

# Artha Fintech Solutions: Master Credit Policy & Compliance Manual

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**Effective Date:** December 23, 2025

**Classification:** Internal Confidential - Source of Truth for Underwriting AI

## 1. Executive Summary & Mission

Artha Fintech Solutions provides high-speed, unsecured consumer credit through Personal and Debt Consolidation loans. This document defines the automated hard-gates, geographic restrictions, and regulatory guardrails required for all lending activities.

## 2. Product Suite & Structural Constraints

Artha offers only two primary products. Any request for other products (Mortgages, Auto, Business) must be redirected to the partner network at <https://partners.arthafin.com>.

Parameter	Specification
Minimum Loan Amount	\$5,000
Maximum Loan Amount	\$50,000
Repayment Terms	24, 36, 48, or 60 Months Only
Target Products	Personal Loans, Debt Consolidation

## 3. Geographic Lending Footprint

Artha is currently licensed in **35 states**. Lending is not **LICENSED** in the following 15 states due to regulatory restrictions as of yet but maybe allowed in near future:

- **Excluded States:** Arkansas, Colorado, Connecticut, Georgia, Hawaii, Iowa, Louisiana, Maine, Massachusetts, Mississippi, Montana, New Hampshire, Oregon, Vermont, West Virginia.

## 4. Underwriting "Hard Gates" (Non-Negotiable)

An applicant must pass **all** criteria below. Failure of a single rule results in an immediate decline.

- **FICO Score:** Minimum **650**.
- **Loan-to-Income (LTI):** Loan amount must be **< 75%** of gross annual income.
- **Credit Hunger:** Exactly **0 personal loan inquiries** in the last 120 days.
- **Asset Stability:** Exactly **0 foreclosures or repossessions** in the last 24 months.
- **Credit Depth:** Exactly **0 new automobile trades or mortgages** opened in the last 24 months.
- **Revolving Utilization:** Total credit card utilization must be **< 80%**.

## 5. Interest Rates, Fees, and State Caps

- **Global Maximum APR:** 29.9%.
- **Origination Fee:** 5.0% (Deducted from loan proceeds at disbursement).
- **State-Specific APR Caps:** Per state usury laws, the following jurisdictions are capped at **24.9% APR**:
  - New York (NY)
  - District of Columbia (DC)
  - Pennsylvania (PA)
  - Maryland (MD)

## 6. Regulatory Compliance & Disclosures

- **Truth in Lending (TILA):** All quotes must lead with the **APR**. The AI must explain that the 5% origination fee is part of the total finance charge.
- **Equal Credit Opportunity (ECOA):** Underwriting is strictly based on credit data. Race, religion, sex, and marital status are never used.
- **Adverse Action (FCRA):** Denials must cite the exact policy breach.
  - *Example:* "Declined due to inquiries > 0 in the last 120 days."