AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Wheat Flour (Chakki Atta)

Installed capacity 18 MT per day
Sector Grain milling
Total project cost ₹328.93 lakh

Illustrative sample
Figures are representative

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Project at a glance

Wheat Flour (Chakki Atta)
18 MT per day

Product	**Wheat Flour (Chakki Atta)**	Sector	**Grain milling**
Installed capacity	**18 MT per day**	Annual capacity	**5,400 MT per year**
Selling price (ex-GST)	**₹30,900 per MT**	Working days	**300 a year**
Manpower	**28 people**	Plant and machinery	**₹128.39 lakh**
Total project cost	**₹328.93 lakh**	Promoter's contribution	**₹82.23 lakh (25%)**
Term loan	**₹246.70 lakh (75%)**	Cash credit limit	**₹87.67 lakh**
Revenue, Year 3	**₹1,168.02 lakh at 70%**	Net profit, Year 3	**₹94.29 lakh**
Return on investment	**28.7% a year**	Break-even, Year 3	**36.1% of capacity**
Average DSCR	**2.13**	Payback period	**3.1 years**

> This is an illustrative sample. Its figures are generated from industry-typical ratios to show the format and depth of an NPCS project report. They are not taken from any NPCS report or any real project, and should not be used for investment or lending decisions.

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Illustrative sample

1 Introduction

The project modelled here is a unit producing wheat flour (Chakki atta) in the grain milling sector, sized at 18 MT per day. Working 300 days a year, the plant can turn out 5,400 MT per year at full capacity. The product's applications range from household atta packs to government and institutional supply.

The projections cover the first five years of operation, starting FY 2027-28. By Year 3 the plant runs at 70% of capacity, with revenue of ₹1,168.02 lakh and a net profit of ₹94.29 lakh.

2 Uses and applications

Demand for the product comes mainly from the following uses:

- Household atta packs
- Restaurants, hotels and caterers
- Institutional and hostel kitchens
- Bakeries and food processors
- Government and institutional supply

3 Market potential

Chakki atta is the wholemeal flour most Indian households use for roti, so demand is steady through the year and rises in the festival months. Buyers are moving from getting wheat ground at the local chakki to packed atta, which opens room for regional brands that can match national brands on freshness and price. Margins over wheat are thin, so a unit earns on volume, careful wheat buying at harvest and selling bran to cattle feed buyers.

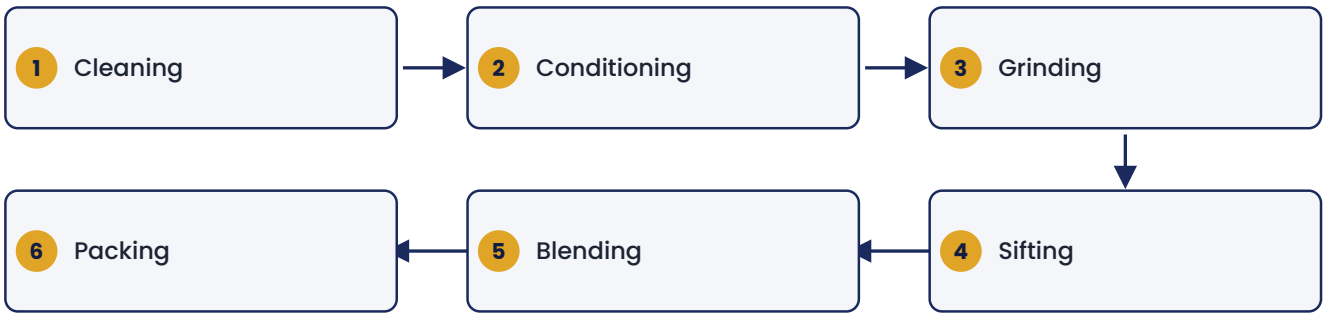
Typical buyers include kirana stores and wholesale grocers; supermarkets and modern retail; hotels, dhabas and caterers; hostel, canteen and institutional kitchens; and cattle feed buyers for bran.

Because demand and competition vary from one district to the next, the market section of a full report is prepared for the promoter's chosen location, with a list of existing manufacturers.

Illustrative sample

4 Manufacturing process

The manufacturing process runs in six stages. Each stage is described below, and the flow chart shows the sequence.



Process flow for wheat flour (Chakki atta)

1. **Cleaning.** Wheat is cleaned of dust, stones and husk in the pre-cleaning section.
2. **Conditioning.** Clean wheat is dampened and rested in tempering bins.
3. **Grinding.** Stone chakki mills grind the wheat into wholemeal flour.
4. **Sifting.** Flour is sifted to the required fineness and bran is separated.
5. **Blending.** Flour is blended for consistent quality, with multigrain variants where made.
6. **Packing.** Atta is packed in 1 kg to 50 kg bags.

5 Raw materials

The main raw materials are wheat and multigrain blend ingredients. In Year 3, at 70% utilisation, raw materials cost ₹819.83 lakh, about 70.2% of sales. The table shows how this cost splits between materials.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Wheat	96.0%	787.04
Multigrain blend ingredients	4.0%	32.79
Total raw materials	**100.0%**	**819.83**

Illustrative sample

6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹128.39 lakh in total. Prices are indicative. A full report gives specifications and supplier names, and a bank-format DPR uses the quotations you obtain.

Machinery and equipment	Indicative cost (₹ lakh)
Pre-cleaning section with separator, destoner and aspirator	23.11
Dampening and tempering bins	11.55
Chakki mills	43.65
Plansifter	15.41
Bucket elevators and conveyors	12.84
Automatic packing machine	12.84
Electrical panels and dust collection	8.99
Total plant and machinery	**128.39**

7 Land, building and utilities

The model includes land and site development of ₹36.22 lakh and building and civil works of ₹101.52 lakh, covering the production shed, raw material and finished goods stores, and an office. Other fixed assets such as electrification, furniture, laboratory equipment and a DG set add ₹14.77 lakh.

Utilities in Year 3 cost ₹26.41 lakh for power and fuel, or 2.3% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

8 Manpower

A team of 28 runs the plant, from management and supervision to skilled operators and helpers. The Year 1 wage bill is ₹51.84 lakh, rising 5% a year.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	4	27,000	12.96
Skilled workers and operators	10	17,000	20.40
Semi-skilled and unskilled workers	14	11,000	18.48
Total (Year 1)	**28**		**51.84**

Illustrative sample

9 Licences and approvals

The main registrations and approvals for a unit like this are listed below. They differ from state to state, so check the current requirements with the relevant departments.

- Udyam (MSME) registration
- GST registration
- Consent to establish and consent to operate from the State Pollution Control Board
- Factory licence or registration under the applicable labour law, where the workforce threshold applies
- Fire safety NOC, where required
- Trade licence from the local body
- FSSAI state licence, which applies to all grain milling units
- Legal Metrology registration as a packer of packaged atta
- FSSAI atta standard on moisture, ash, gluten and uric acid, with an in-house lab to test each lot

10 Project cost and means of finance

Project cost is estimated at ₹328.93 lakh, including fixed assets of ₹292.40 lakh and margin money for working capital of ₹29.22 lakh.

Cost of project	₹ lakh
Land and site development	36.22
Building and civil works	101.52
Plant and machinery	128.39
Other fixed assets (electrification, furniture, lab equipment, DG set)	14.77
Contingencies	11.50
Preliminary and pre-operative expenses	7.31
Margin money for working capital	29.22
Total cost of project	**328.93**

Means of finance

The promoter contributes ₹82.23 lakh (25% of project cost) and a term loan funds the remaining ₹246.70 lakh. Working capital is supported by a cash credit limit of ₹87.67 lakh.

Source of funds	₹ lakh
Promoter's contribution (25%)	82.23
Term loan from bank (75%)	246.70
Total means of finance	**328.93**
Cash credit limit for working capital (separate)	*87.67*

Illustrative sample

11 Working capital

The unit needs ₹116.89 lakh of working capital in Year 1, based on 30 days of raw material stock, 10 days of finished goods and 20 days of customer credit, net of 10 days of supplier credit. Of this, ₹87.67 lakh comes from the bank and ₹29.22 lakh from the promoter.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Raw material stock (30 days)	57.76	62.57	67.38	72.20	77.01
Work in progress (1 days)	2.13	2.30	2.48	2.65	2.82
Finished goods (10 days)	22.06	23.85	25.64	27.43	29.23
Trade receivables (20 days)	54.86	59.43	64.00	68.57	73.14
Total current assets	**136.81**	**148.15**	**159.50**	**170.85**	**182.20**
Less: trade creditors (10 days)	19.92	21.58	23.24	24.90	26.56
Working capital requirement	**116.89**	**126.57**	**136.26**	**145.95**	**155.64**

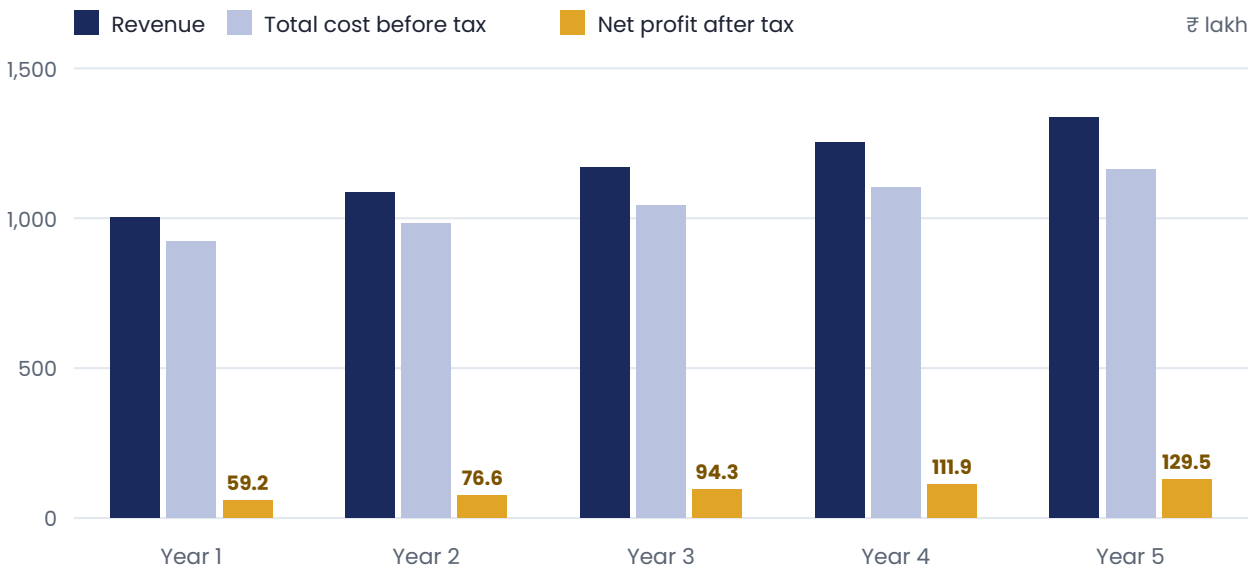
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12 Projected profitability

Revenue grows from ₹1,001.16 lakh in Year 1, at 60% utilisation, to ₹1,334.88 lakh in Year 5 at 80%. Net profit rises from ₹59.18 lakh to ₹129.54 lakh over the same period, an average net margin of 7.9%.

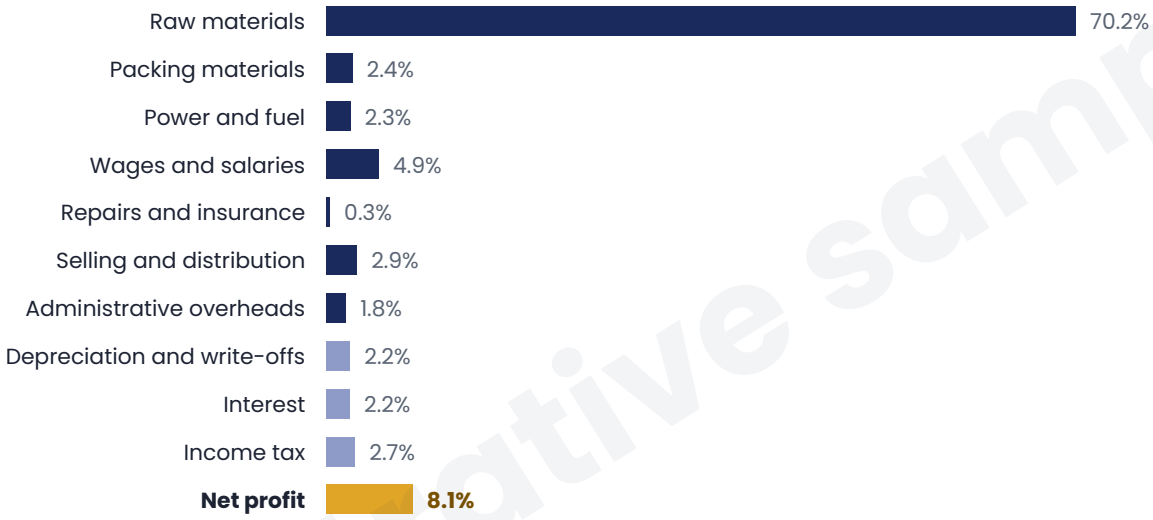
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**1,001.16**	**1,084.59**	**1,168.02**	**1,251.45**	**1,334.88**
Raw materials consumed	702.71	761.27	819.83	878.39	936.95
Packing materials	24.46	26.50	28.53	30.57	32.61
Power and fuel	22.64	24.52	26.41	28.30	30.18
Wages and salaries	51.84	54.43	57.15	60.01	63.01
Repairs and maintenance	2.57	2.70	2.83	2.97	3.12
Insurance	1.02	1.02	1.02	1.02	1.02
Cost of production	**805.24**	**870.44**	**935.77**	**1,001.26**	**1,066.89**
Gross profit	**195.92**	**214.15**	**232.25**	**250.19**	**267.99**
Selling and distribution expenses	28.62	31.01	33.39	35.78	38.16
Administrative overheads	19.51	20.48	21.51	22.58	23.71
Operating profit (EBITDA)	**147.79**	**162.66**	**177.35**	**191.83**	**206.12**
Depreciation	32.36	28.11	24.45	21.27	18.52
Preliminary expenses written off	1.46	1.46	1.46	1.46	1.47
Interest on term loan	25.43	21.34	16.08	10.25	3.77
Interest on cash credit	9.64	9.64	9.64	9.64	9.64
Profit before tax	**78.90**	**102.11**	**125.72**	**149.21**	**172.72**
Income tax	19.72	25.53	31.43	37.30	43.18
Profit after tax	**59.18**	**76.58**	**94.29**	**111.91**	**129.54**

Illustrative sample



Revenue, total cost before tax and net profit after tax, ₹ lakh

Where each rupee of sales goes in Year 3



Each cost head as a percentage of Year 3 sales

Illustrative sampl

13 Cash flow statement

Cash generated from profit and depreciation covers the term loan repayments in every year. The closing cash balance builds up to ₹318.07 lakh by the end of Year 5.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Sources of funds					
Promoter's contribution	82.23	–	–	–	–
Term loan from bank	246.70	–	–	–	–
Cash credit (working capital) from bank	87.67	–	–	–	–
Net profit after tax	59.18	76.58	94.29	111.91	129.54
Depreciation	32.36	28.11	24.45	21.27	18.52
Preliminary expenses written off	1.46	1.46	1.46	1.46	1.47
Increase in trade creditors	19.92	1.66	1.66	1.66	1.66
Total sources	**529.52**	**107.81**	**121.86**	**136.30**	**151.19**
Application of funds					
Fixed assets	292.40	–	–	–	–
Preliminary and pre-operative expenses	7.31	–	–	–	–
Increase in inventories	81.95	6.77	6.78	6.78	6.78
Increase in trade receivables	54.86	4.57	4.57	4.57	4.57
Repayment of term loan	22.04	47.69	52.94	58.78	65.25
Drawings	–	–	–	–	–
Total application	458.56	59.03	64.29	70.13	76.60
Net cash flow	**70.96**	**48.78**	**57.57**	**66.17**	**74.59**
Opening cash balance	–	70.96	119.74	177.31	243.48
Closing cash balance	**70.96**	**119.74**	**177.31**	**243.48**	**318.07**

Illustrative sample

14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹135.56 lakh at the end of Year 1 to ₹553.73 lakh at the end of Year 5, while the term loan outstanding falls from ₹224.66 lakh to nil.

As at year end (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Liabilities					
Promoter's capital	82.23	82.23	82.23	82.23	82.23
Reserves and surplus	59.18	135.76	230.05	341.96	471.50
Term loan	224.66	176.97	124.03	65.25	–
Cash credit from bank	87.67	87.67	87.67	87.67	87.67
Trade creditors	19.92	21.58	23.24	24.90	26.56
Total liabilities	**473.66**	**504.21**	**547.22**	**602.01**	**667.96**
Assets					
Gross fixed assets	292.40	292.40	292.40	292.40	292.40
Less: accumulated depreciation	(32.36)	(60.47)	(84.92)	(106.19)	(124.71)
Net fixed assets	**260.04**	**231.93**	**207.48**	**186.21**	**167.69**
Preliminary expenses not written off	5.85	4.39	2.93	1.47	–
Inventories	81.95	88.72	95.50	102.28	109.06
Trade receivables	54.86	59.43	64.00	68.57	73.14
Cash and bank balance	70.96	119.74	177.31	243.48	318.07
Total assets	**473.66**	**504.21**	**547.22**	**602.01**	**667.96**

Illustrative sample

15 Depreciation

Fixed assets are depreciated on the written-down value method, at 15% a year for plant and machinery, 10% for building and 10% for other assets. Land carries no depreciation. Preliminary and pre-operative expenses are written off in equal parts over five years.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Building and civil works (cost ₹106.60 lakh, 10% WDV)					
Opening written-down value	106.60	95.94	86.35	77.71	69.94
Depreciation	10.66	9.59	8.64	7.77	6.99
Closing written-down value	**95.94**	**86.35**	**77.71**	**69.94**	**62.95**
Plant and machinery (cost ₹134.81 lakh, 15% WDV)					
Opening written-down value	134.81	114.59	97.40	82.79	70.37
Depreciation	20.22	17.19	14.61	12.42	10.56
Closing written-down value	**114.59**	**97.40**	**82.79**	**70.37**	**59.81**
Other fixed assets (cost ₹14.77 lakh, 10% WDV)					
Opening written-down value	14.77	13.29	11.96	10.76	9.68
Depreciation	1.48	1.33	1.20	1.08	0.97
Closing written-down value	**13.29**	**11.96**	**10.76**	**9.68**	**8.71**
Total depreciation	**32.36**	**28.11**	**24.45**	**21.27**	**18.52**
Preliminary expenses written off	1.46	1.46	1.46	1.46	1.47

16 Term loan repayment

The term loan of ₹246.70 lakh carries interest at 10.5% a year. Only interest is paid during the 6-month moratorium, after which the loan is repaid in 54 equal monthly instalments of ₹5,75,210. The month-by-month schedule is in the annexure.

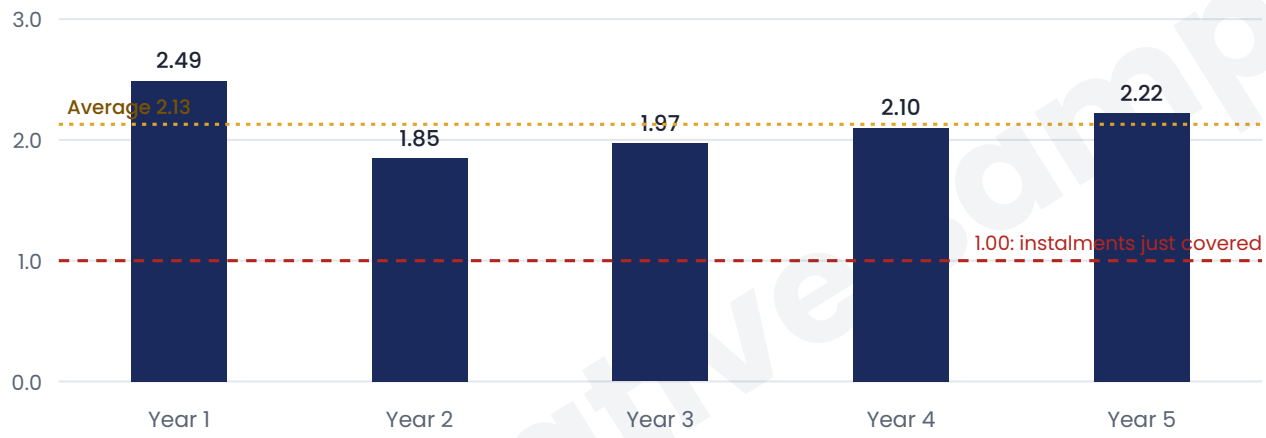
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	246.70	224.66	176.97	124.03	65.25
Interest	25.43	21.34	16.08	10.25	3.77
Principal repaid	22.04	47.69	52.94	58.78	65.25
Closing balance	**224.66**	**176.97**	**124.03**	**65.25**	**–**

Illustrative sample

17 Debt service coverage

The debt service coverage ratio averages 2.13 over the repayment years, with a low of 1.85 in Year 2. A DSCR above 1 means the unit earns enough to meet its loan instalments, and the model keeps a margin above that in every year.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Net profit after tax	59.18	76.58	94.29	111.91	129.54
Depreciation and write-offs	33.82	29.57	25.91	22.73	19.99
Interest on term loan	25.43	21.34	16.08	10.25	3.77
Total available for debt service (A)	**118.43**	**127.49**	**136.28**	**144.89**	**153.30**
Principal repayment	22.04	47.69	52.94	58.78	65.25
Interest on term loan	25.43	21.34	16.08	10.25	3.77
Total debt service (B)	**47.47**	**69.03**	**69.02**	**69.03**	**69.02**
DSCR (A / B)	2.49	1.85	1.97	2.10	2.22



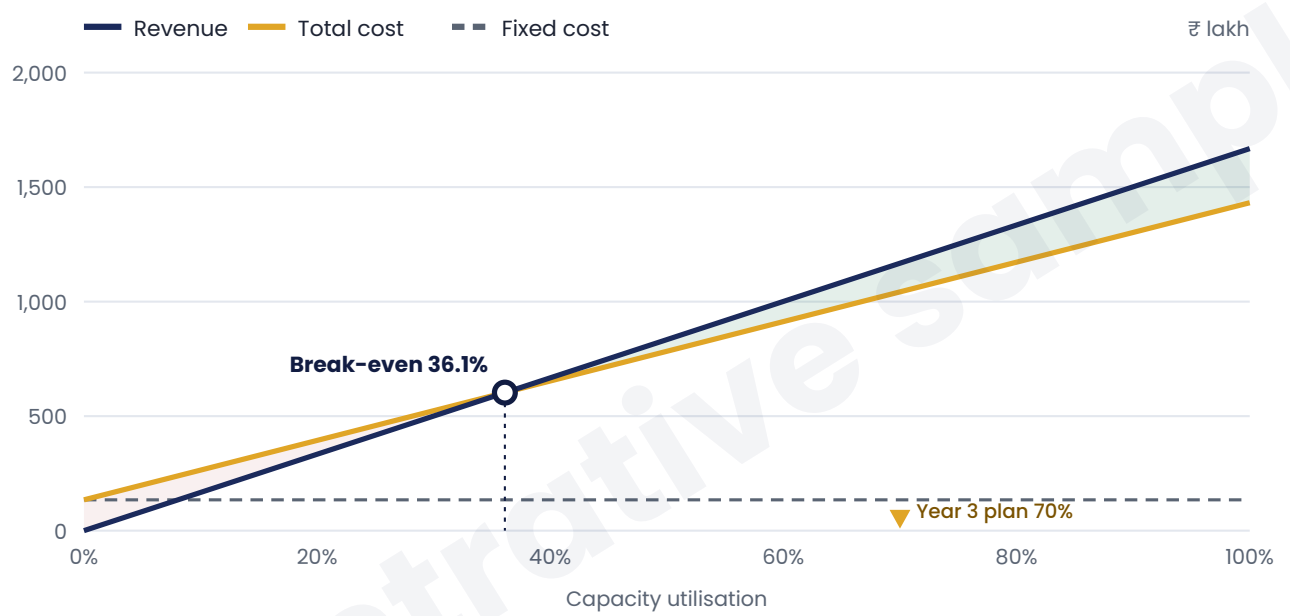
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

The unit needs to run at 36.1% of capacity to break even in Year 3, well below the 70% assumed for that year. Cash break-even, which excludes depreciation and write-offs, is 29.2%.

Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Revenue from operations	1,001.16	1,084.59	1,168.02	1,251.45	1,334.88
Variable costs	778.43	843.30	908.16	973.04	1,037.90
Contribution	**222.73**	**241.29**	**259.86**	**278.41**	**296.98**
Fixed costs (incl. depreciation and interest)	143.83	139.18	134.14	129.20	124.26
Break-even as % of installed capacity	38.7	37.5	36.1	34.8	33.5
Cash break-even as % of installed capacity	29.6	29.5	29.2	28.7	28.1
Break-even sales	646.51	625.61	602.93	580.75	558.53



Break-even chart at Year 3 prices and costs, scaled to full capacity. Shaded areas show the loss zone (left) and profit zone (right).

Illustrative sample

19 Financial ratios

Liquidity and leverage improve over the projection. The current ratio stays at or above 1.93, while debt-equity drops from 1.66 to zero as the term loan is repaid.

Ratio	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Current ratio	1.93	2.45	3.04	3.68	4.38
Quick ratio	1.17	1.64	2.18	2.77	3.42
Debt-equity ratio (term loan / net worth)	1.66	0.83	0.40	0.15	0.00
Total outside liabilities / net worth	2.45	1.34	0.76	0.42	0.21
Interest coverage ratio	3.25	4.30	5.89	8.50	13.88
DSCR	2.49	1.85	1.97	2.10	2.22
Gross profit margin (%)	19.6	19.7	19.9	20.0	20.1
Operating profit (EBITDA) margin (%)	14.8	15.0	15.2	15.3	15.4
Net profit margin (%)	5.9	7.1	8.1	8.9	9.7
Return on capital employed (%)	25.4	27.8	29.1	29.4	29.0
Break-even (% of installed capacity)	38.7	37.5	36.1	34.8	33.5

20 Key assumptions

- Commercial production starts in April 2027, and all assets are in use from the first year.
- Capacity utilisation of 60% in Year 1, rising to 80% by Year 5, over 300 working days a year.
- Selling price of ₹30,900 per MT, excluding GST, held constant through the projection.
- Raw materials at 70.2% of sales, packing materials at 2.4%, power and fuel at 2.3%, and selling and distribution at 2.9%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 30 days of raw material, 1 day of work in progress, 10 days of finished goods and 20 days of receivables, less 10 days of creditors.
- Term loan at 10.5% interest with a 6-month moratorium and 54 monthly instalments; cash credit at 11% on 75% of the working capital requirement.
- Depreciation on the written-down value method at Income Tax Act rates; income tax at a flat 25% of profit for simplicity.
- Contingency of 5% on building and machinery; preliminary and pre-operative expenses written off over five years.
- All amounts in ₹ lakh unless stated otherwise, excluding GST.

Illustrative sample

21 Conclusion

The model shows that a wheat flour (Chakki atta) unit sized at 18 MT per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 2.13, and return about 28.7% a year on a project cost of ₹328.93 lakh. These are sample figures. A real project needs a report built on its own site, quotations and market.

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This document is a computer-generated illustrative sample. The capacity, prices, costs and projections are representative assumptions for a typical small-scale unit and are not based on any specific project, location or quotation. Statutory requirements change and vary by state. Niir Project Consultancy Services accepts no liability for decisions taken on the basis of this sample.

Illustrative sample

A Annexure: monthly loan repayment schedule

Term loan of ₹246.70 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	246.70	2.16	–	2.16	246.70
2	May 2027	246.70	2.16	–	2.16	246.70
3	Jun 2027	246.70	2.16	–	2.16	246.70
4	Jul 2027	246.70	2.16	–	2.16	246.70
5	Aug 2027	246.70	2.16	–	2.16	246.70
6	Sep 2027	246.70	2.16	–	2.16	246.70
7	Oct 2027	246.70	2.16	3.59	5.75	243.11
8	Nov 2027	243.11	2.13	3.62	5.75	239.48
9	Dec 2027	239.48	2.10	3.66	5.75	235.82
10	Jan 2028	235.82	2.06	3.69	5.75	232.14
11	Feb 2028	232.14	2.03	3.72	5.75	228.42
12	Mar 2028	228.42	2.00	3.75	5.75	224.66
13	Apr 2028	224.66	1.97	3.79	5.75	220.88
14	May 2028	220.88	1.93	3.82	5.75	217.06
15	Jun 2028	217.06	1.90	3.85	5.75	213.20
16	Jul 2028	213.20	1.87	3.89	5.75	209.32
17	Aug 2028	209.32	1.83	3.92	5.75	205.40
18	Sep 2028	205.40	1.80	3.95	5.75	201.44
19	Oct 2028	201.44	1.76	3.99	5.75	197.45
20	Nov 2028	197.45	1.73	4.02	5.75	193.43
21	Dec 2028	193.43	1.69	4.06	5.75	189.37
22	Jan 2029	189.37	1.66	4.10	5.75	185.27
23	Feb 2029	185.27	1.62	4.13	5.75	181.14
24	Mar 2029	181.14	1.58	4.17	5.75	176.97
25	Apr 2029	176.97	1.55	4.20	5.75	172.77
26	May 2029	172.77	1.51	4.24	5.75	168.53
27	Jun 2029	168.53	1.47	4.28	5.75	164.25
28	Jul 2029	164.25	1.44	4.31	5.75	159.94
29	Aug 2029	159.94	1.40	4.35	5.75	155.59
30	Sep 2029	155.59	1.36	4.39	5.75	151.19
31	Oct 2029	151.19	1.32	4.43	5.75	146.77
32	Nov 2029	146.77	1.28	4.47	5.75	142.30
33	Dec 2029	142.30	1.25	4.51	5.75	137.79
34	Jan 2030	137.79	1.21	4.55	5.75	133.24
35	Feb 2030	133.24	1.17	4.59	5.75	128.66
36	Mar 2030	128.66	1.13	4.63	5.75	124.03
37	Apr 2030	124.03	1.09	4.67	5.75	119.36
38	May 2030	119.36	1.04	4.71	5.75	114.66
39	Jun 2030	114.66	1.00	4.75	5.75	109.91

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	109.91	0.96	4.79	5.75	105.12
41	Aug 2030	105.12	0.92	4.83	5.75	100.29
42	Sep 2030	100.29	0.88	4.87	5.75	95.41
43	Oct 2030	95.41	0.83	4.92	5.75	90.49
44	Nov 2030	90.49	0.79	4.96	5.75	85.53
45	Dec 2030	85.53	0.75	5.00	5.75	80.53
46	Jan 2031	80.53	0.70	5.05	5.75	75.48
47	Feb 2031	75.48	0.66	5.09	5.75	70.39
48	Mar 2031	70.39	0.62	5.14	5.75	65.25
49	Apr 2031	65.25	0.57	5.18	5.75	60.07
50	May 2031	60.07	0.53	5.23	5.75	54.85
51	Jun 2031	54.85	0.48	5.27	5.75	49.57
52	Jul 2031	49.57	0.43	5.32	5.75	44.26
53	Aug 2031	44.26	0.39	5.36	5.75	38.89
54	Sep 2031	38.89	0.34	5.41	5.75	33.48
55	Oct 2031	33.48	0.29	5.46	5.75	28.02
56	Nov 2031	28.02	0.25	5.51	5.75	22.51
57	Dec 2031	22.51	0.20	5.56	5.75	16.96
58	Jan 2032	16.96	0.15	5.60	5.75	11.35
59	Feb 2032	11.35	0.10	5.65	5.75	5.70
60	Mar 2032	5.70	0.05	5.70	5.75	–

Illustrative sample