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Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Dehulled Sesame Seeds

Installed capacity 3.1 MT per day
Sector Grain milling
Total project cost ₹324.49 lakh

Illustrative sample
Figures are representative

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Project at a glance

Dehulled Sesame Seeds
3.1 MT per day

Product	**Dehulled Sesame Seeds**	Sector	**Grain milling**
Installed capacity	**3.1 MT per day**	Annual capacity	**930 MT per year**
Selling price (ex-GST)	**₹1,78,000 per MT**	Working days	**300 a year**
Manpower	**25 people**	Plant and machinery	**₹132.84 lakh**
Total project cost	**₹324.49 lakh**	Promoter's contribution	**₹81.12 lakh (25%)**
Term loan	**₹243.37 lakh (75%)**	Cash credit limit	**₹88.17 lakh**
Revenue, Year 3	**₹1,158.78 lakh at 70%**	Net profit, Year 3	**₹60.89 lakh**
Return on investment	**18.8% a year**	Break-even, Year 3	**42.6% of capacity**
Average DSCR	**1.62**	Payback period	**4.0 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 product covered in this sample is dehulled sesame seeds, made in a plant sized at 3.1 MT per day (930 MT per year at full capacity). The unit is costed as a complete project, from land and building through to working capital, and its applications range from bakery toppings for buns, breads and biscuits to snack coatings and seasoning blends.

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 ₹1,158.78 lakh and a net profit of ₹60.89 lakh.

2 Uses and applications

The main applications and markets for the product are:

- Bakery toppings for buns, breads and biscuits
- Tahini and sesame paste
- Halva, chikki and sesame confectionery
- Export to food processors abroad
- Snack coatings and seasoning blends

3 Market potential

Dehulled sesame is bought mainly by bakeries, confectioners and tahini makers who need a white, clean kernel without the bitter hull. A large part of Indian output is exported to food processors in the Middle East, Europe and East Asia, where buyers set strict limits on Salmonella and pesticide residues. A unit competes on whiteness, purity and consistent supply rather than price alone, so seed buying and sorting quality decide margins.

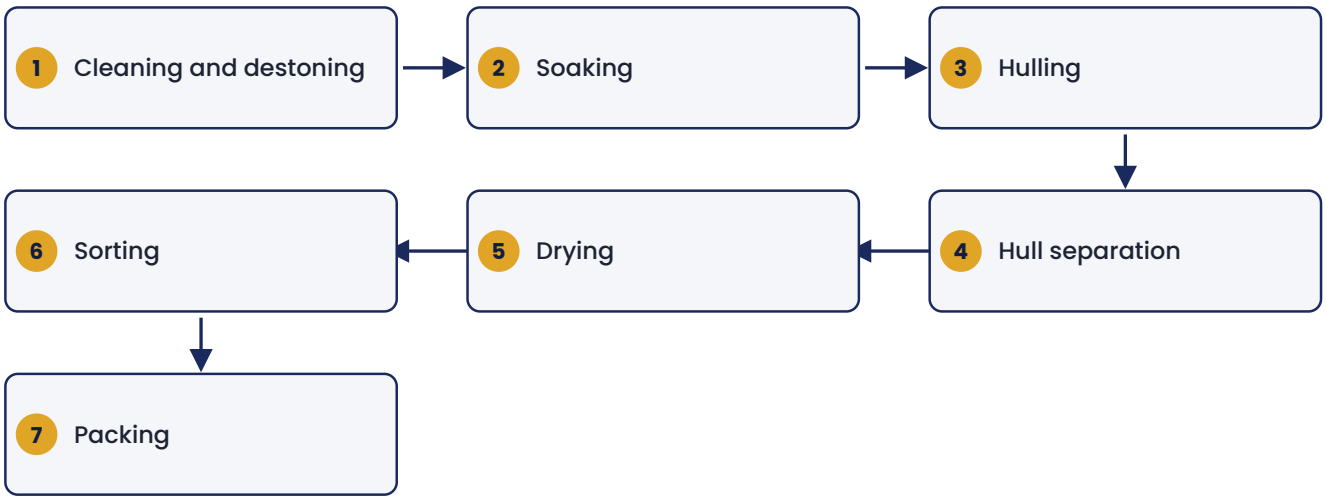
The usual customers for a unit of this kind are exporters and international food importers, bakeries and biscuit makers, tahini and halva manufacturers, confectionery and chikki makers, spice and seasoning blenders, and wholesale dry fruit and grocery traders.

A full NPCS report adds a market survey with present demand, expected growth and the names and addresses of existing manufacturers, worked out for the location you choose.

Illustrative Sample

4 Manufacturing process

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



Process flow for dehulled sesame seeds

1. **Cleaning and destoning.** Raw sesame is sieved, aspirated and destoned to remove dust, stones, stalks and broken seed.
2. **Soaking.** Clean seed is soaked in water or a mild food-grade lye so that the hull softens and loosens.
3. **Hulling.** A hulling machine rubs the wet seeds against each other to strip the hull without breaking the kernel.
4. **Hull separation.** Kernels and hulls are separated in brine tanks because the two have different densities, then the kernels are washed free of salt.
5. **Drying.** Wet kernels are dried in a hot air belt dryer to a safe moisture level for storage.
6. **Sorting.** A gravity separator and an optical colour sorter remove unhulled, dark and foreign seeds.
7. **Packing.** Sorted kernels pass a metal detector and are packed in lined paper or PP bags for dispatch.

5 Raw materials

Raw materials account for 72% of sales at Year 3 volumes, a total of ₹834.48 lakh, with natural white sesame seed the biggest item in the mix.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Natural white sesame seed	95.0%	792.76
Salt for brine separation	3.0%	25.03
Food-grade lye and washing aids	2.0%	16.69
Total raw materials	**100.0%**	**834.48**

Illustrative sample

6 Plant and machinery

Plant and machinery for the model unit is estimated at ₹132.84 lakh, before the contingency allowance. The optical colour sorter is the largest single item. A full NPCS report adds specifications and supplier names for each machine.

Machinery and equipment	Indicative cost (₹ lakh)
Seed cleaner, grader and destoner	14.61
Soaking and conditioning tanks	7.97
Sesame hulling machine	22.58
Brine separation and washing system	15.94
Hot air belt dryer	19.93
Optical colour sorter	29.23
Gravity separator	7.97
Bagging machine with metal detector	7.97
Bucket elevators and conveyors	6.64
Total plant and machinery	**132.84**

7 Land, building and utilities

The model includes land and site development of ₹34.13 lakh and building and civil works of ₹97.26 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 ₹12.17 lakh.

Utilities in Year 3 cost ₹33.42 lakh for power and fuel, or 2.9% of sales. The plant also needs a reliable water supply for cleaning and domestic use, and for the process where required.

8 Manpower

The unit employs 25 people. Wages and salaries come to ₹47.16 lakh in Year 1 and are assumed to rise by 5% a year.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	4	27,000	12.96
Skilled workers and operators	9	17,000	18.36
Semi-skilled and unskilled workers	12	11,000	15.84
Total (Year 1)	**25**		**47.16**

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 licence, state or central tier by capacity and turnover
- IOPEPC registration of processing unit for exports to the EU
- Legal Metrology registration for packaged commodities

10 Project cost and means of finance

Project cost is estimated at ₹324.49 lakh, including fixed assets of ₹287.90 lakh and margin money for working capital of ₹29.39 lakh.

Cost of project	₹ lakh
Land and site development	34.13
Building and civil works	97.26
Plant and machinery	132.84
Other fixed assets (electrification, furniture, lab equipment, DG set)	12.17
Contingencies	11.50
Preliminary and pre-operative expenses	7.20
Margin money for working capital	29.39
Total cost of project	**324.49**

Means of finance

The promoter contributes ₹81.12 lakh (25% of project cost) and a term loan funds the remaining ₹243.37 lakh. Working capital is supported by a cash credit limit of ₹88.17 lakh.

Source of funds	₹ lakh
Promoter's contribution (25%)	81.12
Term loan from bank (75%)	243.37
Total means of finance	**324.49**
Cash credit limit for working capital (separate)	*88.17*

Illustrative sample

11 Working capital

The unit needs ₹117.56 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, ₹88.17 lakh comes from the bank and ₹29.39 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)	58.79	63.69	68.59	73.49	78.39
Work in progress (1 days)	2.17	2.34	2.52	2.70	2.87
Finished goods (10 days)	22.70	24.54	26.39	28.24	30.09
Trade receivables (20 days)	54.42	58.96	63.49	68.03	72.57
Total current assets	**138.08**	**149.53**	**160.99**	**172.46**	**183.92**
Less: trade creditors (10 days)	20.52	22.23	23.94	25.65	27.36
Working capital requirement	**117.56**	**127.30**	**137.05**	**146.81**	**156.56**

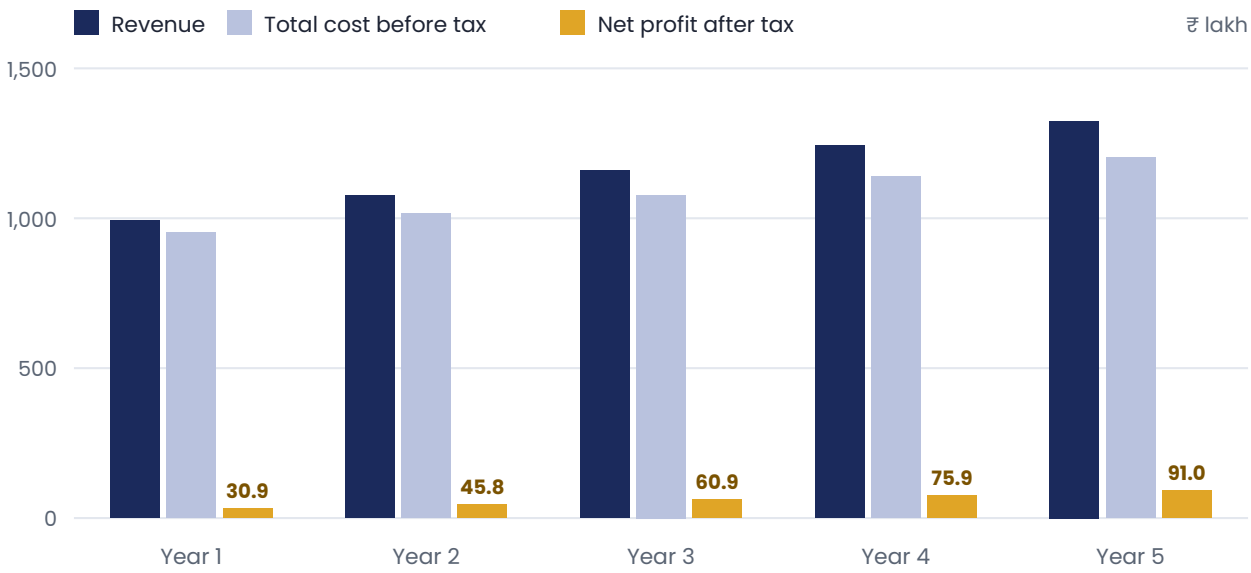
Illustrative sampl

12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹993.24 lakh to ₹1,324.32 lakh. Operating profit in Year 3 is ₹132.57 lakh, a margin of 11.4%, and net profit after tax grows from ₹30.93 lakh in Year 1 to ₹91.01 lakh in Year 5.

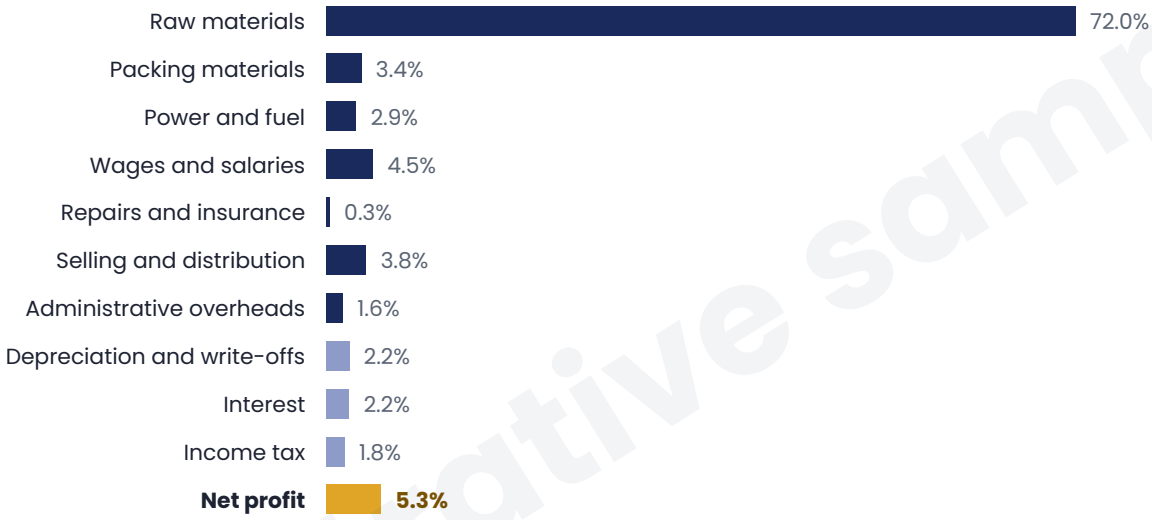
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**993.24**	**1,076.01**	**1,158.78**	**1,241.55**	**1,324.32**
Raw materials consumed	715.27	774.88	834.48	894.09	953.70
Packing materials	33.63	36.43	39.24	42.04	44.84
Power and fuel	28.65	31.03	33.42	35.81	38.19
Wages and salaries	47.16	49.52	51.99	54.59	57.32
Repairs and maintenance	2.66	2.79	2.93	3.08	3.23
Insurance	1.02	1.02	1.02	1.02	1.02
Cost of production	**828.39**	**895.67**	**963.08**	**1,030.63**	**1,098.30**
Gross profit	**164.85**	**180.34**	**195.70**	**210.92**	**226.02**
Selling and distribution expenses	38.06	41.23	44.40	47.58	50.75
Administrative overheads	16.98	17.83	18.73	19.66	20.64
Operating profit (EBITDA)	**109.81**	**121.28**	**132.57**	**143.68**	**154.63**
Depreciation	32.35	28.07	24.37	21.18	18.42
Preliminary expenses written off	1.44	1.44	1.44	1.44	1.44
Interest on term loan	25.08	21.05	15.87	10.11	3.72
Interest on cash credit	9.70	9.70	9.70	9.70	9.70
Profit before tax	**41.24**	**61.02**	**81.19**	**101.25**	**121.35**
Income tax	10.31	15.26	20.30	25.31	30.34
Profit after tax	**30.93**	**45.76**	**60.89**	**75.94**	**91.01**

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

The cash flow statement sets out the sources and uses of funds year by year. The unit stays cash positive throughout and closes Year 5 with a cash balance of ₹153.75 lakh after meeting the loan repayments due.

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	81.12	–	–	–	–
Term loan from bank	243.37	–	–	–	–
Cash credit (working capital) from bank	88.17	–	–	–	–
Net profit after tax	30.93	45.76	60.89	75.94	91.01
Depreciation	32.35	28.07	24.37	21.18	18.42
Preliminary expenses written off	1.44	1.44	1.44	1.44	1.44
Increase in trade creditors	20.52	1.71	1.71	1.71	1.71
Total sources	**497.90**	**76.98**	**88.41**	**100.27**	**112.58**
Application of funds					
Fixed assets	287.90	–	–	–	–
Preliminary and pre-operative expenses	7.20	–	–	–	–
Increase in inventories	83.66	6.91	6.93	6.93	6.92
Increase in trade receivables	54.42	4.54	4.53	4.54	4.54
Repayment of term loan	21.74	47.04	52.23	57.99	64.37
Drawings	–	–	–	–	–
Total application	**454.92**	**58.49**	**63.69**	**69.46**	**75.83**
Net cash flow	**42.98**	**18.49**	**24.72**	**30.81**	**36.75**
Opening cash balance	–	42.98	61.47	86.19	117.00
Closing cash balance	**42.98**	**61.47**	**86.19**	**117.00**	**153.75**

Illustrative sample

14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹106.29 lakh to ₹385.65 lakh, and the term loan reduces from ₹221.63 lakh to nil as it is repaid.

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	81.12	81.12	81.12	81.12	81.12
Reserves and surplus	30.93	76.69	137.58	213.52	304.53
Term loan	221.63	174.59	122.36	64.37	–
Cash credit from bank	88.17	88.17	88.17	88.17	88.17
Trade creditors	20.52	22.23	23.94	25.65	27.36
Total liabilities	**442.37**	**442.80**	**453.17**	**472.83**	**501.18**
Assets					
Gross fixed assets	287.90	287.90	287.90	287.90	287.90
Less: accumulated depreciation	(32.35)	(60.42)	(84.79)	(105.97)	(124.39)
Net fixed assets	**255.55**	**227.48**	**203.11**	**181.93**	**163.51**
Preliminary expenses not written off	5.76	4.32	2.88	1.44	–
Inventories	83.66	90.57	97.50	104.43	111.35
Trade receivables	54.42	58.96	63.49	68.03	72.57
Cash and bank balance	42.98	61.47	86.19	117.00	153.75
Total assets	**442.37**	**442.80**	**453.17**	**472.83**	**501.18**

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 ₹102.12 lakh, 10% WDV)					
Opening written-down value	102.12	91.91	82.72	74.45	67.01
Depreciation	10.21	9.19	8.27	7.44	6.70
Closing written-down value	**91.91**	**82.72**	**74.45**	**67.01**	**60.31**
Plant and machinery (cost ₹139.48 lakh, 15% WDV)					
Opening written-down value	139.48	118.56	100.78	85.66	72.81
Depreciation	20.92	17.78	15.12	12.85	10.92
Closing written-down value	**118.56**	**100.78**	**85.66**	**72.81**	**61.89**
Other fixed assets (cost ₹12.17 lakh, 10% WDV)					
Opening written-down value	12.17	10.95	9.85	8.87	7.98
Depreciation	1.22	1.10	0.98	0.89	0.80
Closing written-down value	**10.95**	**9.85**	**8.87**	**7.98**	**7.18**
Total depreciation	**32.35**	**28.07**	**24.37**	**21.18**	**18.42**
Preliminary expenses written off	1.44	1.44	1.44	1.44	1.44

16 Term loan repayment

Repayment of the ₹243.37 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 ₹5,67,446 each, and the annexure gives the monthly schedule.

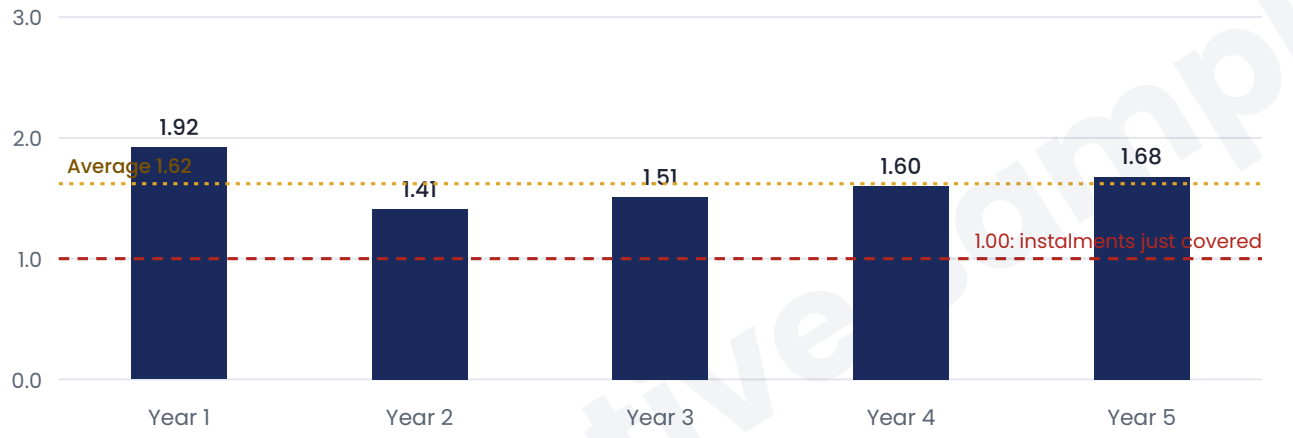
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	243.37	221.63	174.59	122.36	64.37
Interest	25.08	21.05	15.87	10.11	3.72
Principal repaid	21.74	47.04	52.23	57.99	64.37
Closing balance	**221.63**	**174.59**	**122.36**	**64.37**	**–**

Illustrative sample

17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.62 times on average, and never less than 1.41 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	30.93	45.76	60.89	75.94	91.01
Depreciation and write-offs	33.79	29.51	25.81	22.62	19.86
Interest on term loan	25.08	21.05	15.87	10.11	3.72
Total available for debt service (A)	**89.80**	**96.32**	**102.57**	**108.67**	**114.59**
Principal repayment	21.74	47.04	52.23	57.99	64.37
Interest on term loan	25.08	21.05	15.87	10.11	3.72
Total debt service (B)	**46.82**	**68.09**	**68.10**	**68.10**	**68.09**
DSCR (A / B)	1.92	1.41	1.51	1.60	1.68



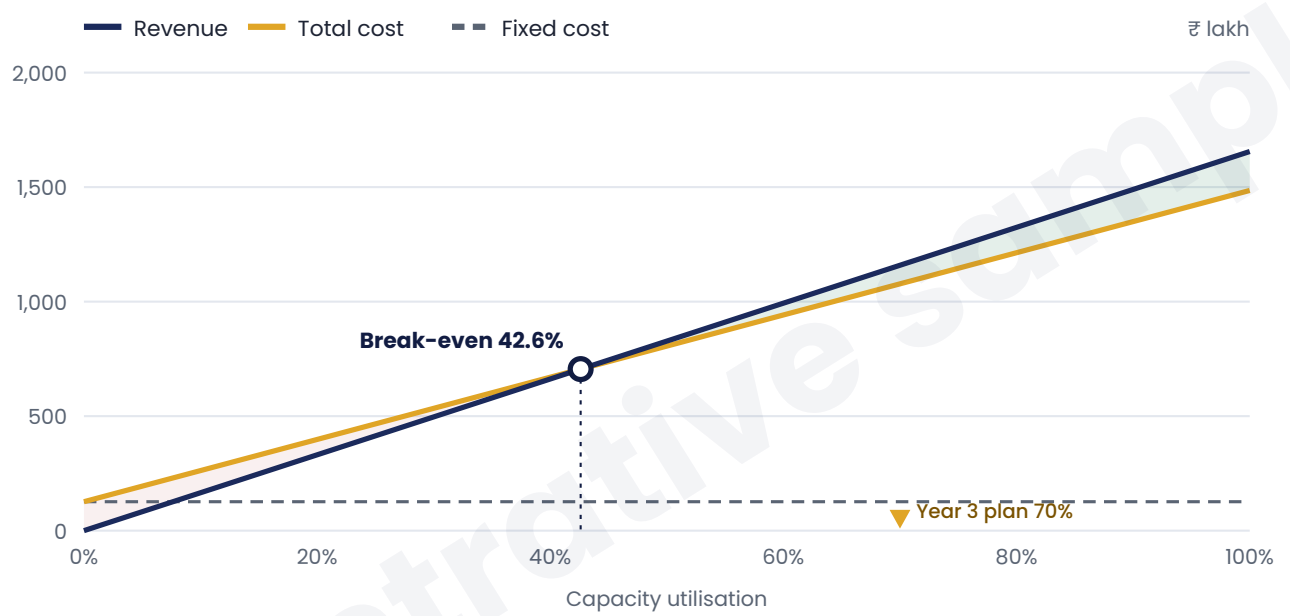
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

The unit needs to run at 42.6% 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 33.9%.

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
Revenue from operations	993.24	1,076.01	1,158.78	1,241.55	1,324.32
Variable costs	815.61	883.57	951.54	1,019.52	1,087.48
Contribution	**177.63**	**192.44**	**207.24**	**222.03**	**236.84**
Fixed costs (incl. depreciation and interest)	136.39	131.42	126.05	120.78	115.49
Break-even as % of installed capacity	46.1	44.4	42.6	40.8	39.0
Cash break-even as % of installed capacity	34.7	34.4	33.9	33.2	32.3
Break-even sales	762.64	734.82	704.81	675.38	645.78



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 2.09 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	1.91	2.20	2.54	2.92
Quick ratio	0.90	1.09	1.34	1.63	1.96
Debt-equity ratio (term loan / net worth)	2.09	1.14	0.57	0.22	0.00
Total outside liabilities / net worth	3.11	1.86	1.09	0.61	0.30
Interest coverage ratio	2.19	2.98	4.18	6.11	10.04
DSCR	1.92	1.41	1.51	1.60	1.68
Gross profit margin (%)	16.6	16.8	16.9	17.0	17.1
Operating profit (EBITDA) margin (%)	11.1	11.3	11.4	11.6	11.7
Net profit margin (%)	3.1	4.3	5.3	6.1	6.9
Return on capital employed (%)	18.3	22.0	25.0	27.2	28.4
Break-even (% of installed capacity)	46.1	44.4	42.6	40.8	39.0

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 ₹1,78,000 per MT, excluding GST, held constant through the projection.
- Raw materials at 72% of sales, packing materials at 3.4%, power and fuel at 2.9%, and selling and distribution at 3.8%.
- 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 dehulled sesame seeds unit sized at 3.1 MT per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 1.62, and return about 18.8% a year on a project cost of ₹324.49 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 ₹243.37 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	243.37	2.13	–	2.13	243.37
2	May 2027	243.37	2.13	–	2.13	243.37
3	Jun 2027	243.37	2.13	–	2.13	243.37
4	Jul 2027	243.37	2.13	–	2.13	243.37
5	Aug 2027	243.37	2.13	–	2.13	243.37
6	Sep 2027	243.37	2.13	–	2.13	243.37
7	Oct 2027	243.37	2.13	3.54	5.67	239.83
8	Nov 2027	239.83	2.10	3.58	5.67	236.25
9	Dec 2027	236.25	2.07	3.61	5.67	232.64
10	Jan 2028	232.64	2.04	3.64	5.67	229.00
11	Feb 2028	229.00	2.00	3.67	5.67	225.33
12	Mar 2028	225.33	1.97	3.70	5.67	221.63
13	Apr 2028	221.63	1.94	3.74	5.67	217.89
14	May 2028	217.89	1.91	3.77	5.67	214.13
15	Jun 2028	214.13	1.87	3.80	5.67	210.33
16	Jul 2028	210.33	1.84	3.83	5.67	206.49
17	Aug 2028	206.49	1.81	3.87	5.67	202.62
18	Sep 2028	202.62	1.77	3.90	5.67	198.72
19	Oct 2028	198.72	1.74	3.94	5.67	194.79
20	Nov 2028	194.79	1.70	3.97	5.67	190.82
21	Dec 2028	190.82	1.67	4.00	5.67	186.81
22	Jan 2029	186.81	1.63	4.04	5.67	182.77
23	Feb 2029	182.77	1.60	4.08	5.67	178.70
24	Mar 2029	178.70	1.56	4.11	5.67	174.59
25	Apr 2029	174.59	1.53	4.15	5.67	170.44
26	May 2029	170.44	1.49	4.18	5.67	166.26
27	Jun 2029	166.26	1.45	4.22	5.67	162.04
28	Jul 2029	162.04	1.42	4.26	5.67	157.78
29	Aug 2029	157.78	1.38	4.29	5.67	153.49
30	Sep 2029	153.49	1.34	4.33	5.67	149.15
31	Oct 2029	149.15	1.31	4.37	5.67	144.78
32	Nov 2029	144.78	1.27	4.41	5.67	140.38
33	Dec 2029	140.38	1.23	4.45	5.67	135.93
34	Jan 2030	135.93	1.19	4.49	5.67	131.45
35	Feb 2030	131.45	1.15	4.52	5.67	126.92
36	Mar 2030	126.92	1.11	4.56	5.67	122.36
37	Apr 2030	122.36	1.07	4.60	5.67	117.75
38	May 2030	117.75	1.03	4.64	5.67	113.11
39	Jun 2030	113.11	0.99	4.68	5.67	108.42

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	108.42	0.95	4.73	5.67	103.70
41	Aug 2030	103.70	0.91	4.77	5.67	98.93
42	Sep 2030	98.93	0.87	4.81	5.67	94.12
43	Oct 2030	94.12	0.82	4.85	5.67	89.27
44	Nov 2030	89.27	0.78	4.89	5.67	84.38
45	Dec 2030	84.38	0.74	4.94	5.67	79.44
46	Jan 2031	79.44	0.70	4.98	5.67	74.46
47	Feb 2031	74.46	0.65	5.02	5.67	69.44
48	Mar 2031	69.44	0.61	5.07	5.67	64.37
49	Apr 2031	64.37	0.56	5.11	5.67	59.26
50	May 2031	59.26	0.52	5.16	5.67	54.11
51	Jun 2031	54.11	0.47	5.20	5.67	48.91
52	Jul 2031	48.91	0.43	5.25	5.67	43.66
53	Aug 2031	43.66	0.38	5.29	5.67	38.37
54	Sep 2031	38.37	0.34	5.34	5.67	33.03
55	Oct 2031	33.03	0.29	5.39	5.67	27.64
56	Nov 2031	27.64	0.24	5.43	5.67	22.21
57	Dec 2031	22.21	0.19	5.48	5.67	16.73
58	Jan 2032	16.73	0.15	5.53	5.67	11.20
59	Feb 2032	11.20	0.10	5.58	5.67	5.63
60	Mar 2032	5.63	0.05	5.63	5.67	–

Illustrative sample