

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****RESERVES AND SURPLUS**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at 31.12.2012</b>	<b>As at 31.12.2011</b>
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	2565	2565
2	Capital Redemption Reserve	0	0
3	Share Premium	0	0
4	General Reserves	20282650	18837604
	Less: Debit balance in Profit and Loss Account	0	0
	Less: Amount utilized for Buy-back	0	0
5	Catastrophe Reserve	0	0
6	Contingency Reserve for unexpired risks	0	0
7	Balance of Profit in Profit & Loss Account	3311119	2658902
	<b>TOTAL</b>	<b>23596334</b>	<b>21499071</b>

*Note:*

*Additions to and deductions from the reserves should be disclosed under each of the specified heads.*