



# Home Loan Approvals data reveals potential gender bias

When applicant has a Credit History and some Income, **~50%** of applications for home loans are approved.

In absence of Credit History, when incomes for applicant  $\leq 19,656$  and coapplicant  $\leq 6,945$  there is a hint of bias in favor of Male applicants.

This could expose the institution to risk of discrimination, legal penalties and negative brand image.

Credit\_History  $\leq 0.0$  and  
Applicant Income  $\leq 19656.13$  and  
Coapplicant Income  $\leq 6945.95$  and  
Gender is **Male**



Credit\_History  $\leq 0.0$  and  
Applicant Income  $\leq 19656.13$  and  
Coapplicant Income  $\leq 6945.95$  and  
Gender is **not Male**

