



## 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 <= 19,656 and coapplicant <= 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 <= 0.0 and Applicant Income <= 19656.13 and Coapplicant Income <= 6945.95 and Gender is Male

Credit\_History <= 0.0 and Applicant Income <= 19656.13 and Coapplicant Income <= 6945.95 and Gender is not Male



Segment Size = 11.01% (108 of 981)

No 100.0%

Segment Size = 3.47% (34 of 981)

Raw Data: Kaggle | Berrijam Discoveries: Home Loan Approval | Try it out yourself at berrijam.com