AN ISO 9001 : 2015 CERTIFIED COMPANY

Detailed project report
Sample edition
Projections from FY 2027-28

Project report

Plaster of Paris

Installed capacity 20 MT per day
Sector Building materials
Total project cost ₹145.68 lakh

Illustrative sample
Figures are representative

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Project at a glance

Plaster of Paris
20 MT per day

Product	**Plaster of Paris**	Sector	**Building materials**
Installed capacity	**20 MT per day**	Annual capacity	**6,600 MT per year**
Selling price (ex-GST)	**₹6,450 per MT**	Working days	**330 a year**
Manpower	**8 people**	Plant and machinery	**₹79.06 lakh**
Total project cost	**₹145.68 lakh**	Promoter's contribution	**₹36.42 lakh (25%)**
Term loan	**₹109.26 lakh (75%)**	Cash credit limit	**₹19.24 lakh**
Revenue, Year 3	**₹297.99 lakh at 70%**	Net profit, Year 3	**₹32.99 lakh**
Return on investment	**22.6% a year**	Break-even, Year 3	**37.8% of capacity**
Average DSCR	**1.87**	Payback period	**3.5 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 plaster of paris in the building materials sector, sized at 20 MT per day. Working 330 days a year, the plant can turn out 6,600 MT per year at full capacity. The product's applications range from wall plastering and false ceilings to school chalk and crayons.

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 ₹297.99 lakh and a net profit of ₹32.99 lakh.

2 Uses and applications

The main applications and markets for the product are:

- Wall plastering and false ceilings
- Moulds for ceramic and sanitaryware units
- Idols, statues and decorative cornices
- Orthopaedic casts and dental moulds
- School chalk and crayons

3 Market potential

Plaster of Paris is bought mainly by false ceiling and interior contractors, building-material dealers and ceramic, sanitaryware and idol makers. Most Indian gypsum is mined in Rajasthan, so units near Bikaner, Nagaur and Barmer buy raw gypsum cheaply while units near consuming cities save freight on the finished plaster. Small units compete on whiteness, consistent setting time and reliable supply to dealers and contractors.

Typical buyers include false ceiling and interior contractors; building-material and hardware dealers; ceramic and sanitaryware manufacturers; idol, statue and handicraft makers; chalk and crayon makers; and dental and orthopaedic product makers.

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

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 plaster of paris

1. **Crushing.** Gypsum lumps from the mine are broken to under 25 mm in a jaw crusher.
2. **Pulverising.** A hammer mill grinds the crushed gypsum to a fine powder so it heats evenly.
3. **Calcination.** The powder is heated in a rotary calciner at about 130 to 160 degrees Celsius until three quarters of its combined water is driven off.
4. **Cooling and ageing.** Hot plaster is cooled and held in silos so its setting time settles to a steady value.
5. **Fine grinding and classifying.** The plaster is ground again and classified to the fineness the buyer needs.
6. **Testing and packing.** Each batch is checked for setting time and strength and packed in 25 kg or 40 kg bags.

5 Raw materials

The plant uses natural gypsum lumps (including freight) and setting control additives. Raw material purchases in Year 3 are estimated at ₹132.98 lakh, which is 44.6% of sales. The split by material is shown below.

Raw material	Share of cost	Year 3 cost (₹ lakh)
Natural gypsum lumps (including freight)	92.0%	122.34
Setting control additives	8.0%	10.64
Total raw materials	**100.0%**	**132.98**

Illustrative sample

6 Plant and machinery

Plant and machinery accounts for ₹79.06 lakh of the project cost. The rotary calciner with furnace and hot air system takes the largest share, and the other items and their indicative costs are listed below.

Machinery and equipment	Indicative cost (₹ lakh)
Jaw crusher	6.32
Hammer mill pulveriser	9.49
Bucket elevators and screw conveyors	7.91
Rotary calciner with furnace and hot air system	26.09
Cooling and ageing silos	6.32
Fine grinding mill with air classifier	9.49
Pulse jet bag filter dust collector	7.12
Automatic valve bag packing machine	6.32
Total plant and machinery	**79.06**

7 Land, building and utilities

The model includes land and site development of ₹12.40 lakh and building and civil works of ₹29.54 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 ₹9.44 lakh.

Power and fuel cost ₹39.92 lakh in Year 3, about 13.4% of sales. Water is needed for cleaning, domestic use and, where the process calls for it, production.

8 Manpower

The unit employs 8 people. Wages and salaries come to ₹14.64 lakh in Year 1 and are assumed to rise by 5% a year.

Category	Number	Monthly wage (₹)	Annual cost (₹ lakh)
Management, supervision and administration	1	27,000	3.24
Skilled workers and operators	3	17,000	6.12
Semi-skilled and unskilled workers	4	11,000	5.28
Total (Year 1)	**8**		**14.64**

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
- IS 2547 (Part 1) for gypsum building plaster
- IS 2333 for plaster of Paris used in the ceramic and glass industry

10 Project cost and means of finance

Project cost is estimated at ₹145.68 lakh, including fixed assets of ₹135.87 lakh and margin money for working capital of ₹6.41 lakh.

Cost of project	₹ lakh
Land and site development	12.40
Building and civil works	29.54
Plant and machinery	79.06
Other fixed assets (electrification, furniture, lab equipment, DG set)	9.44
Contingencies	5.43
Preliminary and pre-operative expenses	3.40
Margin money for working capital	6.41
Total cost of project	**145.68**

Means of finance

The promoter contributes ₹36.42 lakh (25% of project cost) and a term loan funds the remaining ₹109.26 lakh. Working capital is supported by a cash credit limit of ₹19.24 lakh.

Source of funds	₹ lakh
Promoter's contribution (25%)	36.42
Term loan from bank (75%)	109.26
Total means of finance	**145.68**
Cash credit limit for working capital (separate)	*19.24*

Illustrative sample

11 Working capital

Working capital is worked out from holding periods: 20 days of raw material, 10 days of finished goods and 30 days of credit to customers, less 20 days of credit from suppliers. In Year 1 the requirement is ₹25.65 lakh. The bank funds ₹19.24 lakh through cash credit and the promoter's margin covers ₹6.41 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 (20 days)	6.25	6.77	7.29	7.81	8.33
Work in progress (1 days)	0.45	0.48	0.52	0.55	0.59
Finished goods (10 days)	4.84	5.22	5.61	6.00	6.39
Trade receivables (30 days)	20.99	22.74	24.49	26.24	27.99
Total current assets	**32.53**	**35.21**	**37.91**	**40.60**	**43.30**
Less: trade creditors (20 days)	6.88	7.45	8.03	8.60	9.17
Working capital requirement	**25.65**	**27.76**	**29.88**	**32.00**	**34.13**

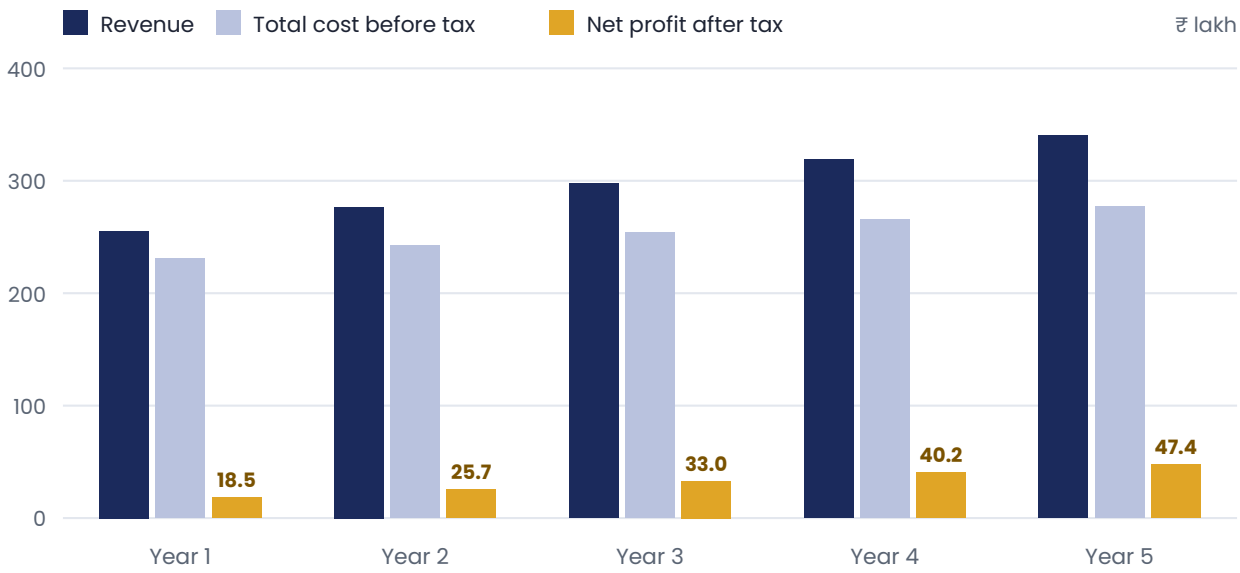
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12 Projected profitability

Revenue grows from ₹255.42 lakh in Year 1, at 60% utilisation, to ₹340.56 lakh in Year 5 at 80%. Net profit rises from ₹18.49 lakh to ₹47.43 lakh over the same period, an average net margin of 10.8%.

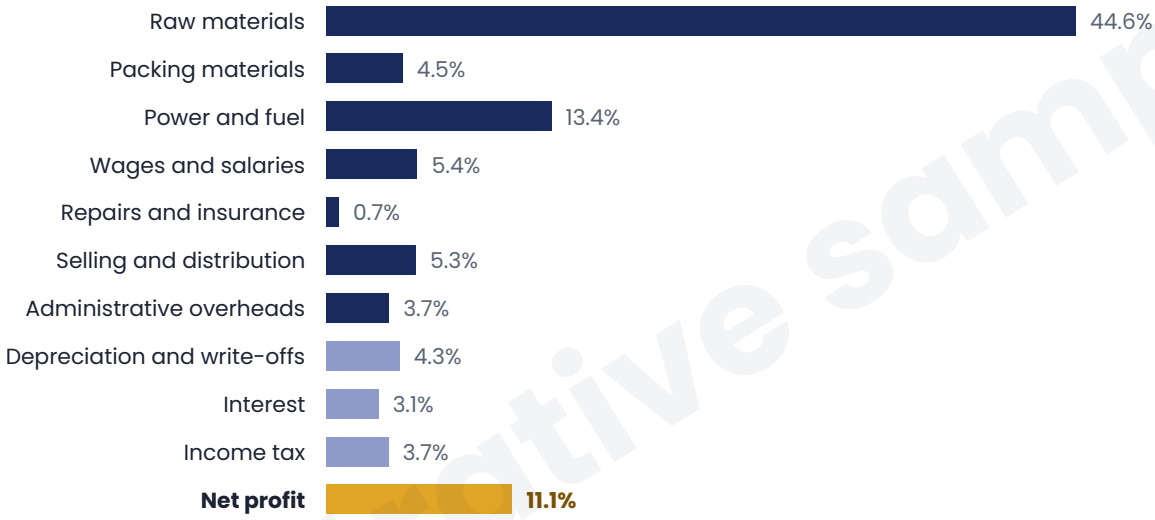
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Capacity utilisation (%)	*60%*	*65%*	*70%*	*75%*	*80%*
Revenue from operations	**255.42**	**276.70**	**297.99**	**319.28**	**340.56**
Raw materials consumed	113.98	123.47	132.98	142.48	151.97
Packing materials	11.60	12.57	13.53	14.50	15.47
Power and fuel	34.22	37.07	39.92	42.77	45.62
Wages and salaries	14.64	15.37	16.14	16.95	17.80
Repairs and maintenance	1.58	1.66	1.74	1.83	1.92
Insurance	0.49	0.49	0.49	0.49	0.49
Cost of production	**176.51**	**190.63**	**204.80**	**219.02**	**233.27**
Gross profit	**78.91**	**86.07**	**93.19**	**100.26**	**107.29**
Selling and distribution expenses	13.61	14.74	15.88	17.01	18.15
Administrative overheads	10.10	10.60	11.13	11.69	12.27
Operating profit (EBITDA)	**55.20**	**60.73**	**66.18**	**71.56**	**76.87**
Depreciation	16.49	14.22	12.27	10.60	9.16
Preliminary expenses written off	0.68	0.68	0.68	0.68	0.68
Interest on term loan	11.26	9.45	7.12	4.54	1.67
Interest on cash credit	2.12	2.12	2.12	2.12	2.12
Profit before tax	**24.65**	**34.26**	**43.99**	**53.62**	**63.24**
Income tax	6.16	8.56	11.00	13.40	15.81
Profit after tax	**18.49**	**25.70**	**32.99**	**40.22**	**47.43**

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 ₹113.23 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	36.42	–	–	–	–
Term loan from bank	109.26	–	–	–	–
Cash credit (working capital) from bank	19.24	–	–	–	–
Net profit after tax	18.49	25.70	32.99	40.22	47.43
Depreciation	16.49	14.22	12.27	10.60	9.16
Preliminary expenses written off	0.68	0.68	0.68	0.68	0.68
Increase in trade creditors	6.88	0.57	0.58	0.57	0.57
Total sources	**207.46**	**41.17**	**46.52**	**52.07**	**57.84**
Application of funds					
Fixed assets	135.87	–	–	–	–
Preliminary and pre-operative expenses	3.40	–	–	–	–
Increase in inventories	11.54	0.93	0.95	0.94	0.95
Increase in trade receivables	20.99	1.75	1.75	1.75	1.75
Repayment of term loan	9.76	21.12	23.45	26.03	28.90
Drawings	–	–	–	–	–
Total application	**181.56**	**23.80**	**26.15**	**28.72**	**31.60**
Net cash flow	**25.90**	**17.37**	**20.37**	**23.35**	**26.24**
Opening cash balance	–	25.90	43.27	63.64	86.99
Closing cash balance	**25.90**	**43.27**	**63.64**	**86.99**	**113.23**

Illustrative sample

14 Projected balance sheet

The projected balance sheet balances in every year. Net worth grows from ₹52.19 lakh at the end of Year 1 to ₹201.25 lakh at the end of Year 5, while the term loan outstanding falls from ₹99.50 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	36.42	36.42	36.42	36.42	36.42
Reserves and surplus	18.49	44.19	77.18	117.40	164.83
Term loan	99.50	78.38	54.93	28.90	–
Cash credit from bank	19.24	19.24	19.24	19.24	19.24
Trade creditors	6.88	7.45	8.03	8.60	9.17
Total liabilities	**180.53**	**185.68**	**195.80**	**210.56**	**229.66**
Assets					
Gross fixed assets	135.87	135.87	135.87	135.87	135.87
Less: accumulated depreciation	(16.49)	(30.71)	(42.98)	(53.58)	(62.74)
Net fixed assets	**119.38**	**105.16**	**92.89**	**82.29**	**73.13**
Preliminary expenses not written off	2.72	2.04	1.36	0.68	–
Inventories	11.54	12.47	13.42	14.36	15.31
Trade receivables	20.99	22.74	24.49	26.24	27.99
Cash and bank balance	25.90	43.27	63.64	86.99	113.23
Total assets	**180.53**	**185.68**	**195.80**	**210.56**	**229.66**

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 ₹31.02 lakh, 10% WDV)					
Opening written-down value	31.02	27.92	25.13	22.62	20.36
Depreciation	3.10	2.79	2.51	2.26	2.04
Closing written-down value	**27.92**	**25.13**	**22.62**	**20.36**	**18.32**
Plant and machinery (cost ₹83.01 lakh, 15% WDV)					
Opening written-down value	83.01	70.56	59.98	50.98	43.33
Depreciation	12.45	10.58	9.00	7.65	6.50
Closing written-down value	**70.56**	**59.98**	**50.98**	**43.33**	**36.83**
Other fixed assets (cost ₹9.44 lakh, 10% WDV)					
Opening written-down value	9.44	8.50	7.65	6.89	6.20
Depreciation	0.94	0.85	0.76	0.69	0.62
Closing written-down value	**8.50**	**7.65**	**6.89**	**6.20**	**5.58**
Total depreciation	**16.49**	**14.22**	**12.27**	**10.60**	**9.16**
Preliminary expenses written off	0.68	0.68	0.68	0.68	0.68

16 Term loan repayment

Repayment of the ₹109.26 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 ₹2,54,753 each, and the annexure gives the monthly schedule.

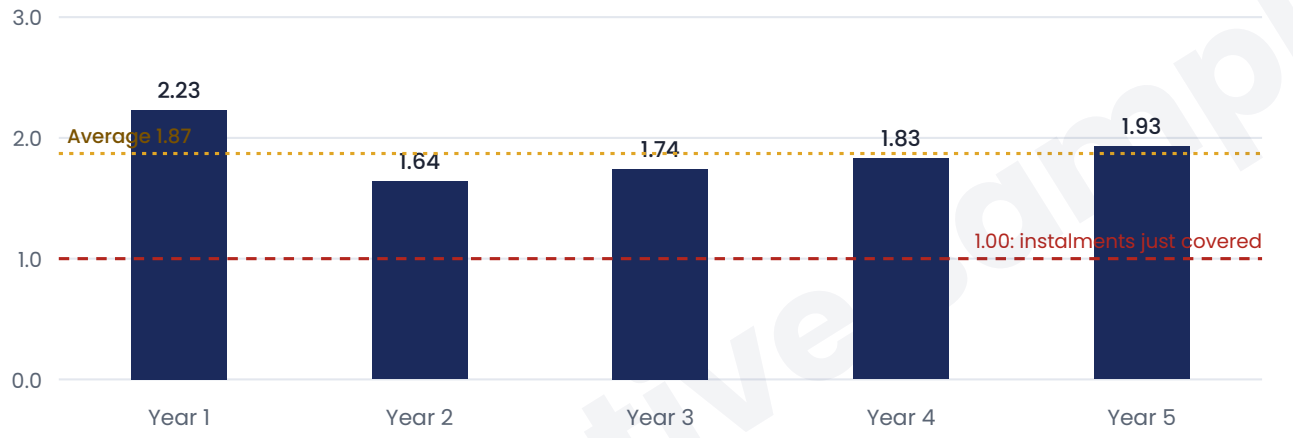
Particulars (₹ lakh)	Year 1 FY 2027-28	Year 2 FY 2028-29	Year 3 FY 2029-30	Year 4 FY 2030-31	Year 5 FY 2031-32
Opening balance	109.26	99.50	78.38	54.93	28.90
Interest	11.26	9.45	7.12	4.54	1.67
Principal repaid	9.76	21.12	23.45	26.03	28.90
Closing balance	**99.50**	**78.38**	**54.93**	**28.90**	**–**

Illustrative sample

17 Debt service coverage

Cash available for debt service covers the term loan instalments 1.87 times on average, and never less than 1.64 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	18.49	25.70	32.99	40.22	47.43
Depreciation and write-offs	17.17	14.90	12.95	11.28	9.84
Interest on term loan	11.26	9.45	7.12	4.54	1.67
Total available for debt service (A)	**46.92**	**50.05**	**53.06**	**56.04**	**58.94**
Principal repayment	9.76	21.12	23.45	26.03	28.90
Interest on term loan	11.26	9.45	7.12	4.54	1.67
Total debt service (B)	**21.02**	**30.57**	**30.57**	**30.57**	**30.57**
DSCR (A / B)	2.23	1.64	1.74	1.83	1.93



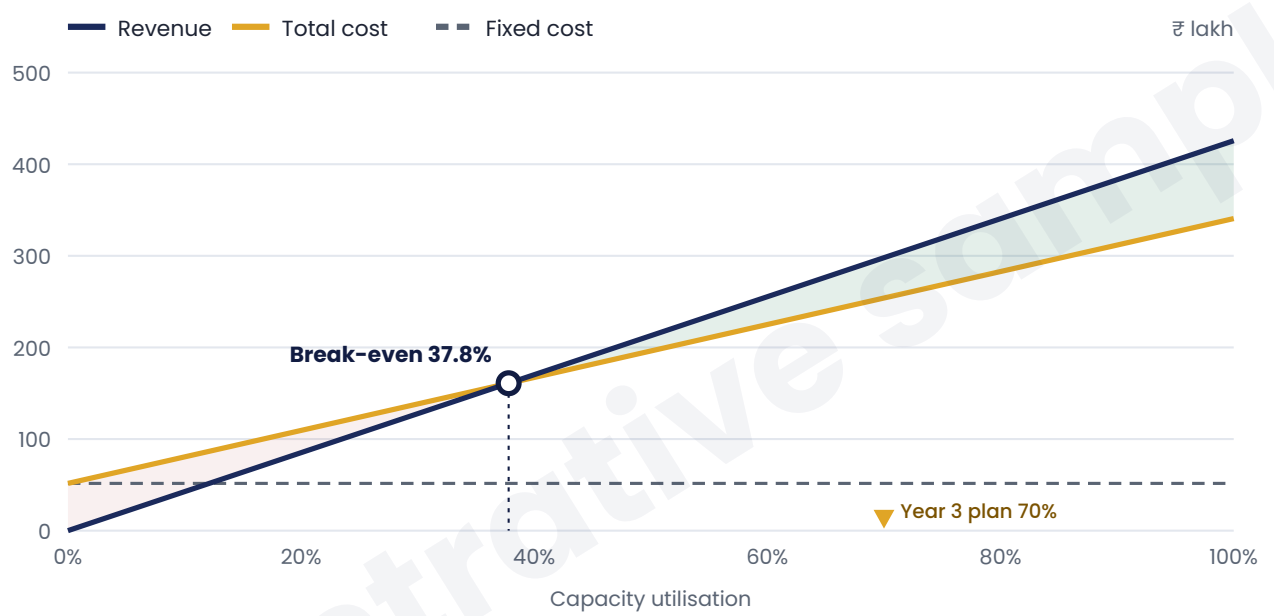
DSCR by year. A ratio above 1.00 means cash accruals cover the term loan instalments.

Illustrative sample

18 Break-even analysis

The break-even point in Year 3 is 37.8% 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 28.3%.

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	255.42	276.70	297.99	319.28	340.56
Variable costs	173.41	187.85	202.31	216.76	231.21
Contribution	**82.01**	**88.85**	**95.68**	**102.52**	**109.35**
Fixed costs (incl. depreciation and interest)	57.36	54.59	51.69	48.90	46.11
Break-even as % of installed capacity	42.0	39.9	37.8	35.8	33.7
Cash break-even as % of installed capacity	29.4	29.0	28.3	27.5	26.5
Break-even sales	178.65	170.01	160.99	152.29	143.61



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 2.24, while debt-equity drops from 1.91 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	2.24	2.94	3.72	4.58	5.51
Quick ratio	1.80	2.47	3.23	4.07	4.97
Debt-equity ratio (term loan / net worth)	1.91	1.00	0.49	0.19	0.00
Total outside liabilities / net worth	2.41	1.34	0.73	0.37	0.14
Interest coverage ratio	2.84	3.96	5.76	9.05	17.69
DSCR	2.23	1.64	1.74	1.83	1.93
Gross profit margin (%)	30.9	31.1	31.3	31.4	31.5
Operating profit (EBITDA) margin (%)	21.6	21.9	22.2	22.4	22.6
Net profit margin (%)	7.2	9.3	11.1	12.6	13.9
Return on capital employed (%)	22.2	26.0	28.6	29.9	30.4
Break-even (% of installed capacity)	42.0	39.9	37.8	35.8	33.7

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 ₹6,450 per MT, excluding GST, held constant through the projection.
- Raw materials at 44.6% of sales, packing materials at 4.5%, power and fuel at 13.4%, and selling and distribution at 5.3%.
- Wages and salaries rise by 5% a year; repairs and administrative overheads rise by 5% a year.
- Working capital based on 20 days of raw material, 1 day of work in progress, 10 days of finished goods and 30 days of receivables, less 20 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

On these illustrative assumptions, a plaster of paris unit of 20 MT per day costs ₹145.68 lakh to set up, earns an average return of 22.6% on that investment and pays back in about 3.5 years. An average DSCR of 1.87 and break-even at 37.8% 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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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 ₹109.26 lakh at 10.5% a year. Amounts in ₹ lakh.

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
1	Apr 2027	109.26	0.96	–	0.96	109.26
2	May 2027	109.26	0.96	–	0.96	109.26
3	Jun 2027	109.26	0.96	–	0.96	109.26
4	Jul 2027	109.26	0.96	–	0.96	109.26
5	Aug 2027	109.26	0.96	–	0.96	109.26
6	Sep 2027	109.26	0.96	–	0.96	109.26
7	Oct 2027	109.26	0.96	1.59	2.55	107.67
8	Nov 2027	107.67	0.94	1.61	2.55	106.06
9	Dec 2027	106.06	0.93	1.62	2.55	104.44
10	Jan 2028	104.44	0.91	1.63	2.55	102.81
11	Feb 2028	102.81	0.90	1.65	2.55	101.16
12	Mar 2028	101.16	0.89	1.66	2.55	99.50
13	Apr 2028	99.50	0.87	1.68	2.55	97.82
14	May 2028	97.82	0.86	1.69	2.55	96.13
15	Jun 2028	96.13	0.84	1.71	2.55	94.42
16	Jul 2028	94.42	0.83	1.72	2.55	92.70
17	Aug 2028	92.70	0.81	1.74	2.55	90.97
18	Sep 2028	90.97	0.80	1.75	2.55	89.22
19	Oct 2028	89.22	0.78	1.77	2.55	87.45
20	Nov 2028	87.45	0.77	1.78	2.55	85.67
21	Dec 2028	85.67	0.75	1.80	2.55	83.87
22	Jan 2029	83.87	0.73	1.81	2.55	82.05
23	Feb 2029	82.05	0.72	1.83	2.55	80.23
24	Mar 2029	80.23	0.70	1.85	2.55	78.38
25	Apr 2029	78.38	0.69	1.86	2.55	76.52
26	May 2029	76.52	0.67	1.88	2.55	74.64
27	Jun 2029	74.64	0.65	1.89	2.55	72.75
28	Jul 2029	72.75	0.64	1.91	2.55	70.83
29	Aug 2029	70.83	0.62	1.93	2.55	68.91
30	Sep 2029	68.91	0.60	1.94	2.55	66.96
31	Oct 2029	66.96	0.59	1.96	2.55	65.00
32	Nov 2029	65.00	0.57	1.98	2.55	63.02
33	Dec 2029	63.02	0.55	2.00	2.55	61.03
34	Jan 2030	61.03	0.53	2.01	2.55	59.01
35	Feb 2030	59.01	0.52	2.03	2.55	56.98
36	Mar 2030	56.98	0.50	2.05	2.55	54.93
37	Apr 2030	54.93	0.48	2.07	2.55	52.87
38	May 2030	52.87	0.46	2.08	2.55	50.78
39	Jun 2030	50.78	0.44	2.10	2.55	48.68

Illustrative sample

No.	Month	Opening balance	Interest	Principal	Instalment	Closing balance
40	Jul 2030	48.68	0.43	2.12	2.55	46.56
41	Aug 2030	46.56	0.41	2.14	2.55	44.42
42	Sep 2030	44.42	0.39	2.16	2.55	42.26
43	Oct 2030	42.26	0.37	2.18	2.55	40.08
44	Nov 2030	40.08	0.35	2.20	2.55	37.88
45	Dec 2030	37.88	0.33	2.22	2.55	35.67
46	Jan 2031	35.67	0.31	2.24	2.55	33.43
47	Feb 2031	33.43	0.29	2.26	2.55	31.18
48	Mar 2031	31.18	0.27	2.27	2.55	28.90
49	Apr 2031	28.90	0.25	2.29	2.55	26.61
50	May 2031	26.61	0.23	2.31	2.55	24.29
51	Jun 2031	24.29	0.21	2.33	2.55	21.96
52	Jul 2031	21.96	0.19	2.36	2.55	19.60
53	Aug 2031	19.60	0.17	2.38	2.55	17.22
54	Sep 2031	17.22	0.15	2.40	2.55	14.83
55	Oct 2031	14.83	0.13	2.42	2.55	12.41
56	Nov 2031	12.41	0.11	2.44	2.55	9.97
57	Dec 2031	9.97	0.09	2.46	2.55	7.51
58	Jan 2032	7.51	0.07	2.48	2.55	5.03
59	Feb 2032	5.03	0.04	2.50	2.55	2.53
60	Mar 2032	2.53	0.02	2.53	2.55	–

Illustrative sample