AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Bioplastic Products

Installed capacity 1,300 kg per day
Sector Plastic products
Total project cost ₹356.81 lakh

Illustrative sample
Figures are representative

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Project at a glance

Bioplastic Products
1,300 kg per day

Product	**Bioplastic Products**	Sector	**Plastic products**
Installed capacity	**1,300 kg per day**	Annual capacity	**4,29,000 kg per year**
Selling price (ex-GST)	**₹301 per kg**	Working days	**330 a year**
Manpower	**29 people**	Plant and machinery	**₹173.19 lakh**
Total project cost	**₹356.81 lakh**	Promoter's contribution	**₹89.20 lakh (25%)**
Term loan	**₹267.61 lakh (75%)**	Cash credit limit	**₹90.13 lakh**
Revenue, Year 3	**₹903.90 lakh at 70%**	Net profit, Year 3	**₹77.62 lakh**
Return on investment	**21.7% a year**	Break-even, Year 3	**41.3% of capacity**
Average DSCR	**1.79**	Payback period	**3.6 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

This sample report sets out the techno-economic case for a unit making bioplastic products. The model plant has an installed capacity of 1,300 kg per day, which works out to 4,29,000 kg per year over 330 working days. Its applications range from retail and grocery carry bags to waste bin liners for hospitals and institutions.

The sections that follow show how such a unit would be costed and financed, and how its profit, cash flow and loan repayment would look over the first five years. At 70% capacity utilisation in Year 3, the model unit earns revenue of ₹903.90 lakh and a net profit of ₹77.62 lakh.

2 Uses and applications

The main applications and markets for the product are:

- Retail and grocery carry bags
- Kitchen and garbage bags for wet waste
- Takeaway packaging for hotels and restaurants
- Waste bin liners for hospitals and institutions

3 Market potential

Demand for compostable bags and films comes from retailers, municipal bodies and institutions that must replace banned and thin plastic carry bags under the plastic waste rules. Compostable film costs several times more than polyethylene film, so sales depend on enforcement and on buyers who need proof of compliance. Units that hold a valid CPCB certificate, keep film strength consistent and secure a steady supply of certified compound win repeat orders.

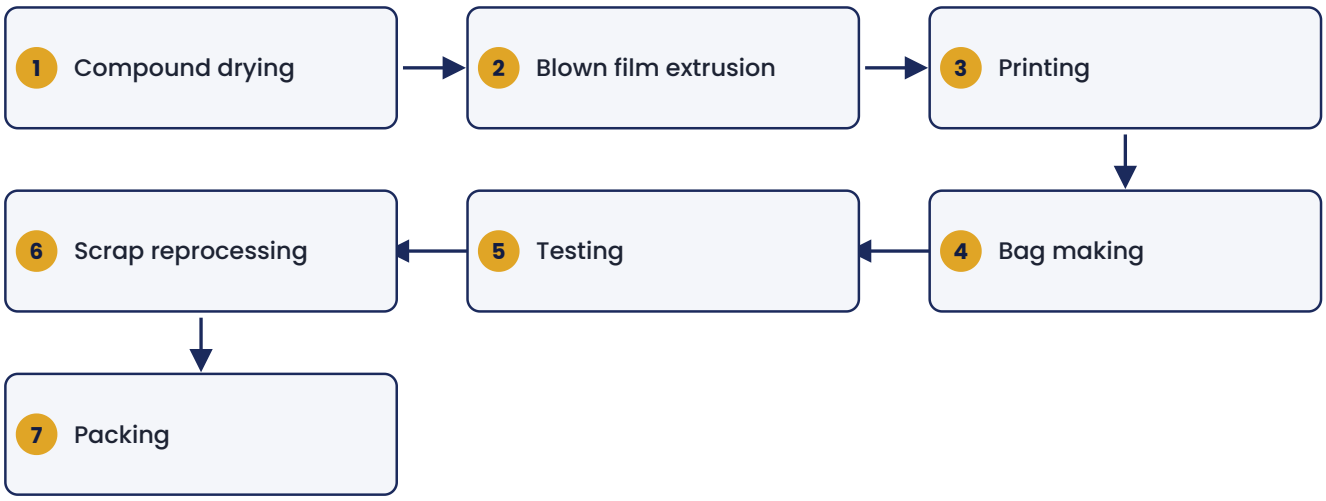
The usual customers for a unit of this kind are supermarkets and retail chains; municipal bodies and waste collection contractors; hotels, restaurants and caterers; hospitals and institutions; and packaging distributors and traders.

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

Production of bioplastic products follows seven main steps, from compound drying to packing. The flow chart shows how material moves through the plant.



Process flow for bioplastic products

1. **Compound drying.** Compostable compound granules are dried in a dehumidifying dryer because moisture makes the film weak and bubbly.
2. **Blown film extrusion.** The dried compound is melted at a lower temperature than polyethylene and blown into a thin film tube of the set width and gauge.
3. **Printing.** The film is printed on a flexographic machine with the compostable mark, certificate number and buyer branding.
4. **Bag making.** The bag machine seals, cuts and punches the film into carry bags or perforates it into garbage bags on rolls.
5. **Testing.** Samples from each batch are checked for thickness, tensile strength and seal strength.
6. **Scrap reprocessing.** Trim and rejected film are ground and reused within the plant as pre-consumer waste.
7. **Packing.** Bags are counted, packed in cartons and stored in a cool dry area because compostable film ages faster than plastic.

Illustrative sample

5 Raw materials

The main raw materials are certified compostable compound (PBAT, PLA and starch based); compostable colour masterbatch; and water-based printing ink. In Year 3, at 70% utilisation, raw materials cost ₹528.30 lakh, about 58.4% of sales. The table shows how this cost splits between materials.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Certified compostable compound (PBAT, PLA and starch based)	90.0%	475.47
Compostable colour masterbatch	6.0%	31.70
Water-based printing ink	4.0%	21.13
Total raw materials	**100.0%**	**528.30**

6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹173.19 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)
Blown film extrusion line for compostable resin	69.28
Bottom seal and D-cut bag making machine	31.17
Flexographic printing machine	20.78
Garbage bag on-roll machine	17.32
Dehumidifying dryer and hopper loader	8.66
Scrap grinder and reprocessing unit	8.66
Water chiller and air compressor	10.39
Film testing equipment	6.93
Total plant and machinery	**173.19**

7 Land, building and utilities

The model includes land and site development of ₹36.91 lakh and building and civil works of ₹70.64 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 ₹25.87 lakh.

Power and fuel cost ₹47.37 lakh in Year 3, about 5.2% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

Illustrative sampl

8 Manpower

Staffing for the model unit is 29 people, at a Year 1 cost of ₹57.72 lakh. Wages are escalated by 5% each year in the projections.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	4	29,000	13.92
Skilled workers and operators	10	18,500	22.20
Semi-skilled and unskilled workers	15	12,000	21.60
Total (Year 1)	**29**		**57.72**

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
- CPCB certificate for compostable plastic carry bags and commodities
- Conformity to IS/ISO 17088 tested at CIPET or an accredited lab
- Registration on the CPCB centralised EPR portal
- Marking as compostable only under industrial composting with the certificate number

Illustrative sampl

10 Project cost and means of finance

Setting up the unit costs ₹356.81 lakh in all, of which plant and machinery is ₹173.19 lakh. The estimate includes a 5% contingency on building and machinery, pre-operative expenses and the margin money needed to start working capital.

Cost of project	₹ lakh
Land and site development	36.91
Building and civil works	70.64
Plant and machinery	173.19
Other fixed assets (electrification, furniture, lab equipment, DG set)	25.87
Contingencies	12.19
Preliminary and pre-operative expenses	7.97
Margin money for working capital	30.04
Total cost of project	**356.81**

Means of finance

Funding follows a 75:25 split between bank loan and promoter's contribution, with a term loan of ₹267.61 lakh and promoter funds of ₹89.20 lakh. The bank also provides a cash credit limit of ₹90.13 lakh for working capital.

Source of funds	₹ lakh
Promoter's contribution (25%)	89.20
Term loan from bank (75%)	267.61
Total means of finance	**356.81**
Cash credit limit for working capital (separate)	*90.13*

Illustrative sampl

11 Working capital

The unit needs ₹120.17 lakh of working capital in Year 1, based on 30 days of raw material stock, 15 days of finished goods and 45 days of customer credit, net of 30 days of supplier credit. Of this, ₹90.13 lakh comes from the bank and ₹30.04 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)	37.22	40.32	43.42	46.52	49.63
Work in progress (2 days)	3.02	3.26	3.50	3.75	3.99
Finished goods (15 days)	24.04	25.96	27.88	29.81	31.75
Trade receivables (45 days)	95.52	103.48	111.44	119.40	127.36
Total current assets	**159.80**	**173.02**	**186.24**	**199.48**	**212.73**
Less: trade creditors (30 days)	39.63	42.93	46.23	49.53	52.84
Working capital requirement	**120.17**	**130.09**	**140.01**	**149.95**	**159.89**

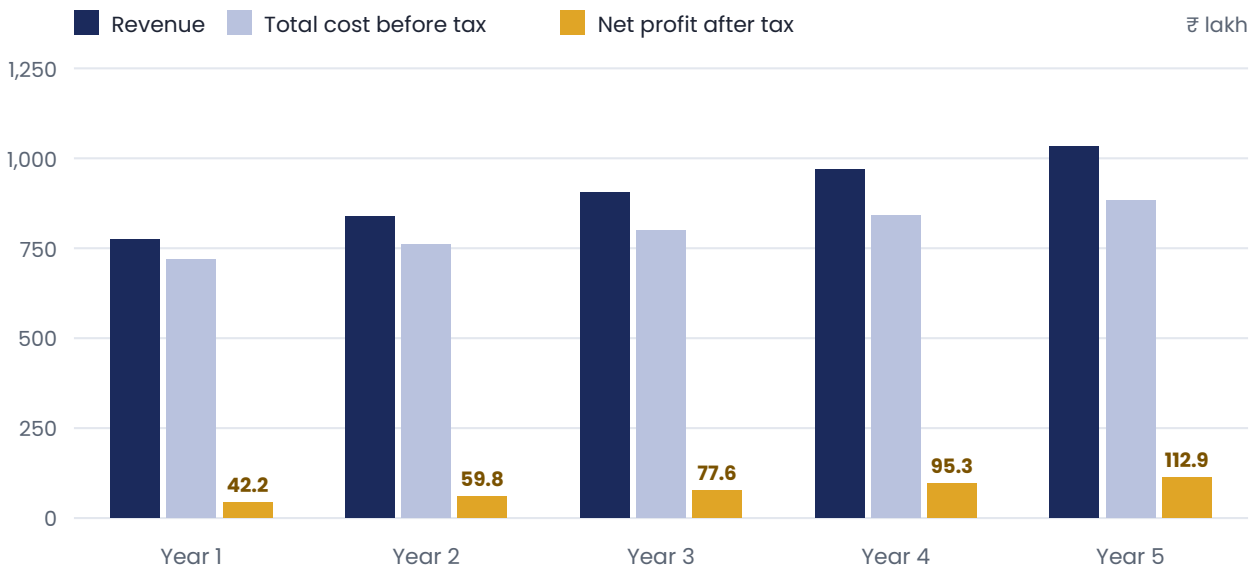
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12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹774.77 lakh to ₹1,033.03 lakh. Operating profit in Year 3 is ₹160.27 lakh, a margin of 17.7%, and net profit after tax grows from ₹42.22 lakh in Year 1 to ₹112.94 lakh in Year 5.

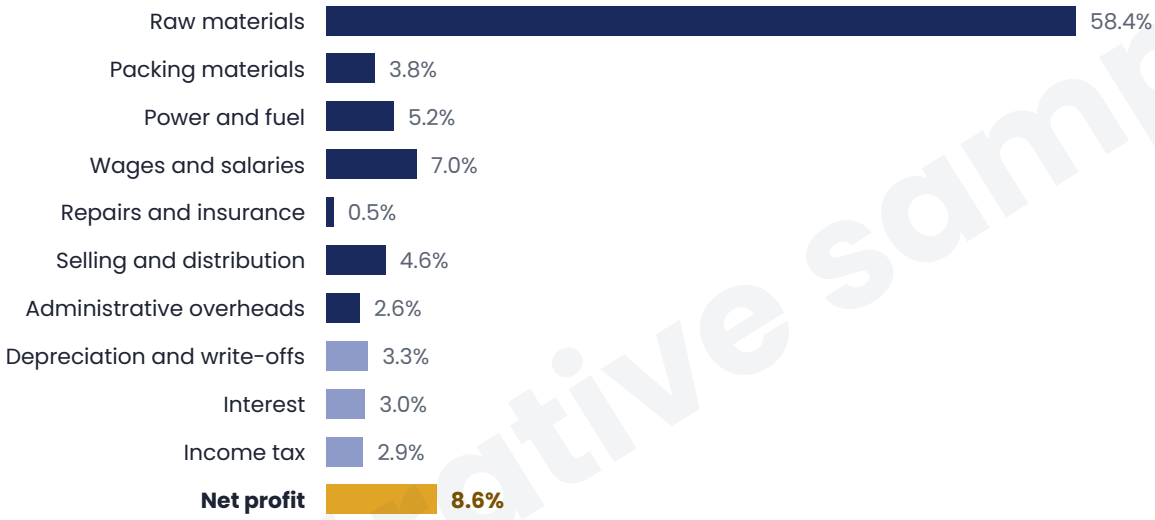
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**774.77**	**839.34**	**903.90**	**968.47**	**1,033.03**
Raw materials consumed	452.83	490.57	528.30	566.04	603.78
Packing materials	29.29	31.73	34.17	36.61	39.05
Power and fuel	40.61	43.99	47.37	50.76	54.14
Wages and salaries	57.72	60.61	63.64	66.82	70.16
Repairs and maintenance	3.46	3.64	3.82	4.01	4.21
Insurance	1.13	1.13	1.13	1.13	1.13
Cost of production	**585.04**	**631.67**	**678.43**	**725.37**	**772.47**
Gross profit	**189.73**	**207.67**	**225.47**	**243.10**	**260.56**
Selling and distribution expenses	35.75	38.73	41.71	44.69	47.66
Administrative overheads	21.31	22.37	23.49	24.66	25.90
Operating profit (EBITDA)	**132.67**	**146.57**	**160.27**	**173.75**	**187.00**
Depreciation	37.29	32.20	27.82	24.04	20.80
Preliminary expenses written off	1.59	1.59	1.59	1.59	1.61
Interest on term loan	27.58	23.15	17.45	11.12	4.09
Interest on cash credit	9.91	9.91	9.91	9.91	9.91
Profit before tax	**56.30**	**79.72**	**103.50**	**127.09**	**150.59**
Income tax	14.08	19.93	25.88	31.77	37.65
Profit after tax	**42.22**	**59.79**	**77.62**	**95.32**	**112.94**

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 sample

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 ₹230.68 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	89.20	–	–	–	–
Term loan from bank	267.61	–	–	–	–
Cash credit (working capital) from bank	90.13	–	–	–	–
Net profit after tax	42.22	59.79	77.62	95.32	112.94
Depreciation	37.29	32.20	27.82	24.04	20.80
Preliminary expenses written off	1.59	1.59	1.59	1.59	1.61
Increase in trade creditors	39.63	3.30	3.30	3.30	3.31
Total sources	**567.67**	**96.88**	**110.33**	**124.25**	**138.66**
Application of funds					
Fixed assets	318.80	–	–	–	–
Preliminary and pre-operative expenses	7.97	–	–	–	–
Increase in inventories	64.28	5.26	5.26	5.28	5.29
Increase in trade receivables	95.52	7.96	7.96	7.96	7.96
Repayment of term loan	23.91	51.73	57.43	63.75	70.79
Drawings	–	–	–	–	–
Total application	510.48	64.95	70.65	76.99	84.04
Net cash flow	**57.19**	**31.93**	**39.68**	**47.26**	**54.62**
Opening cash balance	–	57.19	89.12	128.80	176.06
Closing cash balance	**57.19**	**89.12**	**128.80**	**176.06**	**230.68**

Illustrative sample

14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹125.04 lakh at the end of Year 1 to ₹477.09 lakh at the end of Year 5, while the term loan outstanding falls from ₹243.70 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	89.20	89.20	89.20	89.20	89.20
Reserves and surplus	42.22	102.01	179.63	274.95	387.89
Term loan	243.70	191.97	134.54	70.79	–
Cash credit from bank	90.13	90.13	90.13	90.13	90.13
Trade creditors	39.63	42.93	46.23	49.53	52.84
Total liabilities	**504.88**	**516.24**	**539.73**	**574.60**	**620.06**
Assets					
Gross fixed assets	318.80	318.80	318.80	318.80	318.80
Less: accumulated depreciation	(37.29)	(69.49)	(97.31)	(121.35)	(142.15)
Net fixed assets	**281.51**	**249.31**	**221.49**	**197.45**	**176.65**
Preliminary expenses not written off	6.38	4.79	3.20	1.61	–
Inventories	64.28	69.54	74.80	80.08	85.37
Trade receivables	95.52	103.48	111.44	119.40	127.36
Cash and bank balance	57.19	89.12	128.80	176.06	230.68
Total assets	**504.88**	**516.24**	**539.73**	**574.60**	**620.06**

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 ₹74.17 lakh, 10% WDV)					
Opening written-down value	74.17	66.75	60.07	54.06	48.65
Depreciation	7.42	6.68	6.01	5.41	4.86
Closing written-down value	**66.75**	**60.07**	**54.06**	**48.65**	**43.79**
Plant and machinery (cost ₹181.85 lakh, 15% WDV)					
Opening written-down value	181.85	154.57	131.38	111.67	94.92
Depreciation	27.28	23.19	19.71	16.75	14.24
Closing written-down value	**154.57**	**131.38**	**111.67**	**94.92**	**80.68**
Other fixed assets (cost ₹25.87 lakh, 10% WDV)					
Opening written-down value	25.87	23.28	20.95	18.85	16.97
Depreciation	2.59	2.33	2.10	1.88	1.70
Closing written-down value	**23.28**	**20.95**	**18.85**	**16.97**	**15.27**
Total depreciation	**37.29**	**32.20**	**27.82**	**24.04**	**20.80**
Preliminary expenses written off	1.59	1.59	1.59	1.59	1.61

16 Term loan repayment

Repayment of the ₹267.61 lakh term loan starts after a moratorium of 6 months, during which interest at 10.5% is serviced. The loan is then cleared in 54 EMIs of ₹6,23,965 each, and the annexure gives the monthly schedule.

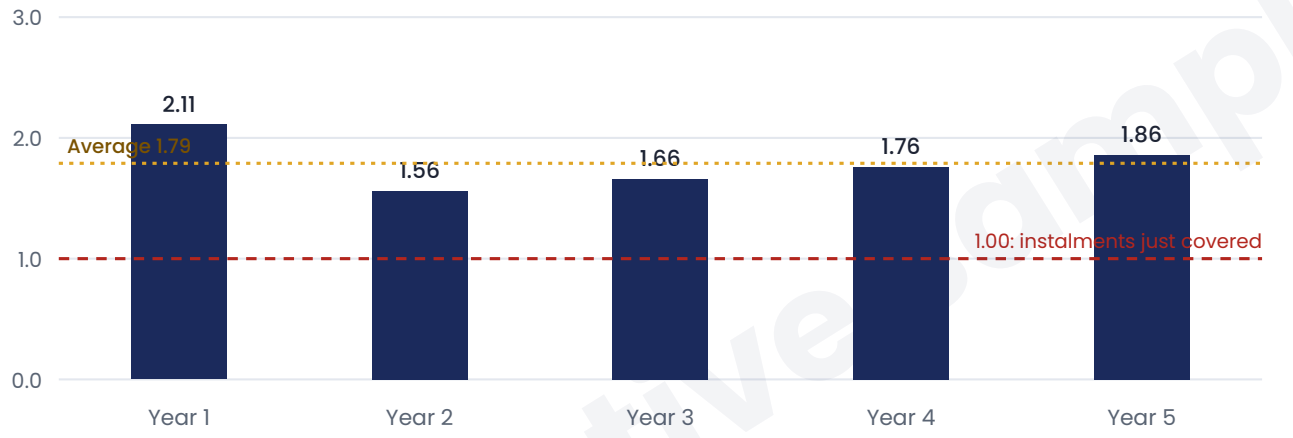
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	267.61	243.70	191.97	134.54	70.79
Interest	27.58	23.15	17.45	11.12	4.09
Principal repaid	23.91	51.73	57.43	63.75	70.79
Closing balance	**243.70**	**191.97**	**134.54**	**70.79**	**–**

Illustrative sample

17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.79 times on average, and never less than 1.56 times (Year 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
Net profit after tax	42.22	59.79	77.62	95.32	112.94
Depreciation and write-offs	38.88	33.79	29.41	25.63	22.41
Interest on term loan	27.58	23.15	17.45	11.12	4.09
Total available for debt service (A)	**108.68**	**116.73**	**124.48**	**132.07**	**139.44**
Principal repayment	23.91	51.73	57.43	63.75	70.79
Interest on term loan	27.58	23.15	17.45	11.12	4.09
Total debt service (B)	**51.49**	**74.88**	**74.88**	**74.87**	**74.88**
DSCR (A / B)	2.11	1.56	1.66	1.76	1.86



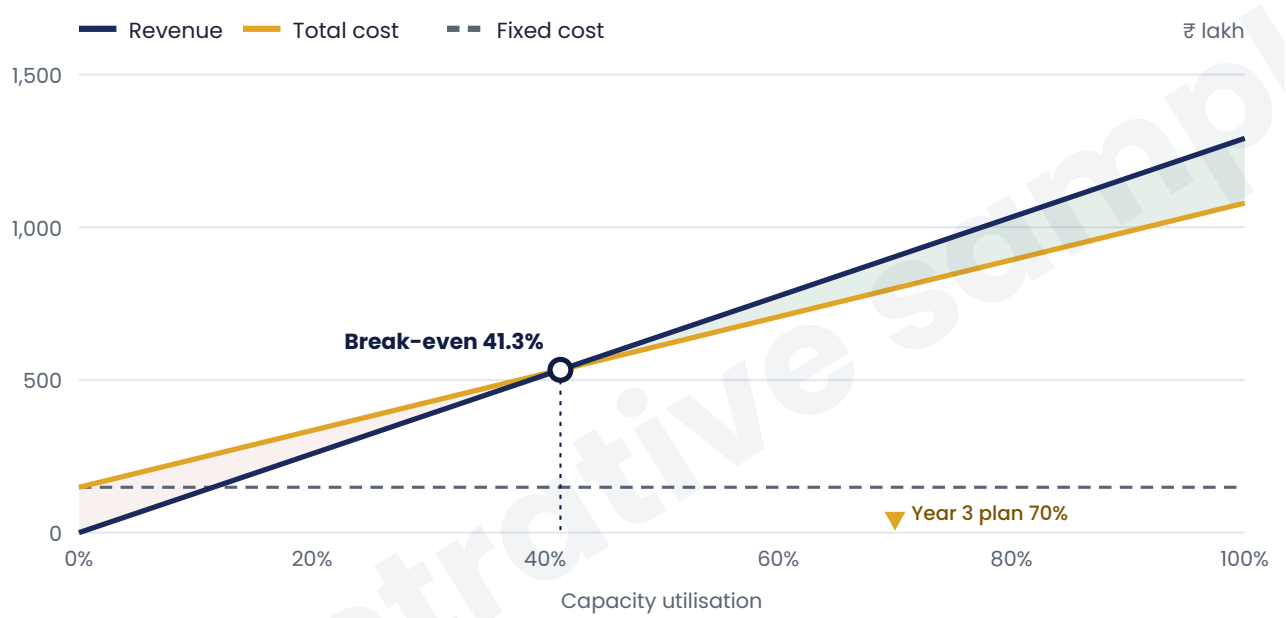
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

The break-even point in Year 3 is 41.3% of installed capacity. Below that level the unit would not cover its fixed costs, interest and depreciation; above it, each additional unit sold adds to profit. Cash break-even is lower, at 33.1%.

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	774.77	839.34	903.90	968.47	1,033.03
Variable costs	558.48	605.02	651.55	698.10	744.63
Contribution	**216.29**	**234.32**	**252.35**	**270.37**	**288.40**
Fixed costs (incl. depreciation and interest)	159.99	154.60	148.85	143.28	137.81
Break-even as % of installed capacity	44.4	42.9	41.3	39.7	38.2
Cash break-even as % of installed capacity	33.6	33.5	33.1	32.6	32.0
Break-even sales	573.10	553.78	533.17	513.23	493.63



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

The table summarises the main ratios a lender reviews. The current ratio is 1.67 or better in every year, and the debt-equity ratio falls from 1.95 at the end of Year 1 to zero by Year 5.

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	1.67	1.97	2.31	2.69	3.10
Quick ratio	1.18	1.45	1.76	2.12	2.50
Debt-equity ratio (term loan / net worth)	1.95	1.03	0.51	0.20	0.00
Total outside liabilities / net worth	2.99	1.74	1.02	0.58	0.30
Interest coverage ratio	2.50	3.41	4.78	7.04	11.76
DSCR	2.11	1.56	1.66	1.76	1.86
Gross profit margin (%)	24.5	24.7	24.9	25.1	25.2
Operating profit (EBITDA) margin (%)	17.1	17.5	17.7	17.9	18.1
Net profit margin (%)	5.4	7.1	8.6	9.8	10.9
Return on capital employed (%)	20.4	24.1	26.7	28.3	29.0
Break-even (% of installed capacity)	44.4	42.9	41.3	39.7	38.2

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 330 working days a year.
- Selling price of ₹301 per kg, excluding GST, held constant through the projection.
- Raw materials at 58.4% of sales, packing materials at 3.8%, power and fuel at 5.2%, and selling and distribution at 4.6%.
- 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, 2 days of work in progress, 15 days of finished goods and 45 days of receivables, less 30 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

In summary, the sample project needs ₹356.81 lakh, breaks even at 41.3% of capacity in Year 3 and repays its term loan from its own cash flow, with a payback period of about 3.6 years. A report for an actual project replaces these representative figures with local land and building costs, machinery quotations and a market survey for the chosen location.

Need this report for your own plant?

NPCS prepares detailed project reports and bank-format DPRs for your capacity, location and loan scheme, with machinery quotations, supplier lists and a market survey for your area.

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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 ₹267.61 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	267.61	2.34	–	2.34	267.61
2	May 2027	267.61	2.34	–	2.34	267.61
3	Jun 2027	267.61	2.34	–	2.34	267.61
4	Jul 2027	267.61	2.34	–	2.34	267.61
5	Aug 2027	267.61	2.34	–	2.34	267.61
6	Sep 2027	267.61	2.34	–	2.34	267.61
7	Oct 2027	267.61	2.34	3.90	6.24	263.71
8	Nov 2027	263.71	2.31	3.93	6.24	259.78
9	Dec 2027	259.78	2.27	3.97	6.24	255.81
10	Jan 2028	255.81	2.24	4.00	6.24	251.81
11	Feb 2028	251.81	2.20	4.04	6.24	247.78
12	Mar 2028	247.78	2.17	4.07	6.24	243.70
13	Apr 2028	243.70	2.13	4.11	6.24	239.60
14	May 2028	239.60	2.10	4.14	6.24	235.45
15	Jun 2028	235.45	2.06	4.18	6.24	231.27
16	Jul 2028	231.27	2.02	4.22	6.24	227.06
17	Aug 2028	227.06	1.99	4.25	6.24	222.81
18	Sep 2028	222.81	1.95	4.29	6.24	218.52
19	Oct 2028	218.52	1.91	4.33	6.24	214.19
20	Nov 2028	214.19	1.87	4.37	6.24	209.82
21	Dec 2028	209.82	1.84	4.40	6.24	205.42
22	Jan 2029	205.42	1.80	4.44	6.24	200.98
23	Feb 2029	200.98	1.76	4.48	6.24	196.50
24	Mar 2029	196.50	1.72	4.52	6.24	191.97
25	Apr 2029	191.97	1.68	4.56	6.24	187.41
26	May 2029	187.41	1.64	4.60	6.24	182.82
27	Jun 2029	182.82	1.60	4.64	6.24	178.18
28	Jul 2029	178.18	1.56	4.68	6.24	173.49
29	Aug 2029	173.49	1.52	4.72	6.24	168.77
30	Sep 2029	168.77	1.48	4.76	6.24	164.01
31	Oct 2029	164.01	1.44	4.80	6.24	159.21
32	Nov 2029	159.21	1.39	4.85	6.24	154.36
33	Dec 2029	154.36	1.35	4.89	6.24	149.47
34	Jan 2030	149.47	1.31	4.93	6.24	144.54
35	Feb 2030	144.54	1.26	4.97	6.24	139.56
36	Mar 2030	139.56	1.22	5.02	6.24	134.54
37	Apr 2030	134.54	1.18	5.06	6.24	129.48
38	May 2030	129.48	1.13	5.11	6.24	124.38
39	Jun 2030	124.38	1.09	5.15	6.24	119.22

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	119.22	1.04	5.20	6.24	114.03
41	Aug 2030	114.03	1.00	5.24	6.24	108.79
42	Sep 2030	108.79	0.95	5.29	6.24	103.50
43	Oct 2030	103.50	0.91	5.33	6.24	98.16
44	Nov 2030	98.16	0.86	5.38	6.24	92.78
45	Dec 2030	92.78	0.81	5.43	6.24	87.36
46	Jan 2031	87.36	0.76	5.48	6.24	81.88
47	Feb 2031	81.88	0.72	5.52	6.24	76.36
48	Mar 2031	76.36	0.67	5.57	6.24	70.79
49	Apr 2031	70.79	0.62	5.62	6.24	65.17
50	May 2031	65.17	0.57	5.67	6.24	59.50
51	Jun 2031	59.50	0.52	5.72	6.24	53.78
52	Jul 2031	53.78	0.47	5.77	6.24	48.01
53	Aug 2031	48.01	0.42	5.82	6.24	42.19
54	Sep 2031	42.19	0.37	5.87	6.24	36.32
55	Oct 2031	36.32	0.32	5.92	6.24	30.40
56	Nov 2031	30.40	0.27	5.97	6.24	24.42
57	Dec 2031	24.42	0.21	6.03	6.24	18.40
58	Jan 2032	18.40	0.16	6.08	6.24	12.32
59	Feb 2032	12.32	0.11	6.13	6.24	6.19
60	Mar 2032	6.19	0.05	6.19	6.24	–

Illustrative sample