

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

		<b>31.03.2006</b>	<b>31.03.2005</b>
<b>Particulars</b>		(Rs.'000).	(Rs.'000).
1	Capital Reserve	13589	13589
2	Capital Redemption Reserve		
3	Share Premium		
4	General Reserves	19273541	16904157
	Less: Debit balance in Profit and Loss Account		
	Less: Amount utilized for Buy-back		
	Add: Transfer from Profit & Loss Account	3271662	2369384
		22545203	19273541
5	Catastrophe Reserve		
6	Other Reserves (to be specified)		
	- Investment Reserve	8628	8628
	- Foreign Currency Translation Reserve – Opening	6622	
	Addition/(deletions) during the year		
	Closing Balance		
7	Balance of Profit in Profit & Loss Account		
	<b>TOTAL</b>	<b>22574042</b>	<b>19295758</b>

*Note:*

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