a plan?
   A. Unawareness about retirement plans  
   B. Too high premium  
   C. Too low returns  
   D. Other investments in lieu of retirement plans  
   E. Already covered by spouse  

15. What do you look for in a retirement plan? Rank in terms of preference
   A. Certainty  
   B. High Return  
   C. Minimal Contribution  
   D. Convenience  

16. An ideal premium plan for you would be
   A. Annual Premium  
   B. Monthly Premium  
   C. Daily Premium  
   D. Flexible Payment Option  

17. An ideal benefit combination for your plan would be
   A. Purely Retirement Plan  
   B. Retirement & Medical  
   C. Retirement & Unemployment  

18. In what form do you prefer your return?
   A. Onetime Payment  
   B. Monthly  
   C. Six monthly  
   D. Annual  