

# POLICY BOND

## Bharti AXA Life Future Champs

### Welcome to Bharti AXA Life Insurance

Bharti AXA Life Insurance Company Limited is the insurance company providing You this policy. Bharti AXA Life is delighted to offer You peace of mind and financial security with this policy.

Our contact details are:

Bharti AXA Life Insurance Company Limited  
Unit No. 601 & 602, Raheja Titanium,  
Off Western Express Highway,  
Goregaon (East), Mumbai 400063

Toll Free No.: 1800 102 4444

E-mail: service@bharti-axalife.com

Please call us if You need any help.

### Overview of the policy

- Under this policy, benefits are provided either on death of the Life Insured or on survival during the term of the Policy.
- You also get *Guaranteed Pay Backs* as per the Payout option chosen by You at inception of the policy.
- This is a traditional participating policy. Participating policy pays bonuses (if declared) to the Policyholder on an annual basis. The Bonuses are generated from the surplus of the participating insurance fund set up for similar policies. Under this Policy, *Annual Bonuses and Terminal Bonus* (if declared) shall be payable. The Bonuses (if declared) under this Policy, will be attached to the policy from end of 4<sup>th</sup> Policy Year onwards and are payable on Maturity or on earlier death.

### Understanding the policy

Please carefully read the policy wordings and key feature document that goes with it.

#### 1. Terms You should know

Understanding the following terms will help You know Your policy better.

- 1.1 **Age** is the Age at last birthday in completed years.
- 1.2 **Annualised Regular Premium** is the total of the premiums payable by You, as per the mode of payment chosen by You, in a Policy Year.
- 1.3 **Death Benefit** is the benefit payable on death of the life insured as per Section 2.1.
- 1.4 **Issue Date** is the date specified in the Policy Specification and in case of any attached supplement or endorsement, is the date of issue of such supplement or endorsement.
- 1.5 **Life Insured** is the person named in the *Policy Specifications* upon whose death sum assured under the Policy is paid.
- 1.6 **Maturity Date** is the date on which the Policy Benefit Period concludes and is shown as such in the Policy Specifications.
- 1.7 **Nominee** is the person nominated by the Policyholder to receive the benefits under the Policy in the event of death of the Life Insured before maturity of the Policy.
- 1.8 **Policy** means and includes the following:
  - a) Policy Bond
  - b) A copy of the proposal for insurance submitted by You.
  - c) The Policy specifications.
  - d) The benefit illustration signed by You.
  - e) Any other document provided by the company from time to time under notice to You.
  - f) Any other document submitted by You to the company in connection with accepting Your proposal for insurance
- 1.9 **Policyholder** is the owner of the Policy who is mentioned in the proposal form and is same as the *Life Insured*.
- 1.10 **Policy Date** is the month, day and year the Policy comes into effect and as shown in the *Policy Specifications*.
- 1.11 **Policy Year** is the period comprising of twelve months, reckoned from the Policy date and every further periods of

twelve months.

- 1.12 **Policy Anniversary Date** is the date immediately following the completion of twelve months from the Policy date and every such subsequent period of twelve months.
- 1.13 **Policy Month** is measured from the Policy Date and is a corresponding date falling in the next and subsequent calendar months
- 1.14 **Premium Payment Term** means the number of Policy Years for which You are required to pay the Premium as mentioned in the Policy Specifications.
- 1.15 **Policy Benefit Period** is the number of Policy Years for which the Policy is in effect, commencing from the Policy Date and ending on the Maturity Date and is mentioned in the Policy Specifications.
- 1.16 **Policy Specifications** is the cover page to the Policy containing amongst others, the brief description of the Policy, the Policyholder, and forms a part and parcel of this Policy.
- 1.17 **Sum Assured** is the amount assured to be paid on death of the Life Insured.
- 1.18 **The Company** means Bharti AXA Life Insurance Company Limited.
- 1.19 **You/Your/Yours** is and refers to the Policyholder and shall mean and include the Nominee, upon the death of the Life Insured, where the Policyholder and Life Insured is the same person

### 2. Understanding Your Benefits

#### 2.1 Death Benefit

Upon death of the Life Insured during the Policy Benefit Period, provided all premiums due till the date of death have been paid, on admission of claim, the Company will pay to the Nominee;

##### 2.1.1 The following will be paid immediately;

- Sum Assured as specified in the Policy Specification; and
- Guaranteed Welcome Addition and
- Vested Annual Bonuses (If any); and
- Terminal Bonus (if any)

##### 2.1.2 The future Guaranteed Pay Back Benefit/s will be paid to the nominee on the due dates specified under Section 2.3

In case of the death of the Life Insured during the grace period of 30 days allowed for payment of due premium, the Death Benefit (as mentioned above in Section 2.1.1 and 2.1.2), after deducting the unpaid due Premium and any other amount due shall be payable.

#### 2.2 Guaranteed Welcome Addition

Subject to Your Policy being in effect, a Guaranteed Welcome Addition of 4% of the Sum Assured will be added to Your Policy on the completion of the first Policy Year and will be paid out on death of the Life Insured or on Maturity, whichever is earlier.

#### 2.3 Guaranteed Pay Back Benefit

You are entitled to the Guaranteed Pay Back Benefit provided all premiums due till date have been paid. The benefit will be payable as per the Pay Back Option chosen by You at the inception of the Policy and cannot be changed during the Policy Benefit Period and is mentioned in the Table below:

Pay Back Option 1		Pay Back Option 2	
End of policy year	Guaranteed Pay Back as % of sum assured	End of policy year	Guaranteed Pay Back as % of sum assured
12	20%	10	10%
13	20%	12	20%
14	30%	14	35%
15 (Maturity)	35%	15 (Maturity)	40%
Total Guaranteed Pay Backs	105%	Total Guaranteed Pay Backs	105%

## 2.4 Non- Guaranteed Benefits

### 2.4.1 Annual Bonuses

#### a) When Annual Bonuses are declared?

The Company may declare *Annual Bonus* rate at the end of every financial year in accordance with its internal guidelines. However, Your Policy will not be eligible for any bonus during the first 3 Policy Years.

The rate of the *Annual Bonus* is not guaranteed.

b) What are eligibility criterion for participation in Annual Bonuses? *Annual Bonuses* are payable if all premiums due up to the date of declaration of Bonus are paid.

#### c) When will the declared Annual Bonus be paid?

The *Annual Bonus* is declared as a percentage of the Sum Assured of Your Policy and are calculated at a simple rate of interest. The Annual Bonus (if declared) shall be attached to the Policy on the Policy Anniversary Date immediately following the date of its declaration and will be payable on Maturity or on death of the Life Insured, whichever is earlier.

### 2.4.2 Terminal Bonus

The Company may pay a Terminal Bonus to the Policyholder/Nominee(s), on the Maturity Date or on the death of the Life Insured whichever is earlier, at the then prevailing rate, provided all premiums due are paid., The Company shall declare such a rate as a percentage of the cumulative vested Annual Bonuses, in accordance with its internal guidelines.

## 2.5 Maturity Benefit

If all premiums due are paid, Vested Annual Bonuses (if any) and Terminal Bonus, if any, shall be paid on the Maturity Date of the Policy along with the Guaranteed Welcome Addition and applicable Guaranteed Pay Back Benefit corresponding to the Maturity Date.

## 3. Understanding the other features of the policy

### 3.1 What happens if You do not pay Your premiums on Premium due dates?

#### a) Non – Payment of Premiums in the first three Policy Years:-

- If the Premium is not paid on the due date You get a 30 days *Grace Period* to pay Your due premiums, Your benefits under the policy remain unaltered during this period..
- If You do not pay the due premiums within the *Grace Period*, the Policy shall lapse with effect from the date of such unpaid premium ('lapse date'). All *Benefits* under the Policy will lapse.
- You will get five(5) years to *Reinstate* Your *Policy* from the date of the first unpaid premium.
- If You do not *Reinstate* Your *Policy*, the Policy shall be terminated on the completion of the period allowed for reinstatement and the surrender value, if acquired shall be payable to the Policyholder and the Policy shall cease to exist.

#### b) Non – Payment of Premiums after the first three Policy Years:-

- If Your Policy has lapsed after payment of three (3) Policy Years' premium, You have the option of making Your policy Paid Up with in the period allowed for reinstatement. Once the policy is paid up, the benefits under the Policy would be as per the provisions mentioned in Section 3.3.

### 3.2 Can I Reinstate my Policy?

A policy which has lapsed may be reinstated for full benefits under the Policy subject to the following conditions:

- The application for reinstatement is made within five(5) years from the date of first unpaid premium
- Satisfactory evidence of insurability of the Life Insured is produced,
- Payment of an amount equal to all unpaid Premiums together with interest at such rate as the Company may charge for such Reinstatement, as decided by the Company from time to time;

The effective date of reinstatement is the date on which the above conditions are satisfied and the risk is accepted by the Company.

The reinstatement of the Policy may be on terms different from those applicable to the Policy before it lapsed. The reinstatement will take effect only on it being specifically communicated by the Company to You.

### 3.3 What does it mean by Policy becoming Paid Up?

If you have paid three annual premiums and your policy has lapsed due to any reasons then you have the option to convert your policy into paid up within the period allowed for reinstatement. The sum assured of your policy will be reduced as per the table given below:

Paid Up Sum Assured Table for a Sum Assured of Rs. 1,000

Number of years for which Premiums are paid	Paid Up Sum Assured per thousand of Sum Assured	Number of years for which Premium are paid	Paid Up Sum Assured per thousand of Sum Assured
3	200	4	270
5	340	6	400
7	470	8	540
9	600	10	670
11	740	12	800
13	870	14	930

What are the other consequences of a Policy becoming Paid up?

Once the Policy becomes Paid Up, the Policy shall cease to participate in the performance of the participating insurance fund. No future Guaranteed Pay Back Benefits will be payable and no, Annual Bonuses (if any) and Terminal Bonus (if any) will be added to a paid up policy. The Policyholder shall be entitled to a Paid Up Value which is equivalent to the total of the Paid Up Sum Assured, Guaranteed Welcome Addition and the vested Annual Bonuses (if any) as on the date the policy becomes Paid Up. The Paid Up Value shall be payable on the Maturity Date or on the death of the Life Insured, whichever is earlier.

### 3.4 If I want to exit the plan early what will be my Surrender Value?

**Guaranteed Surrender Value:** Provided that the Premiums have been paid for at least first three Policy Years, the Policy acquires a minimum guaranteed Surrender Value which is equal to 30% (Thirty percent) of all the Premiums paid excluding the Premium paid for the Policy in the first Policy Year and all extra premium (if any). The Company may allow surrender values at such other rates not less than the Guaranteed Surrender Values specified above. These rates will be declared by the company from time to time.

The Guaranteed Pay Back Benefit paid in that Policy Year shall be deducted from this Surrender Value.

Surrender of the Policy shall extinguish all rights and benefits of the Policyholder under the Policy.

### 3.5 Can I take Loans under this Policy?

Loans may be granted by the Company to the Policyholder provided all Premiums due till date of loan application stand paid and the policy has acquired a Surrender Value. The loan which may be granted shall always be within the applicable Surrender Value of the Policy and shall be subject to the following terms and conditions:

- The minimum amount of loan for a Policy is Rs.15, 000.
- The maximum amount of loan will not exceed 70% of the acquired Surrender Value.
- The loan shall carry interest at the rate specified by the Company at the time of advancing the loan and as may be modified by the Company from time to time;
- The Policyholder shall assign the Policy absolutely to and be held by the Company as security for repayment of the loan and interest thereon;

- All benefits payable under the Policy after the date of payment of loan, will be adjusted towards the outstanding loan and interest as on the due date of benefit payments.
- The interest shall be calculated on a daily basis;
- In case the Policy results in a claim before the repayment of the loan in full with interest, the Company shall be entitled to recover the outstanding loan and interest from any amount payable under the Policy;
- The outstanding loan amount together with the interest shall not exceed the Surrender Value of the Policy at any point of time

### 3.6 Can I assign this Policy?

The Policyholder can assign the Policy to another person and in that event the Policyholder will be referred to as Assignor and the person to whom the Policy is assigned will be referred to as the Assignee. Assignment of the Policy requires written notice in the form specified by the Company accompanied by the original Policy Bond to be sent to the Company at its office. The assignment would either be endorsed upon the Policy Bond or documented by a separate instrument, signed in either case by the Assignor stating specifically the fact of the assignment. The Company will not express any opinion on the validity or legality of the Assignment. Assignment can be done only for the entire Policy. Assignment shall automatically cancel a nomination except an assignment in favour of the Company, for a loan taken under the policy.

### 3.7 What exclusions apply?

The Policy shall be void if the Life Insured, whether sane or insane, commits suicide resulting in death directly or indirectly as a result of such suicide within:

- A. one year of the Issue Date; or
- B. one year of the date of the latest reinstatement of the Policy.

In the above cases, the Company shall make the following payouts:

- in the event of A) above, refund the Premium paid less stamp duty and underwriting expenses towards the Policy as on the date of death .
- in the event of B) above, pay the Surrender Value as on the date of death.

### 3.8 When does the policy terminate?

The Policy will terminate on the earliest of the following:

- The date of confirmation of termination of contract by the Company against Your application for surrender of the Policy
- The Maturity Date of the Policy
- Upon Payment of the Death Benefit
- The outstanding loan with interest thereon is equal to or exceeds the Surrender Value of the Policy

### 3.9 How to claim?

To make a claim, contact us on the details given on first page or You can get in touch with Your advisor or our local branch. The Company would normally seek the following primary documents in support of a claim to enable processing of the claim intimated by You under the Policy:

For Maturity Benefit/Surrender:

- Original Policy Bond;

For Death Benefit:

- Original Policy Bond;
- Death Certificate of the Life Insured; and
- Claimant's Statement

The Company is entitled to call for additional documents based on facts and circumstances of each case, depending on factors such as the duration of the Policy, the circumstances of the death, accident or illness and such other factors as may be relevant.

### 3.10 Whom can I nominate to receive Death Benefit?

Where the Policyholder is also the Life Insured, the Policyholder may at any time before the Policy matures, nominate a person/(s) to receive the Death Benefit in the event of the death of the Life

Insured before the Maturity Date. Where such nominee is a minor, the policyholder may also appoint any person who is a major (referred to as "Appointee"), to receive the Death Benefit during the minority of the Nominee. The Company shall not recognize a nomination or a change in nomination for the Policy, until it receives a written notice of the nomination or change in the nomination form from the Policyholder at its office. The Company shall not express any opinion on the validity or legality of the nomination. A Policyholder can make a nomination only with regard to the entire Policy. If no Nominee is alive at the time of death of the Life Insured, the benefits will be paid to the Policyholder's estate.

On death of the nominee (post the death of the Life Insured) during the Policy Benefit period, the benefits under the Policy, will be payable to the legal heirs of the Policyholder.

### 3.11 The information that You provide must be correct

- **Section 45:** The Policyholder and the Life Insured under the Policy have an obligation to disclose every fact material to assessment of the risk of issuing the Policy. Failure to disclose or misrepresentation of a material fact, will allow the Company to deny any claim, subject to the provisions of Section 45 of the Insurance Act, 1938.

As per Section 45, no Policy of Life Insurance effected before the commencement of this Act shall after the completion of two years from the date of commencement of this Act and Policy of Life Insurance effected after the coming into force of this Act shall, after the completion of two years from the date on which it was effected be called in question by an Insurer on the ground that the statement made in the proposal or in any report of a medical officer, or referee, or friend of the Life Insured, or in any document leading to the issue of the Policy, was inaccurate or false, unless the Insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Life Insured and that the Life Insured knew at the time of making it that the statement was false or that it suppressed facts which was material to disclose.

Provided that nothing in this section shall prevent the Insurer from calling for proof of age at any time if he/she is entitled to do so, and Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the application.

- **Misstatement of Age or gender**

Without prejudice to Section 45 of the Insurance Act, 1938, if the Life Insured's age or gender has been misstated, as declared in the proposal, one of the following actions shall be taken:

- a. If the correct age is higher than the age declared in the Proposal, the premium payable under the Policy shall be altered corresponding to the correct age of the Life Insured, from the Policy Date and the Policyholder shall pay to the Company the accumulated difference between the original premium as mentioned in the Proposal and such altered premium from the Policy Date up to the date of such payment with interest at such rate and in such manner as per the then prevailing internal guidelines of the Company . If the Policyholder fails to pay the difference of premium with the interest thereon as mentioned above, subject to such other terms and conditions , the Sum Assured will be changed on the basis of correct age, gender and the premium paid.
- b. If the correct age of the Life Insured is lower than the age declared in the Proposal, the premium payable under the Policy shall be altered corresponding to the correct age of

Life Insured from the Policy Date and the Company may, at its discretion, refund the accumulated difference between the original premium paid and the altered premium.

- c. If in accordance with the correct age, it is not possible for the Company to alter the terms and conditions of the Policy or the Life Insured does not consent to any alterations proposed by the Company as mentioned below, the Policy shall stand cancelled from the Policy Date and the premium paid shall be refunded subject to the deduction of expenses incurred and payments already made by the Company under the Policy.

#### 4. Other matters

**4.1** Only a duly authorized officer of the Company has the power to change the Policy as per the request of the Policyholder. Neither an agent nor anyone other than a duly authorized officer of the Company has the power to waive any of the rights or requirements of the Policy.

#### 4.2 Free-look Option

If You disagree with any of the terms and conditions of the Policy, You have the option to return the original Policy Bond along with a letter stating reasons for the objection within 15 days of receipt of the Policy Bond ("the free look period"). The Policy will accordingly be cancelled and an amount equal to the Premium paid less stamp duty and underwriting expenses will be refunded to You. All Your rights under this Policy shall stand extinguished immediately on the cancellation of the Policy under the free look option.

#### 4.3 Notice

Any notice to be given to You under the Policy will be issued by post or electronic mail or telephone facsimile transmission to Your updated address/es in the records of the Company and is deemed to have been received by You within three business days after such dissemination. Any such notice will run from the time You are deemed to have received such notice.

#### 4.4 Taxation

The tax benefits, if any, on the Policy would be as per the prevailing provisions of the tax laws in India. If required by the relevant legislations prevailing from time to time, the Company will withhold taxes from the benefits payable under the Policy. The Company reserves the right to recover statutory levies including service tax by way of adjustment of the premiums paid by You.

#### 4.5 Currency and Place of Payment

All payments to or by the Company will be in Indian rupees and shall be in accordance with the prevailing Exchange Control regulations and other relevant laws of India. It shall be payable at the registered/ any other offices of the Company in India.

#### 4.6 Governing Laws and Jurisdiction

The terms and conditions of the Policy shall be governed by and be subject to the laws of the Republic of India. The parties shall be subject to the jurisdiction of the law courts situated within the Republic of India for all matters and disputes arising from or relating to or concerning the proposal and declaration and the Policy.

#### 4.7 Customer Service

You can seek clarification or assistance on the Policy from the following:

- The Agent from whom the Policy was bought
- The Customer Service Representative of The Company at toll free no. 1800 102 4444
- SMS "SERVICE" to 56677
- E-mail: service@bharti-axalife.com
- Mail to: Customer Service  
Bharti AXA Life Insurance Company Ltd.  
Unit No. 601 & 602, 6th Floor, Raheja Titanium,  
Off Western Express Highway,  
Goregaon (E), Mumbai-400 063

#### 4.8 Grievance Redressal

4.8.1 In case you have any query or complaint/ grievance, you may approach our office at the following address:

Bharti AXA Life Insurance Company Ltd.  
Unit No. 601 & 602, 6th Floor, Raheja Titanium,  
Off Western Express Highway,  
Goregaon (E), Mumbai-400 063

Contact No.: Toll Free No.: 1800 102 4444  
E-mail: complaints.unit@bharti-axalife.com  
www.bharti-axalife.com

4.8.2 In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:

Complaint Redressal Officer

Contact No.: Toll Free No.: 1800 102 4444  
E-mail: cro@bharti-axalife.com

4.8.3 In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

4.8.4 The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

4.8.5 As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made

- only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
- within a period of one year from the date of rejection by the insurer
- if it is not simultaneously under any litigation

## List of Ombudsman

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b> Ambica House, 2nd floor, Near C U Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014	Tel.: 079- 27546150 Fax: 079-27546142 E-mail: insombahd@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b> Janak Vihar Complex, 2nd floor, Malviya Nagar, Bhopal - 462 011	Tel.: 0755-2769201/02 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b> 62, Forest Park, Bhubaneswar - 751 009	Tel.: 0674-2596461(Direct) Secretary No.: 0674-2596455 Tele Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
<b>CHANDIGARH</b> S.C.O. No.101, 102 & 103, Batra Building, 2nd floor, Sector 17-D , Chandigarh - 160 017	Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
<b>CHENNAI</b> Fatima Akhtar Court , 4th floor, 453 (old 312), Anna Salai, Teynampet, Chennai - 600 018	Tel.: 044-24333678 Fax: 044-24333664 E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT – Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
<b>NEW DELHI</b> 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002	Tel.: 011-23239611 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajasthan
<b>GUWAHATI</b> Jeevan Nivesh, 5th floor, Near Panbazar Overbridge , S.S. Road, Guwahati - 781 001	Tel.: 0361-2131307 Fax: 0361-2732937 E-mail: omb_ghy@sify.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b> 6-2-46 , 1st floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, Hyderabad - 500 004	Tel.: 040-23325325 Fax: 040-23376599 E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
<b>ERNAKULAM</b> 2nd Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyard, M.G. Road , Ernakulam - 682 015	Tel.: 0484-2358734 Fax: 0484-2359336 E-mail: iokochi@asianetglobal.com	Kerala , UT of Lakshadweep and Mahe – a part of UT of Pondicherry
<b>KOLKATA</b> North British Building, 29, 3rd floor, N.S. Road , Kolkata - 700 001	Tel.: 033-22134869 Fax: 033-22134868 E-mail: iombkol@vsnl.net	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
<b>LUCKNOW</b> Jeevan Bhawan, Phase 2, 6th floor, Nawal Kishore Road, Hazratganj, Lucknow - 226 001	Tel.: 0522-2201188 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
<b>MUMBAI</b> 3rd floor, Jeevan Seva Annexe, S.V.Road, Santacruz(W), Mumbai - 400 054	Tel.: 022-26106928 Fax: 022-26106052 E-mail: ombudsman@vsnl.net	Maharashtra , Goa