

AR Digital Wealth Pvt Ltd

Escalation Matrix

1. Purpose

This escalation matrix defines the hierarchy and response timelines for resolving issues, queries, and operational concerns related to Wealth Management platforms and processes. The objective is to ensure that issues are addressed within defined timelines and escalated to the appropriate level when a resolution is not provided within the expected response time.

2. Response TAT

Response TAT: 48 Hours / 2 Working Days

Each escalation level is expected to acknowledge and provide an appropriate response or resolution within 48 hours / 2 working days from the time the issue is escalated to that level.

Note: The 48-hour response TAT should be interpreted as 2 working days for operational purposes.

3. Escalation Hierarchy

Level	Escalation Level	Contact / Email	Responsibility	Response TAT
L1	Support / Operations Team	support.wm@rathi.com	Initial issue handling, investigation, coordination with relevant teams, and resolution of operational queries.	48 Hours / 2 Working Days
L2	Operations Head	trushalimhamunkar@rathi.com	Review unresolved L1 issues, provide operational guidance, coordinate with stakeholders, and drive resolution.	48 Hours / 2 Working Days
L3	Associate Director	ketanshrotri@rathi.com	Final management-level escalation, intervention for critical/unresolved issues, and decision-making where required.	48 Hours / 2 Working Days

4. Escalation Process

Step 1 – L1 Support / Operations

All issues should initially be raised with the Support / Operations Team at support.wm@rathi.com. The L1 team will investigate the issue, coordinate with relevant internal teams, and provide a response or resolution within 48 hours / 2 working days.

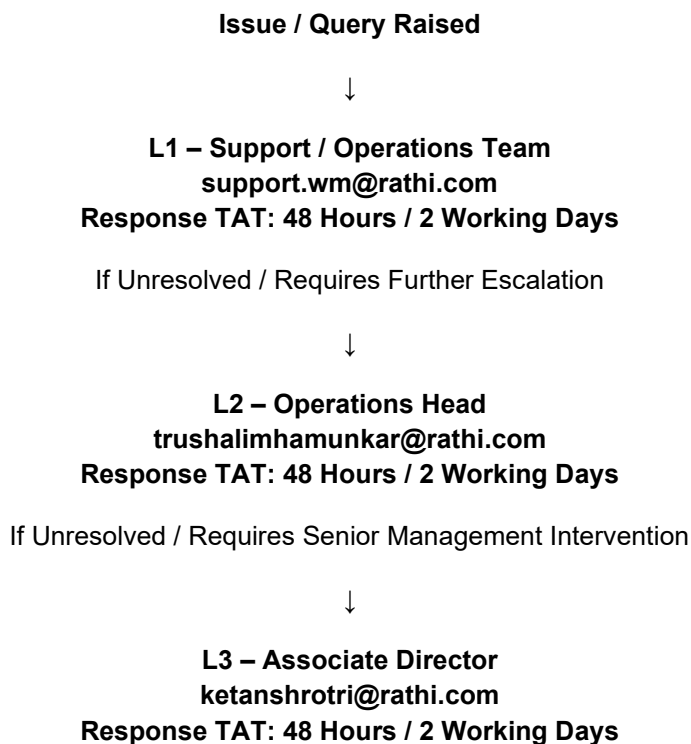
Step 2 – L2 Operations Head

If the issue remains unresolved after the L1 response TAT, or requires management intervention, escalate to trushalimhamunkar@rathi.com. L2 will review the issue, coordinate with relevant stakeholders, and drive the issue toward resolution within 48 hours / 2 working days.

Step 3 – L3 Associate Director

If the issue remains unresolved after L2 escalation, or is a critical/high-impact issue requiring senior management intervention, escalate to ketanshrotri@rathi.com. L3 will provide management-level intervention and direction for resolution within 48 hours / 2 working days.

5. Escalation Flow



6. Escalation Guidelines

1. All issues should first be raised with L1 Support / Operations.
2. Escalation to the next level should be initiated when the defined response TAT has been exceeded, the issue remains unresolved, the issue requires higher-authority intervention, or the issue has significant operational/business impact.
3. The original issue details, communication history, and actions already taken should be included when escalating.
4. Critical or high-impact issues may be escalated directly to the appropriate senior level where operationally required.
5. Each escalation level is responsible for providing a response, status update, or resolution within the defined 48-hour / 2-working-day TAT.
6. All escalations should maintain a clear audit trail of the issue, actions taken, ownership, and resolution.

7. Quick Reference

Level	Owner	Email	When to Escalate	Response TAT
L1	Support / Operations Team	support.wm@rathi.com	First point of contact for all issues.	48 Hours / 2 Working Days
L2	Operations Head	trushalimhamunkar@rathi.com	L1 TAT breached / Issue unresolved / Operational intervention required.	48 Hours / 2 Working Days
L3	Associate Director	ketanshrotri@rathi.com	L2 TAT breached / Critical issue / Senior management intervention required.	48 Hours / 2 Working Days

Document Owner: AR Digital Wealth Pvt Ltd Operations

Review Frequency: As required / upon process or ownership changes

Response TAT: 48 Hours / 2 Working Days