



AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report

Sample edition

Projections from FY 2027-28

Project report

Refined Edible Oil

Installed capacity 12 MT per day

Sector Edible oil

Total project cost ₹759.47 lakh

Illustrative sample
Figures are representative

Project at a glance

Refined Edible Oil
12 MT per day

Product	Refined Edible Oil	Sector	Edible oil
Installed capacity	12 MT per day	Annual capacity	3,600 MT per year
Selling price (ex-GST)	₹1,06,000 per MT	Working days	300 a year
Manpower	46 people	Plant and machinery	₹353.87 lakh
Total project cost	₹759.47 lakh	Promoter's contribution	₹189.87 lakh (25%)
Term loan	₹569.60 lakh (75%)	Cash credit limit	₹209.61 lakh
Revenue, Year 3	₹2,671.20 lakh at 70%	Net profit, Year 3	₹131.25 lakh
Return on investment	17.3% a year	Break-even, Year 3	43.3% of capacity
Average DSCR	1.57	Payback period	4.1 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.

Contents

1	Introduction	12	Projected profitability
2	Uses and applications	13	Cash flow statement
3	Market potential	14	Projected balance sheet
4	Manufacturing process	15	Depreciation
5	Raw materials	16	Term loan repayment
6	Plant and machinery	17	Debt service coverage
7	Land, building and utilities	18	Break-even analysis
8	Manpower	19	Financial ratios
9	Licences and approvals	20	Key assumptions
10	Project cost and means of finance	21	Conclusion
11	Working capital	A	Annexure: monthly loan repayment schedule

1 Introduction

The project modelled here is a unit producing refined edible oil in the edible oil sector, sized at 12 MT per day. Working 300 days a year, the plant can turn out 3,600 MT per year at full capacity. The product's applications range from household cooking and frying to bulk supply to regional oil packers.

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 ₹2,671.20 lakh and a net profit of ₹131.25 lakh.

2 Uses and applications

Demand for the product comes mainly from the following uses:

- Household cooking and frying
- Restaurant, hotel and catering kitchens
- Namkeen and snack frying
- Bakery and biscuit making
- Bulk supply to regional oil packers

3 Market potential

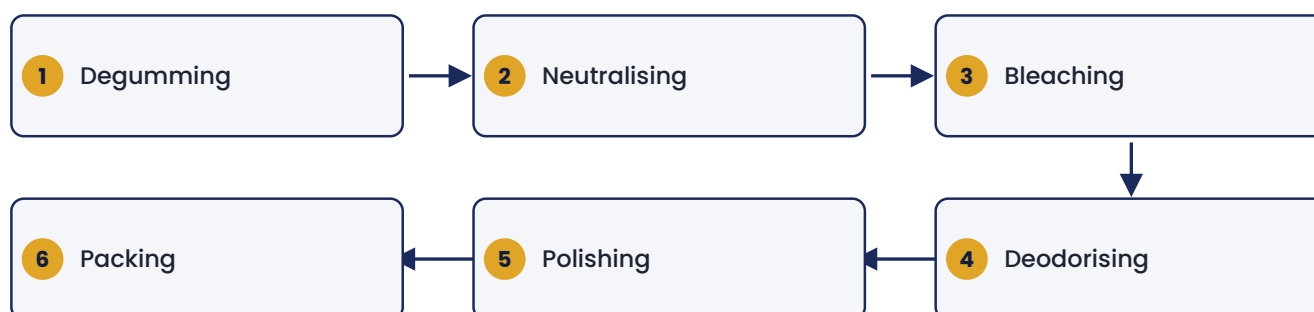
India buys a large share of its edible oil from abroad as crude palm, soybean and sunflower oil, and import duty on refined oil is kept higher than on crude oil, so most of it is refined inside the country. Local refiners also take expeller oil from regional mills that cannot refine it themselves. A small refinery competes by buying crude oil well, keeping refining loss low and selling under its own brand or packing for regional brands.

The usual customers for a unit of this kind are wholesale oil traders and distributors; kirana stores and retail chains; namkeen, snack and bakery makers; hotels, restaurants and caterers; institutional canteens; and regional brands that buy refined oil for packing.

For a real project, the market survey is redone for the chosen location, covering present demand, expected growth and the existing manufacturers nearby.

4 Manufacturing process

The plant converts raw materials into finished refined edible oil in six steps, shown in the flow chart and described below.



Process flow for refined edible oil

- 1 Degumming.** Crude oil is heated and treated with phosphoric acid and water so gums settle out.
- 2 Neutralising.** Caustic soda lye is added to turn free fatty acids into soap stock, which is separated in a centrifuge.
- 3 Bleaching.** Neutral oil is mixed with bleaching earth under vacuum to take out colour and traces of soap.
- 4 Deodorising.** Oil is steam stripped at high temperature under deep vacuum to remove odour and remaining fatty acids.
- 5 Polishing.** Refined oil is cooled and passed through polishing filters for a clear finish.
- 6 Packing.** Oil is filled in pouches, PET bottles, jars and tins and sealed.

5 Raw materials

Raw materials account for 74.3% of sales at Year 3 volumes, a total of ₹1,984.51 lakh, with crude edible oil the biggest item in the mix.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Crude edible oil	97.0%	1,924.97
Chemicals	3.0%	59.54
Total raw materials	100.0%	1,984.51

6 Plant and machinery

Plant and machinery accounts for ₹353.87 lakh of the project cost. The deodoriser takes the largest share, and the other items and their indicative costs are listed below.

Machinery and equipment	Indicative cost (₹ lakh)
Neutraliser	70.77
Bleacher	53.08
Deodoriser	106.16
Filters	35.39
Boiler	35.39
Filling	53.08
Total plant and machinery	353.87

7 Land, building and utilities

The model includes land and site development of ₹50.29 lakh and building and civil works of ₹193.28 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 ₹47.98 lakh.

Utilities in Year 3 cost ₹55.67 lakh for power and fuel, or 2.1% 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 46 runs the plant, from management and supervision to skilled operators and helpers. The Year 1 wage bill is ₹93.00 lakh, rising 5% a year.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	7	29,000	24.36
Skilled workers and operators	16	18,500	35.52
Semi-skilled and unskilled workers	23	12,000	33.12
Total (Year 1)	46		93.00

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 licence for edible oil refining and packing
- Registration and monthly returns under the Vegetable Oil Products, Production and Availability (Regulation) Order
- Legal Metrology registration for packaged oil

10 Project cost and means of finance

Project cost is estimated at ₹759.47 lakh, including fixed assets of ₹672.78 lakh and margin money for working capital of ₹69.87 lakh.

Cost of project	₹ lakh
Land and site development	50.29
Building and civil works	193.28
Plant and machinery	353.87
Other fixed assets (electrification, furniture, lab equipment, DG set)	47.98
Contingencies	27.36
Preliminary and pre-operative expenses	16.82
Margin money for working capital	69.87
Total cost of project	759.47

Means of finance

The promoter contributes ₹189.87 lakh (25% of project cost) and a term loan funds the remaining ₹569.60 lakh. Working capital is supported by a cash credit limit of ₹209.61 lakh.

Source of funds	₹ lakh
Promoter's contribution (25%)	189.87
Term loan from bank (75%)	569.60
Total means of finance	759.47
<i>Cash credit limit for working capital (separate)</i>	<i>209.61</i>

11 Working capital

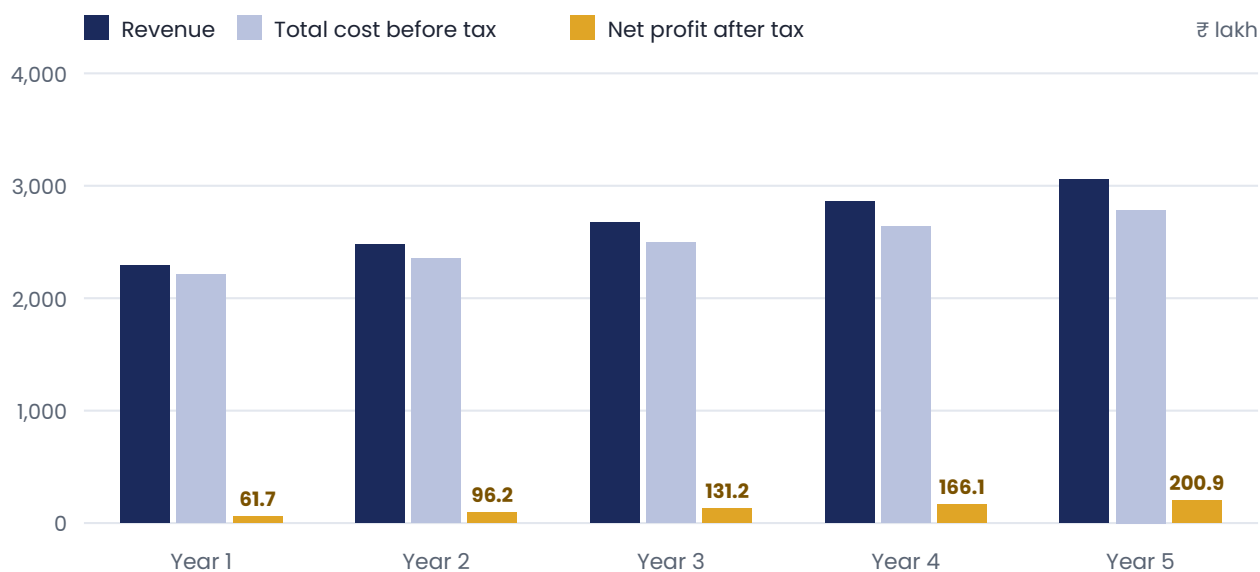
Working capital is worked out from holding periods: 30 days of raw material, 10 days of finished goods and 20 days of credit to customers, less 10 days of credit from suppliers. In Year 1 the requirement is ₹279.48 lakh. The bank funds ₹209.61 lakh through cash credit and the promoter's margin covers ₹69.87 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)	139.81	151.46	163.11	174.76	186.41
Work in progress (2 days)	10.09	10.92	11.74	12.57	13.40
Finished goods (10 days)	52.66	56.95	61.25	65.55	69.86
Trade receivables (20 days)	125.46	135.91	146.37	156.82	167.28
Total current assets	328.02	355.24	382.47	409.70	436.95
Less: trade creditors (10 days)	48.54	52.58	56.63	60.68	64.72
Working capital requirement	279.48	302.66	325.84	349.02	372.23

12 Projected profitability

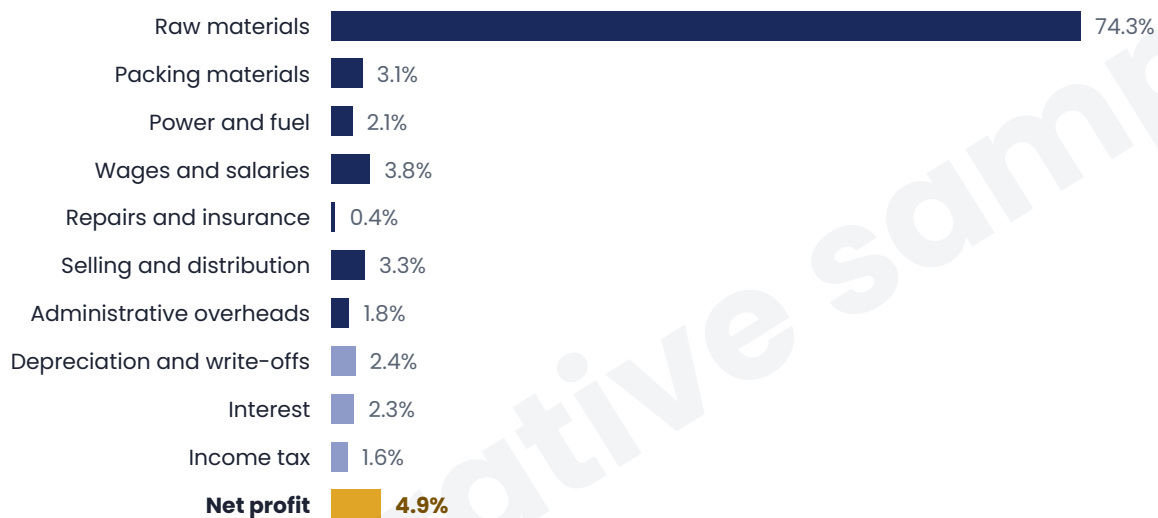
The unit is profitable from the first year, with a net profit of ₹61.66 lakh on sales of ₹2,289.60 lakh. By Year 5 sales reach ₹3,052.80 lakh and net profit ₹200.92 lakh, giving an average net margin of 4.8% across the projection.

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	2,289.60	2,480.40	2,671.20	2,862.00	3,052.80
Raw materials consumed	1,701.01	1,842.76	1,984.51	2,126.27	2,268.02
Packing materials	70.70	76.59	82.49	88.38	94.27
Power and fuel	47.72	51.69	55.67	59.64	63.62
Wages and salaries	93.00	97.65	102.53	107.66	113.04
Repairs and maintenance	7.08	7.43	7.80	8.19	8.60
Insurance	2.49	2.49	2.49	2.49	2.49
Cost of production	1,922.00	2,078.61	2,235.49	2,392.63	2,550.04
Gross profit	367.60	401.79	435.71	469.37	502.76
Selling and distribution expenses	76.27	82.62	88.98	95.33	101.69
Administrative overheads	43.16	45.32	47.58	49.96	52.46
Operating profit (EBITDA)	248.17	273.85	299.15	324.08	348.61
Depreciation	80.83	69.95	60.60	52.53	45.56
Preliminary expenses written off	3.36	3.36	3.36	3.36	3.38
Interest on term loan	58.71	49.27	37.13	23.66	8.71
Interest on cash credit	23.06	23.06	23.06	23.06	23.06
Profit before tax	82.21	128.21	175.00	221.47	267.90
Income tax	20.55	32.05	43.75	55.37	66.98
Profit after tax	61.66	96.16	131.25	166.10	200.92



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

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 ₹320.03 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	189.87	–	–	–	–
Term loan from bank	569.60	–	–	–	–
Cash credit (working capital) from bank	209.61	–	–	–	–
Net profit after tax	61.66	96.16	131.25	166.10	200.92
Depreciation	80.83	69.95	60.60	52.53	45.56
Preliminary expenses written off	3.36	3.36	3.36	3.36	3.38
Increase in trade creditors	48.54	4.04	4.05	4.05	4.04
Total sources	1,163.47	173.51	199.26	226.04	253.90
Application of funds					
Fixed assets	672.78	–	–	–	–
Preliminary and pre-operative expenses	16.82	–	–	–	–
Increase in inventories	202.56	16.77	16.77	16.78	16.79
Increase in trade receivables	125.46	10.45	10.46	10.45	10.46
Repayment of term loan	50.88	110.11	122.24	135.71	150.66
Drawings	–	–	–	–	–
Total application	1,068.50	137.33	149.47	162.94	177.91
Net cash flow	94.97	36.18	49.79	63.10	75.99
Opening cash balance	–	94.97	131.15	180.94	244.04
Closing cash balance	94.97	131.15	180.94	244.04	320.03

14 Projected balance sheet

Over the projection, retained profits build the promoter's net worth from ₹238.07 lakh to ₹845.96 lakh, and the term loan reduces from ₹518.72 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	189.87	189.87	189.87	189.87	189.87
Reserves and surplus	61.66	157.82	289.07	455.17	656.09
Term loan	518.72	408.61	286.37	150.66	–
Cash credit from bank	209.61	209.61	209.61	209.61	209.61
Trade creditors	48.54	52.58	56.63	60.68	64.72
Total liabilities	1,028.40	1,018.49	1,031.55	1,065.99	1,120.29
Assets					
Gross fixed assets	672.78	672.78	672.78	672.78	672.78
Less: accumulated depreciation	(80.83)	(150.78)	(211.38)	(263.91)	(309.47)
Net fixed assets	591.95	522.00	461.40	408.87	363.31
Preliminary expenses not written off	13.46	10.10	6.74	3.38	–
Inventories	202.56	219.33	236.10	252.88	269.67
Trade receivables	125.46	135.91	146.37	156.82	167.28
Cash and bank balance	94.97	131.15	180.94	244.04	320.03
Total assets	1,028.40	1,018.49	1,031.55	1,065.99	1,120.29

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 ₹202.94 lakh, 10% WDV)					
Opening written-down value	202.94	182.65	164.39	147.95	133.15
Depreciation	20.29	18.26	16.44	14.80	13.32
Closing written-down value	182.65	164.39	147.95	133.15	119.83
Plant and machinery (cost ₹371.57 lakh, 15% WDV)					
Opening written-down value	371.57	315.83	268.46	228.19	193.96
Depreciation	55.74	47.37	40.27	34.23	29.09
Closing written-down value	315.83	268.46	228.19	193.96	164.87
Other fixed assets (cost ₹47.98 lakh, 10% WDV)					
Opening written-down value	47.98	43.18	38.86	34.97	31.47
Depreciation	4.80	4.32	3.89	3.50	3.15
Closing written-down value	43.18	38.86	34.97	31.47	28.32
Total depreciation	80.83	69.95	60.60	52.53	45.56
Preliminary expenses written off	3.36	3.36	3.36	3.36	3.38

16 Term loan repayment

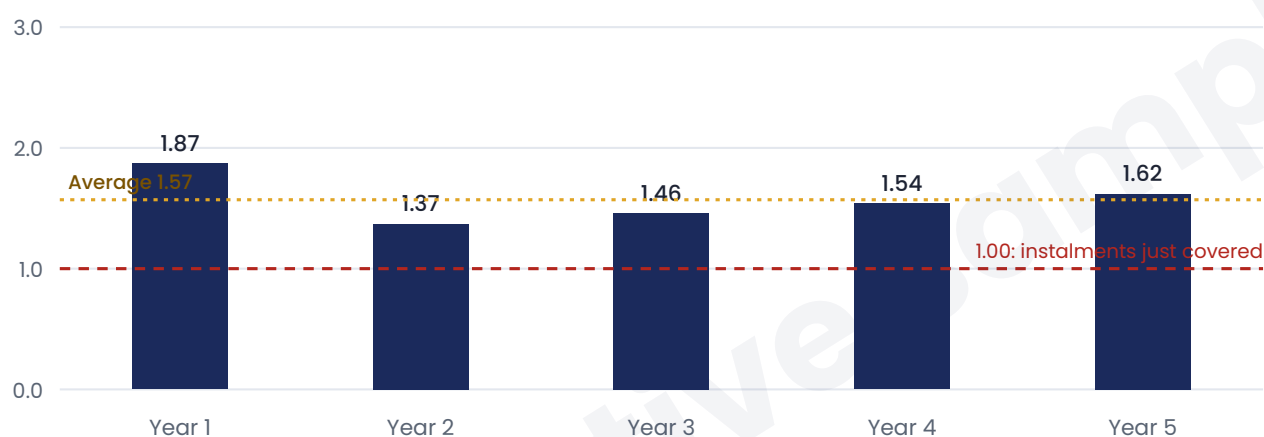
The term loan of ₹569.60 lakh carries interest at 10.5% a year. Only interest is paid during the 6-month moratorium, after which the loan is repaid in 54 equal monthly instalments of ₹13,28,090. The month-by-month schedule is in the annexure.

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	569.60	518.72	408.61	286.37	150.66
Interest	58.71	49.27	37.13	23.66	8.71
Principal repaid	50.88	110.11	122.24	135.71	150.66
Closing balance	518.72	408.61	286.37	150.66	—

17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.57 times on average, and never less than 1.37 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	61.66	96.16	131.25	166.10	200.92
Depreciation and write-offs	84.19	73.31	63.96	55.89	48.94
Interest on term loan	58.71	49.27	37.13	23.66	8.71
Total available for debt service (A)	204.56	218.74	232.34	245.65	258.57
Principal repayment	50.88	110.11	122.24	135.71	150.66
Interest on term loan	58.71	49.27	37.13	23.66	8.71
Total debt service (B)	109.59	159.38	159.37	159.37	159.37
DSCR (A / B)	1.87	1.37	1.46	1.54	1.62

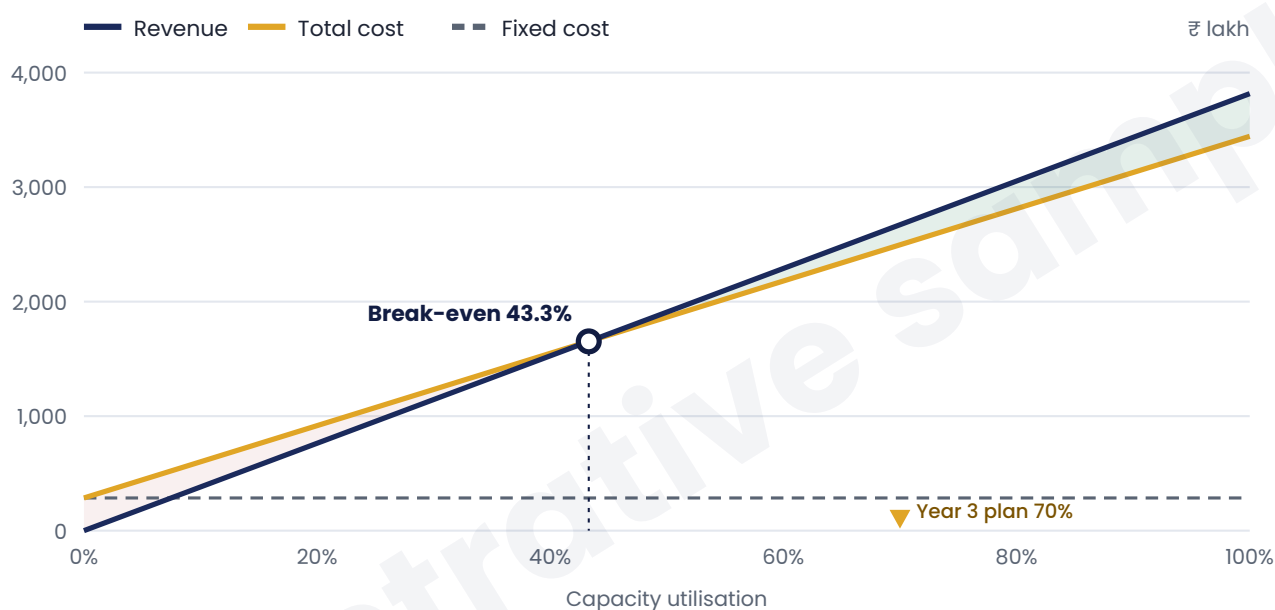


DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

18 Break-even analysis

At Year 3 levels the unit breaks even at 43.3% of installed capacity, against planned utilisation of 70%. On a cash basis, leaving out depreciation and write-offs, break-even falls to 33.6%.

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	2,289.60	2,480.40	2,671.20	2,862.00	3,052.80
Variable costs	1,895.70	2,053.66	2,211.65	2,369.62	2,527.60
Contribution	393.90	426.74	459.55	492.38	525.20
Fixed costs (incl. depreciation and interest)	311.69	298.53	284.55	270.91	257.30
Break-even as % of installed capacity	47.5	45.5	43.3	41.3	39.2
Cash break-even as % of installed capacity	34.7	34.3	33.6	32.8	31.7
Break-even sales	1,811.74	1,735.19	1,653.99	1,574.69	1,495.59



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

19 Financial ratios

Liquidity and leverage improve over the projection. The current ratio stays at or above 1.64, while debt-equity drops from 2.18 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	1.64	1.86	2.12	2.42	2.76
Quick ratio	0.85	1.02	1.23	1.48	1.78
Debt-equity ratio (term loan / net worth)	2.18	1.21	0.61	0.23	0.00
Total outside liabilities / net worth	3.26	1.99	1.17	0.66	0.32
Interest coverage ratio	2.01	2.77	3.91	5.74	9.43
DSCR	1.87	1.37	1.46	1.54	1.62
Gross profit margin (%)	16.1	16.2	16.3	16.4	16.5
Operating profit (EBITDA) margin (%)	10.8	11.0	11.2	11.3	11.4
Net profit margin (%)	2.7	3.9	4.9	5.8	6.6
Return on capital employed (%)	17.0	21.0	24.3	26.8	28.4
Break-even (% of installed capacity)	47.5	45.5	43.3	41.3	39.2

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 ₹1,06,000 per MT, excluding GST, held constant through the projection.
- Raw materials at 74.3% of sales, packing materials at 3.1%, power and fuel at 2.1%, and selling and distribution at 3.3%.
- 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, 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.

21 Conclusion

On these illustrative assumptions, a refined edible oil unit of 12 MT per day costs ₹759.47 lakh to set up, earns an average return of 17.3% on that investment and pays back in about 4.1 years. An average DSCR of 1.57 and break-even at 43.3% of capacity point to a project that can carry its bank debt. Actual figures depend on the location, the machinery chosen, input prices and the promoter's plans, which is why a full report is prepared for each project.

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A Annexure: monthly loan repayment schedule

Term loan of ₹569.60 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	569.60	4.98	–	4.98	569.60
2	May 2027	569.60	4.98	–	4.98	569.60
3	Jun 2027	569.60	4.98	–	4.98	569.60
4	Jul 2027	569.60	4.98	–	4.98	569.60
5	Aug 2027	569.60	4.98	–	4.98	569.60
6	Sep 2027	569.60	4.98	–	4.98	569.60
7	Oct 2027	569.60	4.98	8.30	13.28	561.30
8	Nov 2027	561.30	4.91	8.37	13.28	552.93
9	Dec 2027	552.93	4.84	8.44	13.28	544.49
10	Jan 2028	544.49	4.76	8.52	13.28	535.97
11	Feb 2028	535.97	4.69	8.59	13.28	527.38
12	Mar 2028	527.38	4.61	8.67	13.28	518.72
13	Apr 2028	518.72	4.54	8.74	13.28	509.97
14	May 2028	509.97	4.46	8.82	13.28	501.16
15	Jun 2028	501.16	4.39	8.90	13.28	492.26
16	Jul 2028	492.26	4.31	8.97	13.28	483.29
17	Aug 2028	483.29	4.23	9.05	13.28	474.23
18	Sep 2028	474.23	4.15	9.13	13.28	465.10
19	Oct 2028	465.10	4.07	9.21	13.28	455.89
20	Nov 2028	455.89	3.99	9.29	13.28	446.60
21	Dec 2028	446.60	3.91	9.37	13.28	437.23
22	Jan 2029	437.23	3.83	9.46	13.28	427.77
23	Feb 2029	427.77	3.74	9.54	13.28	418.23
24	Mar 2029	418.23	3.66	9.62	13.28	408.61
25	Apr 2029	408.61	3.58	9.71	13.28	398.91
26	May 2029	398.91	3.49	9.79	13.28	389.12
27	Jun 2029	389.12	3.40	9.88	13.28	379.24
28	Jul 2029	379.24	3.32	9.96	13.28	369.28
29	Aug 2029	369.28	3.23	10.05	13.28	359.23
30	Sep 2029	359.23	3.14	10.14	13.28	349.09
31	Oct 2029	349.09	3.05	10.23	13.28	338.86
32	Nov 2029	338.86	2.97	10.32	13.28	328.55
33	Dec 2029	328.55	2.87	10.41	13.28	318.14
34	Jan 2030	318.14	2.78	10.50	13.28	307.64
35	Feb 2030	307.64	2.69	10.59	13.28	297.06
36	Mar 2030	297.06	2.60	10.68	13.28	286.37
37	Apr 2030	286.37	2.51	10.78	13.28	275.60
38	May 2030	275.60	2.41	10.87	13.28	264.73
39	Jun 2030	264.73	2.32	10.96	13.28	253.77

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	253.77	2.22	11.06	13.28	242.70
41	Aug 2030	242.70	2.12	11.16	13.28	231.55
42	Sep 2030	231.55	2.03	11.25	13.28	220.29
43	Oct 2030	220.29	1.93	11.35	13.28	208.94
44	Nov 2030	208.94	1.83	11.45	13.28	197.49
45	Dec 2030	197.49	1.73	11.55	13.28	185.93
46	Jan 2031	185.93	1.63	11.65	13.28	174.28
47	Feb 2031	174.28	1.52	11.76	13.28	162.52
48	Mar 2031	162.52	1.42	11.86	13.28	150.66
49	Apr 2031	150.66	1.32	11.96	13.28	138.70
50	May 2031	138.70	1.21	12.07	13.28	126.64
51	Jun 2031	126.64	1.11	12.17	13.28	114.46
52	Jul 2031	114.46	1.00	12.28	13.28	102.18
53	Aug 2031	102.18	0.89	12.39	13.28	89.80
54	Sep 2031	89.80	0.79	12.50	13.28	77.30
55	Oct 2031	77.30	0.68	12.60	13.28	64.70
56	Nov 2031	64.70	0.57	12.71	13.28	51.98
57	Dec 2031	51.98	0.45	12.83	13.28	39.16
58	Jan 2032	39.16	0.34	12.94	13.28	26.22
59	Feb 2032	26.22	0.23	13.05	13.28	13.17
60	Mar 2032	13.17	0.12	13.17	13.28	–