AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Diabetic Food

Installed capacity 2,500 kg per day
Sector Grain milling
Total project cost ₹356.32 lakh

Illustrative sample
Figures are representative

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Project at a glance

Diabetic Food
2,500 kg per day

Product	**Diabetic Food**	Sector	**Grain milling**
Installed capacity	**2,500 kg per day**	Annual capacity	**7,50,000 kg per year**
Selling price (ex-GST)	**₹130 per kg**	Working days	**300 a year**
Manpower	**18 people**	Plant and machinery	**₹145.92 lakh**
Total project cost	**₹356.32 lakh**	Promoter's contribution	**₹89.08 lakh (25%)**
Term loan	**₹267.24 lakh (75%)**	Cash credit limit	**₹46.01 lakh**
Revenue, Year 3	**₹682.50 lakh at 70%**	Net profit, Year 3	**₹104.90 lakh**
Return on investment	**29.5% a year**	Break-even, Year 3	**30.3% of capacity**
Average DSCR	**2.19**	Payback period	**3.0 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 project modelled here is a unit producing diabetic food in the grain milling sector, sized at 2,500 kg per day. Working 300 days a year, the plant can turn out 7,50,000 kg per year at full capacity. The product's applications range from low glycemic multigrain atta for rotis to private-label supply to health food brands.

Each section follows the layout of a bank-format project report: project cost, means of finance, working capital, profitability, cash flow, balance sheet, debt service and break-even. In Year 3, running at 70% of capacity, the model unit sells ₹682.50 lakh worth of diabetic food and keeps ₹104.90 lakh as net profit.

2 Uses and applications

The product is bought for these main uses:

- Low glycemic multigrain atta for rotis
- Ready-to-cook breakfast mixes such as dosa, upma and dalia
- Sugar-free health drink and porridge mixes
- Supply to hospital and institutional kitchens
- Private-label supply to health food brands

3 Market potential

Demand comes from households managing blood sugar who want everyday foods such as atta, dalia and breakfast mixes in a lower sugar, higher fibre form. Pharmacies, health food stores and online marketplaces sell most packs, and many units also make private-label mixes for nutrition brands. A new unit competes on recipe, tested label values and steady supply rather than on price.

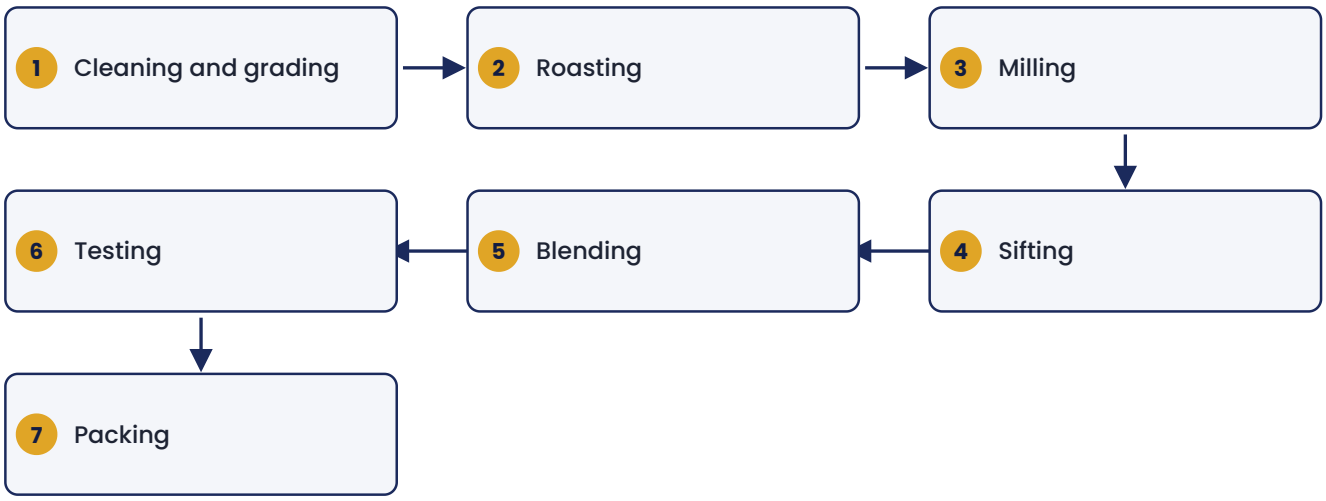
Typical buyers include pharmacy and health food store chains; online marketplaces and direct-to-consumer brands; supermarkets and modern retail; nutrition brands buying private-label mixes; and hospital, dietitian and institutional kitchens.

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 diabetic food follows seven main steps, from cleaning and grading to packing. The flow chart shows how material moves through the plant.



Process flow for diabetic food

1. **Cleaning and grading.** Grains, pulses and seeds are cleaned of dust, stones and broken kernels and graded by size.
2. **Roasting.** Each ingredient is dry roasted separately in a drum roaster to reduce moisture, improve flavour and extend shelf life.
3. **Milling.** Roasted ingredients are ground in a pulveriser or hammer mill to the fineness each mix needs.
4. **Sifting.** The flour is passed through a vibro sifter to remove coarse particles and give a uniform texture.
5. **Blending.** Ingredients are weighed to the recipe and mixed in a ribbon blender with fenugreek, flaxseed and spices.
6. **Testing.** Each batch is checked for moisture, sugar, fibre and protein so the label claims stay within FSSAI limits.
7. **Packing.** The mix is filled in laminated pouches on an automatic machine, sealed, coded and packed in cartons.

Illustrative sample

5 Raw materials

The plant uses pulses such as bengal gram and soybean; millets such as ragi, jowar and bajra; barley and oats; whole wheat; and fenugreek, flaxseed and spices. Raw material purchases in Year 3 are estimated at ₹377.56 lakh, which is 55.3% of sales. The split by material is shown below.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Pulses such as bengal gram and soybean	30.0%	113.27
Millets such as ragi, jowar and bajra	24.0%	90.61
Barley and oats	20.0%	75.51
Whole wheat	12.0%	45.31
Fenugreek, flaxseed and spices	14.0%	52.86
Total raw materials	**100.0%**	**377.56**

6 Plant and machinery

The machinery list below covers the main production equipment, costed at ₹145.92 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)
Cleaner-grader and destoner	17.51
Continuous drum roaster	23.35
Pulveriser and hammer mill	26.27
Vibro sifter	10.21
Ribbon blender	16.05
Automatic pouch filling and sealing machine	26.27
Conveyors and dust collection system	14.59
Quality control laboratory equipment	11.67
Total plant and machinery	**145.92**

Illustrative sampl

7 Land, building and utilities

Land and site development is taken at ₹37.56 lakh and building and civil works at ₹115.09 lakh. Other fixed assets, including electrification, furniture, testing equipment and power backup, add ₹21.04 lakh. Land rates vary widely by location, so these are the figures most likely to change in a real project.

Power and fuel cost ₹26.60 lakh in Year 3, about 3.9% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

8 Manpower

The unit employs 18 people. Wages and salaries come to ₹33.84 lakh in Year 1 and are assumed to rise by 5% a year.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	3	27,000	9.72
Skilled workers and operators	6	17,000	12.24
Semi-skilled and unskilled workers	9	11,000	11.88
Total (Year 1)	**18**		**33.84**

9 Licences and approvals

A unit of this kind typically needs the following registrations and approvals. Requirements vary by state and by the exact product, so confirm them with the local authorities before applying.

- 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 or central manufacturing licence depending on turnover and capacity
- Sugar-free, low sugar, high fibre and low glycemic index claims only within FSSAI Advertising and Claims Regulations 2018
- Legal Metrology registration for packaged commodities

Illustrative sample

10 Project cost and means of finance

The total cost of the project is ₹356.32 lakh. Fixed assets account for ₹332.66 lakh, and the balance covers preliminary and pre-operative expenses and the promoter's margin money for working capital. A contingency of 5% is provided on building and machinery.

Cost of project	₹ lakh
Land and site development	37.56
Building and civil works	115.09
Plant and machinery	145.92
Other fixed assets (electrification, furniture, lab equipment, DG set)	21.04
Contingencies	13.05
Preliminary and pre-operative expenses	8.32
Margin money for working capital	15.34
Total cost of project	**356.32**

Means of finance

The project is financed 75:25 between bank debt and the promoter's own funds. A term loan covers ₹267.24 lakh and the promoter brings in ₹89.08 lakh. Separately, a cash credit limit of ₹46.01 lakh finances 75% of the working capital requirement.

Source of funds	₹ lakh
Promoter's contribution (25%)	89.08
Term loan from bank (75%)	267.24
Total means of finance	**356.32**
Cash credit limit for working capital (separate)	*46.01*

Illustrative sample

11 Working capital

Working capital is worked out from holding periods: 30 days of raw material, 10 days of finished goods and 20 days of credit to customers, less 10 days of credit from suppliers. In Year 1 the requirement is ₹61.35 lakh. The bank funds ₹46.01 lakh through cash credit and the promoter's margin covers ₹15.34 lakh.

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)	26.60	28.82	31.03	33.25	35.47
Work in progress (1 days)	1.04	1.13	1.21	1.29	1.38
Finished goods (10 days)	10.93	11.81	12.69	13.57	14.45
Trade receivables (20 days)	32.05	34.73	37.40	40.07	42.74
Total current assets	**70.62**	**76.49**	**82.33**	**88.18**	**94.04**
Less: trade creditors (10 days)	9.27	10.04	10.81	11.59	12.36
Working capital requirement	**61.35**	**66.45**	**71.52**	**76.59**	**81.68**

Illustrative sampl

12 Projected profitability

As utilisation climbs from 60% to 80%, sales increase from ₹585.00 lakh to ₹780.00 lakh. Operating profit in Year 3 is ₹192.09 lakh, a margin of 28.1%, and net profit after tax grows from ₹67.79 lakh in Year 1 to ₹142.29 lakh in Year 5.

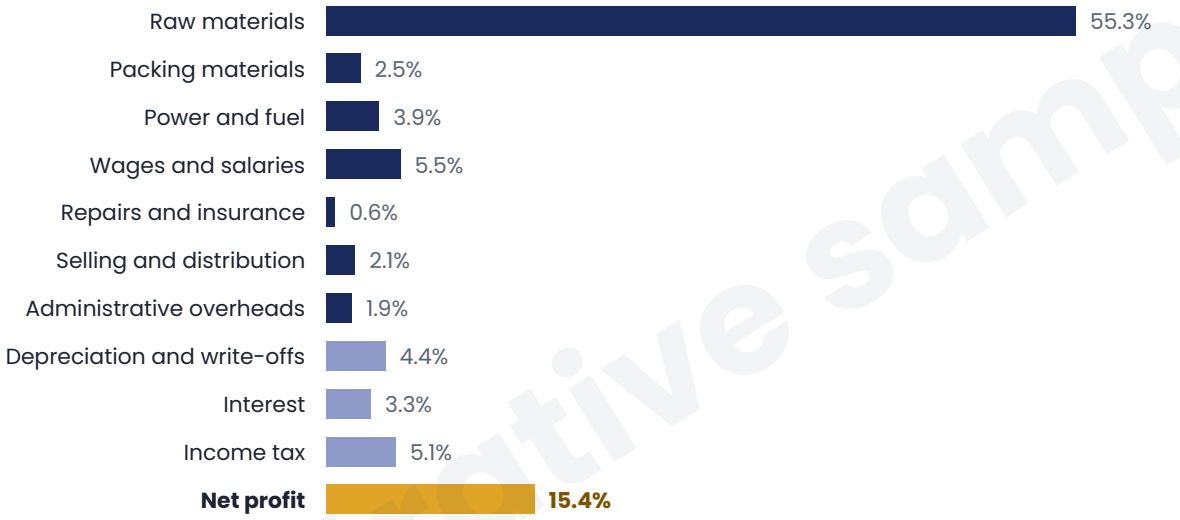
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**585.00**	**633.75**	**682.50**	**731.25**	**780.00**
Raw materials consumed	323.62	350.59	377.56	404.53	431.50
Packing materials	14.71	15.94	17.16	18.39	19.62
Power and fuel	22.80	24.70	26.60	28.50	30.40
Wages and salaries	33.84	35.53	37.31	39.17	41.13
Repairs and maintenance	2.92	3.06	3.22	3.38	3.55
Insurance	1.18	1.18	1.18	1.18	1.18
Cost of production	**399.07**	**431.00**	**463.03**	**495.15**	**527.38**
Gross profit	**185.93**	**202.75**	**219.47**	**236.10**	**252.62**
Selling and distribution expenses	12.37	13.40	14.43	15.46	16.49
Administrative overheads	11.75	12.34	12.95	13.60	14.28
Operating profit (EBITDA)	**161.81**	**177.01**	**192.09**	**207.04**	**221.85**
Depreciation	37.16	32.31	28.09	24.47	21.31
Preliminary expenses written off	1.66	1.66	1.66	1.66	1.68
Interest on term loan	27.54	23.11	17.42	11.10	4.08
Interest on cash credit	5.06	5.06	5.06	5.06	5.06
Profit before tax	**90.39**	**114.87**	**139.86**	**164.75**	**189.72**
Income tax	22.60	28.72	34.96	41.19	47.43
Profit after tax	**67.79**	**86.15**	**104.90**	**123.56**	**142.29**

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 ₹388.78 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	89.08	–	–	–	–
Term loan from bank	267.24	–	–	–	–
Cash credit (working capital) from bank	46.01	–	–	–	–
Net profit after tax	67.79	86.15	104.90	123.56	142.29
Depreciation	37.16	32.31	28.09	24.47	21.31
Preliminary expenses written off	1.66	1.66	1.66	1.66	1.68
Increase in trade creditors	9.27	0.77	0.77	0.78	0.77
Total sources	**518.21**	**120.89**	**135.42**	**150.47**	**166.05**
Application of funds					
Fixed assets	332.66	–	–	–	–
Preliminary and pre-operative expenses	8.32	–	–	–	–
Increase in inventories	38.57	3.19	3.17	3.18	3.19
Increase in trade receivables	32.05	2.68	2.67	2.67	2.67
Repayment of term loan	23.87	51.66	57.35	63.67	70.69
Drawings	–	–	–	–	–
Total application	**435.47**	**57.53**	**63.19**	**69.52**	**76.55**
Net cash flow	**82.74**	**63.36**	**72.23**	**80.95**	**89.50**
Opening cash balance	–	82.74	146.10	218.33	299.28
Closing cash balance	**82.74**	**146.10**	**218.33**	**299.28**	**388.78**

Illustrative sample

14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹150.21 lakh to ₹613.77 lakh, and the term loan reduces from ₹243.37 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	89.08	89.08	89.08	89.08	89.08
Reserves and surplus	67.79	153.94	258.84	382.40	524.69
Term loan	243.37	191.71	134.36	70.69	–
Cash credit from bank	46.01	46.01	46.01	46.01	46.01
Trade creditors	9.27	10.04	10.81	11.59	12.36
Total liabilities	**455.52**	**490.78**	**539.10**	**599.77**	**672.14**
Assets					
Gross fixed assets	332.66	332.66	332.66	332.66	332.66
Less: accumulated depreciation	(37.16)	(69.47)	(97.56)	(122.03)	(143.34)
Net fixed assets	**295.50**	**263.19**	**235.10**	**210.63**	**189.32**
Preliminary expenses not written off	6.66	5.00	3.34	1.68	–
Inventories	38.57	41.76	44.93	48.11	51.30
Trade receivables	32.05	34.73	37.40	40.07	42.74
Cash and bank balance	82.74	146.10	218.33	299.28	388.78
Total assets	**455.52**	**490.78**	**539.10**	**599.77**	**672.14**

Illustrative sample

15 Depreciation

Depreciation is charged on the written-down value method at Income Tax Act rates: 10% on building, 15% on plant and machinery and 10% on other fixed assets. Land is not depreciated, and preliminary expenses are written off 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 ₹120.84 lakh, 10% WDV)					
Opening written-down value	120.84	108.76	97.88	88.09	79.28
Depreciation	12.08	10.88	9.79	8.81	7.93
Closing written-down value	**108.76**	**97.88**	**88.09**	**79.28**	**71.35**
Plant and machinery (cost ₹153.22 lakh, 15% WDV)					
Opening written-down value	153.22	130.24	110.70	94.10	79.98
Depreciation	22.98	19.54	16.60	14.12	12.00
Closing written-down value	**130.24**	**110.70**	**94.10**	**79.98**	**67.98**
Other fixed assets (cost ₹21.04 lakh, 10% WDV)					
Opening written-down value	21.04	18.94	17.05	15.35	13.81
Depreciation	2.10	1.89	1.70	1.54	1.38
Closing written-down value	**18.94**	**17.05**	**15.35**	**13.81**	**12.43**
Total depreciation	**37.16**	**32.31**	**28.09**	**24.47**	**21.31**
Preliminary expenses written off	1.66	1.66	1.66	1.66	1.68

16 Term loan repayment

Repayment of the ₹267.24 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 ₹6,23,102 each, and the annexure gives the monthly schedule.

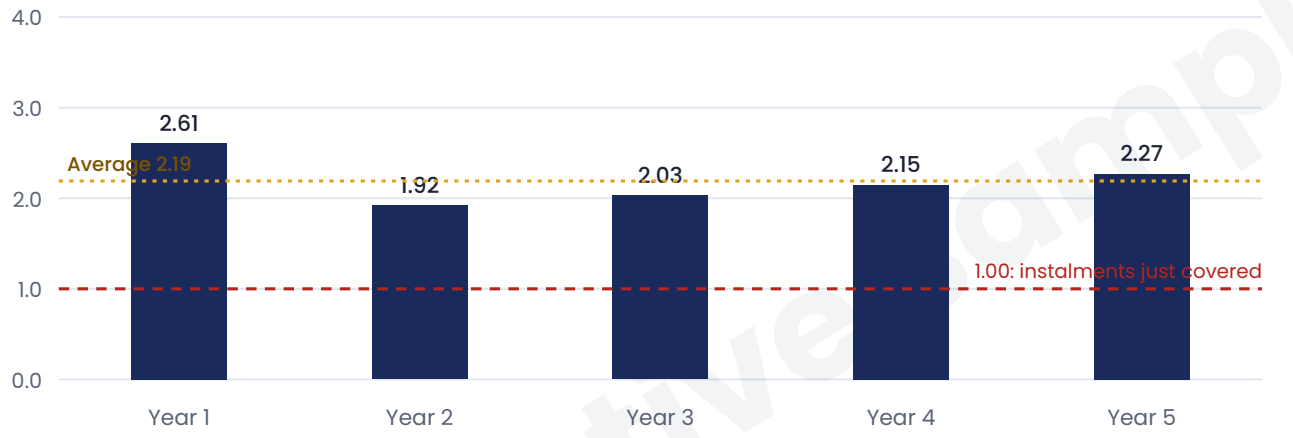
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	267.24	243.37	191.71	134.36	70.69
Interest	27.54	23.11	17.42	11.10	4.08
Principal repaid	23.87	51.66	57.35	63.67	70.69
Closing balance	**243.37**	**191.71**	**134.36**	**70.69**	**–**

Illustrative sample

17 Debt service coverage

Cash available for debt service covers the term loan instalments 2.19 times on average, and never less than 1.92 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	67.79	86.15	104.90	123.56	142.29
Depreciation and write-offs	38.82	33.97	29.75	26.13	22.99
Interest on term loan	27.54	23.11	17.42	11.10	4.08
Total available for debt service (A)	**134.15**	**143.23**	**152.07**	**160.79**	**169.36**
Principal repayment	23.87	51.66	57.35	63.67	70.69
Interest on term loan	27.54	23.11	17.42	11.10	4.08
Total debt service (B)	**51.41**	**74.77**	**74.77**	**74.77**	**74.77**
DSCR (A / B)	2.61	1.92	2.03	2.15	2.27



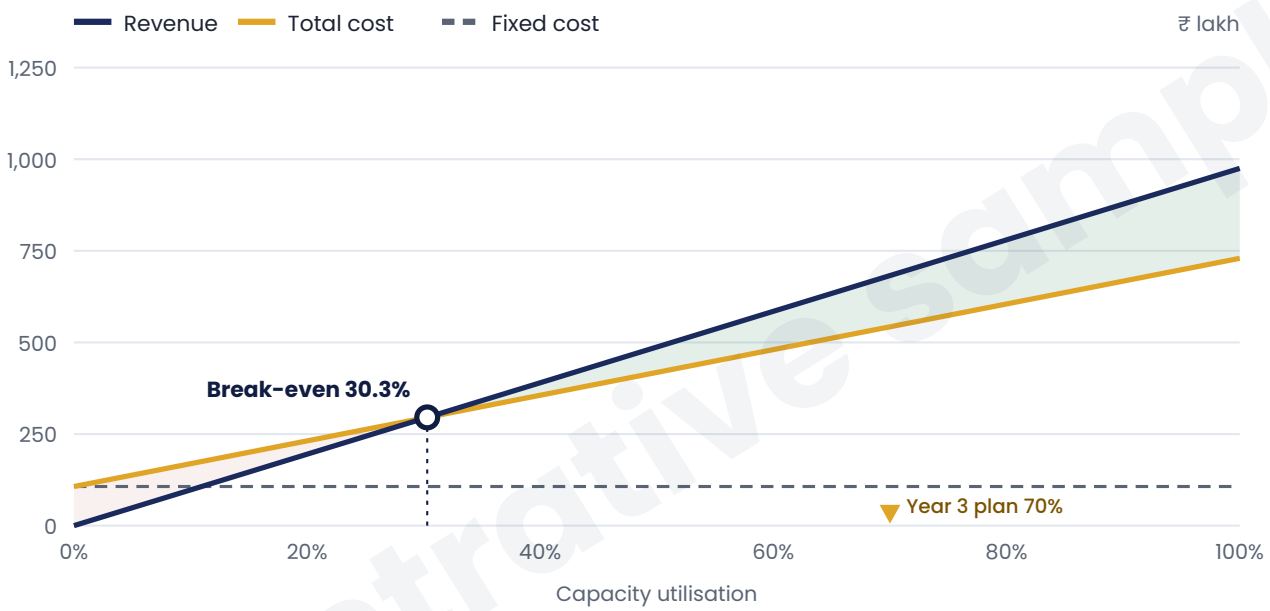
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

At Year 3 levels the unit breaks even at 30.3% of installed capacity, against planned utilisation of 70%. On a cash basis, leaving out depreciation and write-offs, break-even falls to 21.9%.

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	585.00	633.75	682.50	731.25	780.00
Variable costs	373.50	404.63	435.75	466.88	498.01
Contribution	**211.50**	**229.12**	**246.75**	**264.37**	**281.99**
Fixed costs (incl. depreciation and interest)	121.11	114.25	106.89	99.62	92.27
Break-even as % of installed capacity	34.4	32.4	30.3	28.3	26.2
Cash break-even as % of installed capacity	23.3	22.8	21.9	20.8	19.7
Break-even sales	334.99	316.02	295.65	275.55	255.22



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 2.77 or better in every year, and the debt-equity ratio falls from 1.62 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	2.77	3.97	5.29	6.73	8.27
Quick ratio	2.08	3.23	4.50	5.89	7.39
Debt-equity ratio (term loan / net worth)	1.62	0.81	0.39	0.15	0.00
Total outside liabilities / net worth	1.99	1.04	0.55	0.27	0.10
Interest coverage ratio	3.77	5.08	7.22	11.19	21.76
DSCR	2.61	1.92	2.03	2.15	2.27
Gross profit margin (%)	31.8	32.0	32.2	32.3	32.4
Operating profit (EBITDA) margin (%)	27.7	27.9	28.1	28.3	28.4
Net profit margin (%)	11.6	13.6	15.4	16.9	18.2
Return on capital employed (%)	28.0	30.1	30.9	30.8	30.1
Break-even (% of installed capacity)	34.4	32.4	30.3	28.3	26.2

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 300 working days a year.
- Selling price of ₹130 per kg, excluding GST, held constant through the projection.
- Raw materials at 55.3% of sales, packing materials at 2.5%, power and fuel at 3.9%, and selling and distribution at 2.1%.
- 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 diabetic food unit sized at 2,500 kg per day can be financed 75:25 by a bank and its promoter, service its loan with an average DSCR of 2.19, and return about 29.5% a year on a project cost of ₹356.32 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 ₹267.24 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	267.24	2.34	–	2.34	267.24
2	May 2027	267.24	2.34	–	2.34	267.24
3	Jun 2027	267.24	2.34	–	2.34	267.24
4	Jul 2027	267.24	2.34	–	2.34	267.24
5	Aug 2027	267.24	2.34	–	2.34	267.24
6	Sep 2027	267.24	2.34	–	2.34	267.24
7	Oct 2027	267.24	2.34	3.89	6.23	263.35
8	Nov 2027	263.35	2.30	3.93	6.23	259.42
9	Dec 2027	259.42	2.27	3.96	6.23	255.46
10	Jan 2028	255.46	2.24	4.00	6.23	251.46
11	Feb 2028	251.46	2.20	4.03	6.23	247.43
12	Mar 2028	247.43	2.17	4.07	6.23	243.37
13	Apr 2028	243.37	2.13	4.10	6.23	239.27
14	May 2028	239.27	2.09	4.14	6.23	235.13
15	Jun 2028	235.13	2.06	4.17	6.23	230.95
16	Jul 2028	230.95	2.02	4.21	6.23	226.74
17	Aug 2028	226.74	1.98	4.25	6.23	222.50
18	Sep 2028	222.50	1.95	4.28	6.23	218.21
19	Oct 2028	218.21	1.91	4.32	6.23	213.89
20	Nov 2028	213.89	1.87	4.36	6.23	209.53
21	Dec 2028	209.53	1.83	4.40	6.23	205.13
22	Jan 2029	205.13	1.79	4.44	6.23	200.70
23	Feb 2029	200.70	1.76	4.47	6.23	196.22
24	Mar 2029	196.22	1.72	4.51	6.23	191.71
25	Apr 2029	191.71	1.68	4.55	6.23	187.16
26	May 2029	187.16	1.64	4.59	6.23	182.56
27	Jun 2029	182.56	1.60	4.63	6.23	177.93
28	Jul 2029	177.93	1.56	4.67	6.23	173.25
29	Aug 2029	173.25	1.52	4.72	6.23	168.54
30	Sep 2029	168.54	1.47	4.76	6.23	163.78
31	Oct 2029	163.78	1.43	4.80	6.23	158.99
32	Nov 2029	158.99	1.39	4.84	6.23	154.15
33	Dec 2029	154.15	1.35	4.88	6.23	149.26
34	Jan 2030	149.26	1.31	4.92	6.23	144.34
35	Feb 2030	144.34	1.26	4.97	6.23	139.37
36	Mar 2030	139.37	1.22	5.01	6.23	134.36
37	Apr 2030	134.36	1.18	5.06	6.23	129.30
38	May 2030	129.30	1.13	5.10	6.23	124.20
39	Jun 2030	124.20	1.09	5.14	6.23	119.06

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	119.06	1.04	5.19	6.23	113.87
41	Aug 2030	113.87	1.00	5.23	6.23	108.64
42	Sep 2030	108.64	0.95	5.28	6.23	103.35
43	Oct 2030	103.35	0.90	5.33	6.23	98.03
44	Nov 2030	98.03	0.86	5.37	6.23	92.66
45	Dec 2030	92.66	0.81	5.42	6.23	87.23
46	Jan 2031	87.23	0.76	5.47	6.23	81.77
47	Feb 2031	81.77	0.72	5.52	6.23	76.25
48	Mar 2031	76.25	0.67	5.56	6.23	70.69
49	Apr 2031	70.69	0.62	5.61	6.23	65.08
50	May 2031	65.08	0.57	5.66	6.23	59.41
51	Jun 2031	59.41	0.52	5.71	6.23	53.70
52	Jul 2031	53.70	0.47	5.76	6.23	47.94
53	Aug 2031	47.94	0.42	5.81	6.23	42.13
54	Sep 2031	42.13	0.37	5.86	6.23	36.27
55	Oct 2031	36.27	0.32	5.91	6.23	30.35
56	Nov 2031	30.35	0.27	5.97	6.23	24.39
57	Dec 2031	24.39	0.21	6.02	6.23	18.37
58	Jan 2032	18.37	0.16	6.07	6.23	12.30
59	Feb 2032	12.30	0.11	6.12	6.23	6.18
60	Mar 2032	6.18	0.05	6.18	6.23	–

Illustrative sample