

PORTFOLIOATSCALE

New User, Ten-Year Earnings History, SIP, and EPFO Walkthrough

A screenshot-backed record of setting up a synthetic active user, a portfolio, masked Bank and EPFO accounts, one future SIP, ten annual salary schedules, and ten annual EPFO schedules.

1	21	20	0
Synthetic user	Schedules	Posted Ledger rows	SIP executions

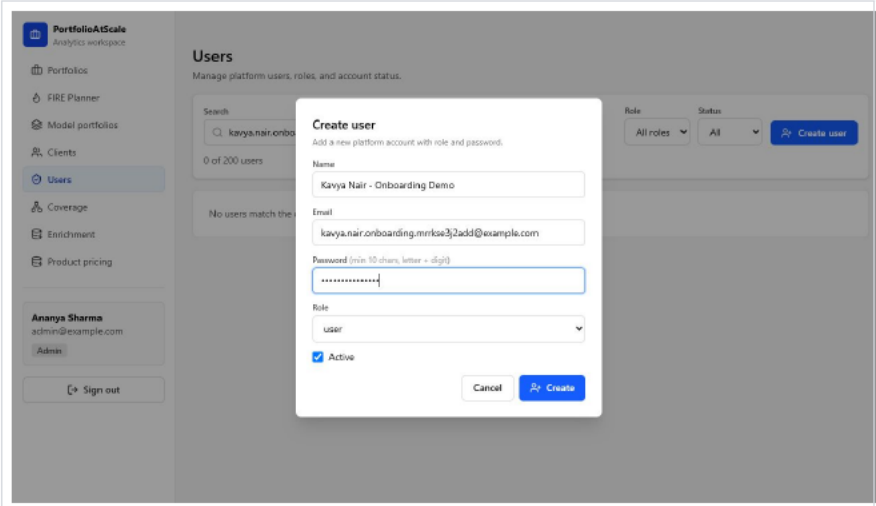
Environment	Run date	Synthetic user	Portfolio
dev - http://127.0.0.1:8000	19 Jul 2026	Kavya Nair - Onboarding Demo	10-Year Earnings Demo (#67501)

Disclosure: every name, email address, employer, account reference, and financial value in this walkthrough is synthetic. The password is masked in screenshots and is not included in this PDF, logs, or filenames. The reserved example.com domain is used for the demo identity.

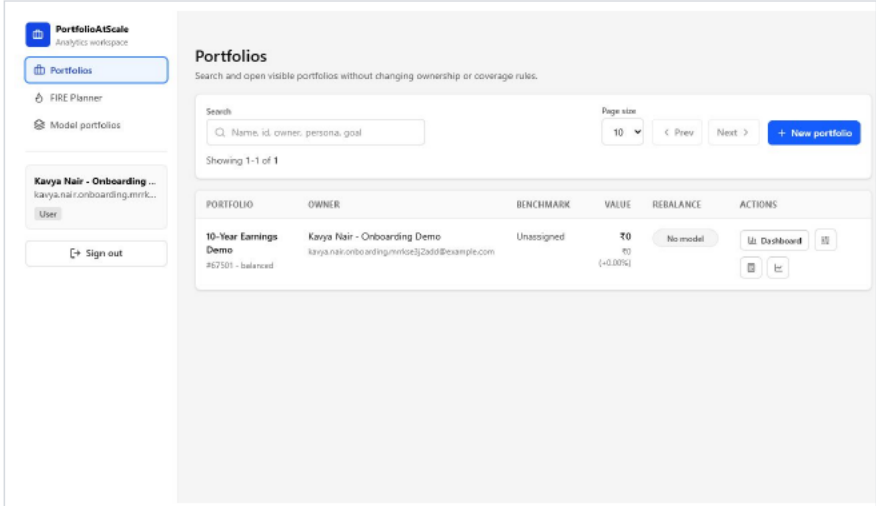
Outcome

The user is active with role user. The portfolio has one Bank account, one EPFO account, one future SIP, ten Bank schedules, and ten EPFO schedules. Catch-up through 31 Mar 2026 created ten Bank and ten EPFO occurrences, with no SIP catch-up.

1. Create the user and portfolio



Create-user form. Password is masked; role is user and Active is selected.



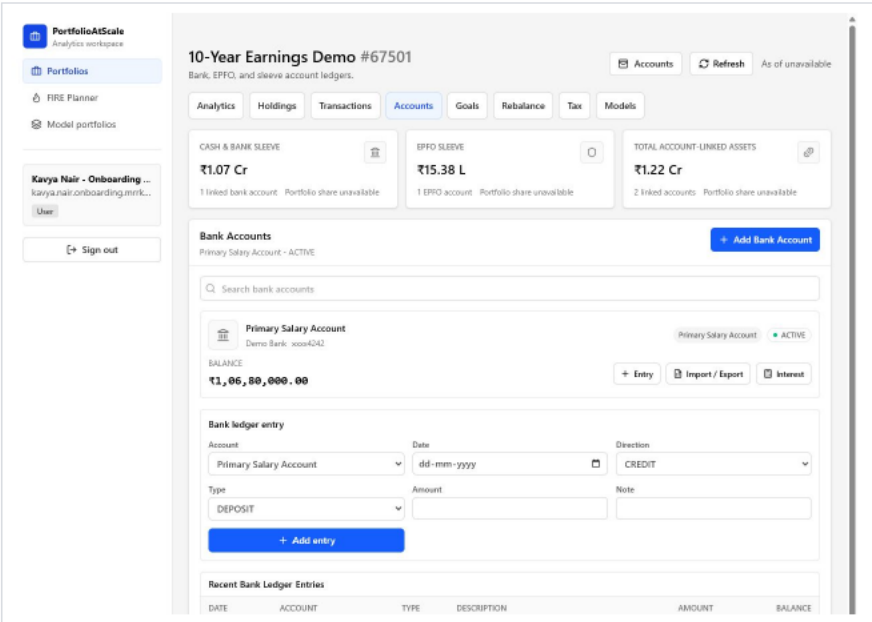
Created portfolio visible to the signed-in synthetic user.

Numbered steps

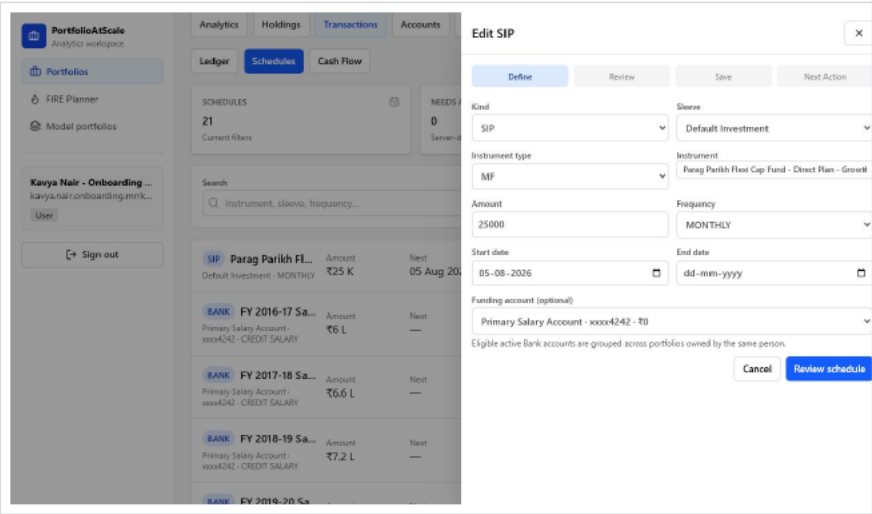
Step	Action	Result
1	Create Kavya Nair - Onboarding Demo with role user and Active enabled.	User ID 67102; active user account.
2	Sign in with the generated temporary credential.	User workspace loads; credential is not retained in this document.
3	Create 10-Year Earnings Demo with Balanced persona and Retirement goal.	Portfolio ID 67501 owned by user ID 67102.

Email validation note: the current create-user endpoint rejects the special-use .test TLD. The workflow therefore uses a unique address under the reserved example.com domain while retaining fully synthetic identity data.

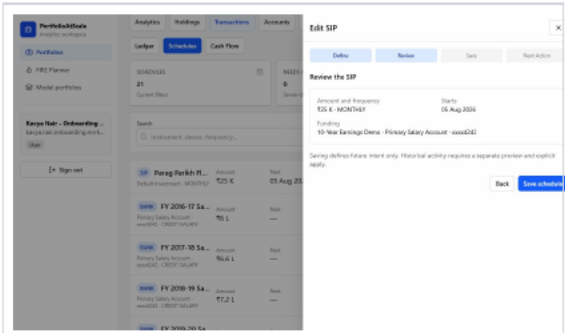
2. Add masked accounts and define the future SIP



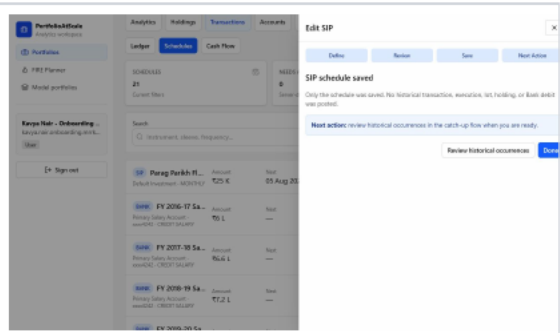
Account workspace after the historical postings. The summary shows one Bank account and one EPFO account.



SIP definition: INR 25,000 monthly from 05 Aug 2026, funded by the salary account.



Review confirms amount, frequency, date, and funding account.



Success explicitly states that only future intent was saved.

Configured accounts
Bank: Primary Salary Account
Institution: Demo Bank
Masked ref: xxx4242

EPFO: Employer EPFO
Employer: Demo Technologies
Member ref: xxx5678
UAN ref: xxxx1234

3. Ten-year annual earnings and EPFO history

FY	FY-end date	Net salary credit	Employee EPF	Employer EPF	Employer EPS
2016-17	31 Mar 2017	INR 6,00,000	INR 43,200	INR 28,200	INR 15,000
2017-18	31 Mar 2018	INR 6,60,000	INR 47,520	INR 32,520	INR 15,000
2018-19	31 Mar 2019	INR 7,20,000	INR 51,840	INR 36,840	INR 15,000
2019-20	31 Mar 2020	INR 8,40,000	INR 60,480	INR 45,480	INR 15,000
2020-21	31 Mar 2021	INR 9,60,000	INR 69,120	INR 54,120	INR 15,000
2021-22	31 Mar 2022	INR 10,80,000	INR 77,760	INR 62,760	INR 15,000
2022-23	31 Mar 2023	INR 12,00,000	INR 86,400	INR 71,400	INR 15,000
2023-24	31 Mar 2024	INR 13,20,000	INR 95,040	INR 80,040	INR 15,000
2024-25	31 Mar 2025	INR 15,00,000	INR 1,08,000	INR 93,000	INR 15,000
2025-26	31 Mar 2026	INR 18,00,000	INR 1,29,600	INR 1,14,600	INR 15,000

Interpretation: each salary value is an annual net Bank-credit aggregate, not a gross payroll record. Each Bank and EPFO schedule is ANNUAL and is bounded to one FY-end date. Voluntary PF and annual growth are zero throughout.

Totals

Measure	Ten-year total
Salary Bank credits	INR 1,06,80,000
Composite EPFO contributions	INR 15,37,920

4. Representative annual schedule forms

PortfolioAtScale
Analytics workspace

Portfolios

FIRE Planner

Model portfolios

Kavya Nair - Onboarding ...
kavya.nair.onboarding.mnrik...

Sign out

SCHEDULES
21
Current filters

NEEDS
0
Servers

Search
Instrument, sleeve, frequency...

SIP Parag Parikh F...
Default Investment - MONTHLY
Amount ₹25 K
Next 05 Aug 20...

BANK FY 2016-17 Sa...
Primary Salary Account-
xxxx4242 - CREDIT SALARY
Amount ₹6 L
Next

BANK FY 2017-18 Sa...
Primary Salary Account-
xxxx4242 - CREDIT SALARY
Amount ₹6.6 L
Next

BANK FY 2018-19 Sa...
Primary Salary Account-
xxxx4242 - CREDIT SALARY
Amount ₹7.2 L
Next

BANK FY 2019-20 Sa...
Primary Salary Account-
xxxx4242 - CREDIT SALARY
Amount ₹8.4 L
Next

BANK FY 2020-21 Sa...

Edit BANK

Kind BANK
Bank account Primary Salary Account - xxxx4242

Label FY 2016-17 Salary (annual aggregate)

Direction CREDIT

Category SALARY
Amount 600000

Frequency ANNUAL
Start date 31-03-2017

End date 31-03-2017

Cancel Save schedule

Bank schedule: CREDIT / SALARY, INR 6,00,000, ANNUAL, start and end 31 Mar 2017.

PortfolioAtScale
Analytics workspace

Portfolios

FIRE Planner

Model portfolios

Kavya Nair - Onboarding ...
kavya.nair.onboarding.mnrik...

Sign out

Primary Salary Account-
xxxx4242 - CREDIT SALARY
Amount ₹12 L
Next

BANK FY 2023-24 S...
Primary Salary Account-
xxxx4242 - CREDIT SALARY
Amount ₹13.2 L
Next

BANK FY 2024-25 S...
Primary Salary Account-
xxxx4242 - CREDIT SALARY
Amount ₹15 L
Next

BANK FY 2025-26 S...
Primary Salary Account-
xxxx4242 - CREDIT SALARY
Amount ₹18 L
Next

EPO FY 2016-17 EP...
Employer EPO - xxxx1234 -
ANNUAL
Amount ₹86.4 K
Next

EPO FY 2017-18 EP...
Employer EPO - xxxx1234 -
ANNUAL
Amount ₹95.04 K
Next

EPO FY 2018-19 EP...
Employer EPO - xxxx1234 -
ANNUAL
Amount ₹1.04 L
Next

EPO FY 2019-20 EP...
Employer EPO - xxxx1234 -
ANNUAL
Amount ₹1.21 L
Next

EPO FY 2020-21 EP...

Edit EPFO

Kind EPFO
EPFO account Employer EPFO - xxxx1234

Name FY 2016-17 EPFO
43200

Voluntary PF 0
Employer EPF 28200

Employer EPS 15000
Annual growth (%) 0

Notes
Synthetic onboarding walkthrough

Frequency ANNUAL
Start date 31-03-2017

End date 31-03-2017

Cancel Save schedule

EPFO schedule: four contribution components, zero VPF, zero growth, ANNUAL.

Schedule family	Naming pattern	Frequency	Date behavior	Count
Bank	FY YYYY-YY Salary (annual aggregate)	ANNUAL	start = end = FY-end	10
EPFO	FY YYYY-YY EPFO	ANNUAL	start = end = FY-end	10

The date-bounded historical schedules remain visible for auditability. They have no future occurrences after 31 Mar 2026.

5. Final schedule inventory

PortfolioAtScale

Analytics workspace

Portfolios

FIRE Planner

Model portfolios

Kavya Nair - Onboarding ...

kavya.nair.onboarding.mrrk...

User

Sign out

10-Year Earnings Demo

#67501

Recurring activity, lifecycle, revisions, and execution history.

As of unavailable

Accounts

Catch up SIPs

Catch up Bank

Catch up EPFO

Create schedule

Analytics

Holdings

Transactions

Accounts

Goals

Rebalance

Tax

Models

Ledger

Schedules

Cash Flow

SCHEDULES

21

Current filters

NEEDS ATTENTION

0

Server-derived evidence

ACTIVE

21

Visible page

Search

Instrument, sleeve, frequency...

Kind

All

Lifecycle

All

Needs attention

SIP

Parag Parik...

Default Investment - MONTHLY

Amount

₹25 K

Next

05 Aug 2026

Lifecycle

ACTIVE

History

Catch up

Pause

Archive

BANK

FY 2016-1...

Primary Salary Account - xxxx4242 - CREDIT SALARY

Amount

₹6 L

Next

—

Lifecycle

ACTIVE

History

Catch up

Pause

Archive

BANK

FY 2017-1...

Primary Salary Account - xxxx4242 - CREDIT SALARY

Amount

₹6.6 L

Next

—

Lifecycle

ACTIVE

History

Catch up

Pause

Archive

BANK

FY 2018-1...

Primary Salary Account - xxxx4242 - CREDIT

Amount

₹7.2 L

Next

—

Lifecycle

ACTIVE

History

Catch up

Pause

Archive

Schedules workspace shows 21 active schedules with no attention flags. The top of the list contains the one future SIP followed by annual Bank schedules; EPFO schedules continue below.

Kind	Count	Future execution intent	Historical catch-up
SIP	1	Starts 05 Aug 2026	Not run
Bank	10	None after FY 2025-26	10 applied
EPFO	10	None after FY 2025-26	10 applied

6. Preview and apply historical occurrences

PortfolioAtScale

Analytics workspace

Portfolios

FIRE Planner

Model portfolios

Kavya Nair - Onboarding ...

kavya.nair.onboarding.mrk...

User

Sign out

10-Year Earnings Demo

#67501

Recurring activity, lifecycle, revisions, and execution history.

As of unavailable

Analytics

Holdings

Transactions

Accounts

Ledger

Schedules

Cash Flow

SCHEDULES

21

Current filters

Search

Instrument, sleeve, frequency...

SIP

Parag Parikh Fl...

Amount

₹25 K

Next

05 Aug 20...

Default Investment - MONTHLY

BANK

FY 2016-17 Sa...

Amount

₹6 L

Next

—

Primary Salary Account - xxx4242 - CREDIT SALARY

BANK

FY 2017-18 Sa...

Amount

₹6 L

Next

—

Primary Salary Account - xxx4242 - CREDIT SALARY

NEEDS

0

Server-d

Catch up Bank schedules

Apply through

19-07-2026

Preview occurrences

Preview creates or links fixed Bank ledger occurrences. Negative balances warn but do not block.

Occurrences

10

Ready/link

10

Blocked

0

Net

₹1,06,80,000

31 Mar 2017 - READY - ₹6,00,000

31 Mar 2018 - READY - ₹6,60,000

31 Mar 2019 - READY - ₹7,20,000

31 Mar 2020 - READY - ₹8,40,000

31 Mar 2021 - READY - ₹9,60,000

31 Mar 2022 - READY - ₹10,80,000

31 Mar 2023 - READY - ₹12,00,000

31 Mar 2024 - READY - ₹13,20,000

Bank preview shows 10 ready occurrences, zero blockers, and total net credits of INR 1,06,80,000.

Guardrail

The UI preview captured here used its run-date default. The schedules themselves ended on 31 Mar 2026, so no later occurrence could be generated.

The persisted apply runs were executed with the exact requested cutoff of 31 Mar 2026.

Persisted catch-up results

Run	Kind	Apply through	Occurrences	Ledger entries	Total	Balanced
346	Bank	31 Mar 2026	10	10	INR 1,06,80,000	Yes
347	EPFO	31 Mar 2026	10	10	INR 15,37,920	Yes

SIP catch-up was intentionally not run. The SIP remains future intent only, with no execution, holding, tax lot, or funding-account debit.

7. Final Ledger evidence

PortfolioAtScale
Analytics workspace

Portfolios

FIRE Planner

Model portfolios

Kavya Nair - Onboarding ...
kavya.nair.onboarding.mtrk...

User

Sign out

10-Year Earnings Demo #67501

Audited investment, cash, Bank, and EPFO activity.

Portfolio value ₹0

Add transactionImport...

AnalyticsHoldingsTransactionsAccountsGoalsRebalanceTaxModels

LedgerSchedulesCash Flow

ACTIVITY

20

Entries in this view

INFLOWS

₹1.22 Cr

Money into the portfolio

OUTFLOWS

₹0

Money out of the portfolio

NET CASH IMPACT

₹1.22 Cr

Inflows minus outflows

Ledger

20 entries

Search, review, and audit posted activity across every account domain.

Search instrument, account, or note

1M3M6MYAllCustom

Newest

Filters

Clear

DATE	ENTRY	DOMAIN	ACTION	CASH IMPACT	STATUS	
31 Mar 2026	Employer EPFO xxxx5678	EPFO	CREDIT	₹2.59 L	Posted	...
31 Mar 2026	Primary Salary Account xxxx4242	BANK	CREDIT	₹18 L	Posted	...
31 Mar 2025	Employer EPFO xxxx5678	EPFO	CREDIT	₹2.16 L	Posted	...

Unified Ledger after catch-up: 20 entries, INR 1.22 Cr inflows, zero outflows. Bank and EPFO rows are interleaved by FY-end date.

The 20 posted rows comprise ten annual salary Bank credits and ten composite EPFO contributions. The newest two rows are the FY 2025-26 EPFO contribution (INR 2,59,200) and salary credit (INR 18,00,000).

8. Independent verification and handoff

Check	Expected	Observed	Status
User	Active, role user	User ID 67102; active; role user	PASS
Portfolio ownership	Owned by new user	Portfolio 67501 user_id = 67102	PASS
Accounts	1 Bank, 1 EPFO	1 Bank, 1 EPFO	PASS
Schedules	SIP 1, Bank 10, EPFO 10	SIP 1, Bank 10, EPFO 10	PASS
Catch-up occurrences	Bank 10, EPFO 10	Bank 10, EPFO 10	PASS
Unified Ledger	20 posted rows	20 posted rows	PASS
SIP executions	0	0	PASS
SIP side effects	No Bank debit, holdings, or tax lots	0 Bank debits; 0 holdings; 0 tax lots	PASS

Retained records

The synthetic user, portfolio, accounts, schedules, catch-up runs, and Ledger rows remain in the dev environment for future onboarding demonstrations. No cleanup or deletion was performed.

Key assumptions

Assumption	Treatment
Identity and references	Synthetic only; no real account number, UAN, member ID, employer, or person.
Salary values	Annual net Bank-credit aggregates, not gross payroll records.
Historical boundaries	Each annual Bank and EPFO schedule has identical start/end date at FY-end.
Future investing	One INR 25,000 monthly SIP starts 05 Aug 2026; no historical execution was applied.

Final state: onboarding demo is ready for review in PortfolioAtScale dev. All verification checks passed.