

2. Total disablement benefits

"Permanent total disablement" is a contingency occurring to the contributor due to accident occurred or a disease contracted after joining the Scheme, as specified below:

- Loss or Permanent disablement of both hands.
- Loss or Permanent disablement of both legs.
- Loss of sight in both eyes.
- Loss or permanent disablement of one hand and loss or permanent disablement of one leg.
- Loss or permanent disablement of one hand and loss of sight one eye.
- Loss or permanent disablement of one leg and loss of sight one eye.
- Complete paralysis of the body from neck downward.

If a contributor becomes totally disabled he or she can receive a once and for all lump sum gratuity for permanent total disablement and leave the Scheme or receive a life time allowance payable monthly on account of permanent total disablement. The contributor in this case will not be required to pay any more quarterly contributions to the Scheme.