

Overall Application Summary for HDFC Bank

Portfolio Name:

Period:

Report Date:

Document Version History				
Period	Date	Author	Approved By	Version Description

1. Segment

Mortgage

Department

Product

2. Fair Lending Risk Assessment

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Minority	7466	4048.0	54.0	2735	37.0	634	8.0
Male:White	2462	1153.0	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Minority	115	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
2 or more minority races	1	None	0.0	1	100.0	0	0.0
Male:White	2462	1153.0	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
2 or more minority races	0.0	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
American Indian or Alaska Native	12	3.0	25.0	5	42.0	4	33.0
Male:White	2462	1153.0	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
American Indian or Alaska Native	53	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Asian	371	137.0	37.0	180	49.0	52	14.0000000
							00000002
Male:White	2462	1153.0	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Asian	79	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Black or African American	383	98.0	26.0	249	65.0	33	9.0
Male:White	2462	1153.0	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Black or African American	55	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Joint	94	44.0	47.0	39	41.0	11	12.0
Male:White	2462	1153.0	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Joint	100	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Native Hawaiian or Other Pacific Islander	21	5.0	24.0	13	62.0	3	14.0000000
							00000002
Male:White	2462	1153.0	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Native Hawaiian or Other Pacific Islander	51	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Race Not Available	1108	569.0	51.0	422	38.0	105	9.0
Male:White	2462	1153.0	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Race Not Available	110	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
White	5476	3192.0	57.9999999999	1826	33.0	426	8.0
Male:White	2462	1153.0	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
White	124	NA	NA

Comment: Analysis and porfolio of department is completed

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Minority	7466	4048	54.0	2735	37.0	634	8.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Minority	115	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Female	1748	760	43.0	827	47.0	150	9.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Female	93	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Joint	4409	2674	61.0	1345	31.0	366	8.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Joint	130	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Male	357	110	31.0	207	57.9999999999	38	11.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Male	66	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Sex Not Available	952	504	53.0	356	37.0	80	8.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Sex Not Available	113	NA	NA

Comment: Analysis and porfolio of department is completed

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Minority	7466	4048	54.0	2735	37.0	634	8.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Minority	115	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Ethnicity Not Available	1078	562	52.0	404	37.0	100	9.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Ethnicity Not Available	111	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Hispanic or Latino	143	37	26.0	87	61.0	19	13.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Hispanic or Latino	55	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Joint	54	28	52.0	19	35.0	7	13.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Joint	111	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Not Hispanic or Latino	6191	3421	55.0000000000	2225	36.0	508	8.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Not Hispanic or Latino	118	NA	NA

Comment: Analysis and porfolio of department is completed

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
Minority	7466	4048	54.0	2735	37.0	634	8.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
Minority	115	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
<25	27	4	15.0	19	70.0	4	15.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
<25	32	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
>74	526	284	54.0	181	34.0	57	11.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
>74	115	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
25-34	581	269	46.0	257	44.0	55	9.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
25-34	99	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
35-44	1388	768	55.0000000000	503	36.0	107	8.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
35-44	118	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
45-54	1794	966	54.0	694	39.0	128	7.00000000
							0000001
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
45-54	115	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
55-64	1701	877	52.0	649	38.0	163	10.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
55-64	110	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
65-74	1295	748	57.9999999999	419	32.0	117	9.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
65-74	123	NA	NA

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Originations	Originations Rate	Denials	Denials Rate	Dropouts	Dropout Rate
8888	154	132	86.0	13	8.0	3	2.0
White:Male	2462	1153	47.0	0	0.0	0	0.0

	AIR	DOR	DOI
8888	183	NA	NA

Comment: Analysis and portfolio of department is completed

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
Minority	34303	6	0	1332	3586
Male:White	1153.0	0	0	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	4456	1	0	222	786
Male:White	1153.0	0	0	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	6516	1	0	222	789
Male:White	1153.0	0	0	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	6555	1	0	222	444
Male:White	1153.0	0	0	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	7895	1	0	222	556
Male:White	1153.0	0	0	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	3216	1	0	222	455
Male:White	1153.0	0	0	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
Male:White	1153.0	0	0	198	789

Comment: Analysis and porfolio of department is completed

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
Minority	22660	4	0	888	2224
White:Male	1153	456	1112	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
White:Male	1153	456	1112	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
White:Male	1153	456	1112	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
White:Male	1153	456	1112	198	789

ICICI

Portfolio ='Mortgage' and department='MRMedited'

	Originations	Origination with Rate Spread	% Origination with Rate Spread	Rate Spread Disparity Index	Rate Spread Average
2 or more minority races	5665	1	0	222	556
White:Male	1153	456	1112	198	789

Comment: Analysis and porfolio of department is completed

HDFC

Control Class : derived_race = 'White' and

derived_sex = 'Male' , Filter : Portfolio ='Mortgage'

	Applications	Applications Rate	Peer Applications	Peer Applications Rate	Differene in %	Application Deficit %
Minority	15018	15758	7555	5555	522	1698
Male:White	2462	1153.0	4560	0	198	789

HDFC

Control Class : derived_race = 'White' and derived_sex = 'Male' , Filter : Portfolio ='Mortgage'

	Applications	Applications Rate	Peer Applications	Peer Applications Rate	Differene in %	Application Deficit %
Hispanic or more	4566	4456	1	0	222	786
Male:White	2462	1153.0	4560	0	198	789

HDFC

Control Class : derived_race = 'White' and derived_sex = 'Male' , Filter : Portfolio ='Mortgage'

	Applications	Applications Rate	Peer Applications	Peer Applications Rate	Differene in %	Application Deficit %
2 or more minority races	5556	6516	1	0	222	789
Male:White	2462	1153.0	4560	0	198	789

HDFC

Control Class : derived_race = 'White' and derived_sex = 'Male' , Filter : Portfolio ='Mortgage'

	Applications	Applications Rate	Peer Applications	Peer Applications Rate	Differene in %	Application Deficit %
ethnicity valueable	4896	4786	7553	5555	78	123
Male:White	2462	1153.0	4560	0	198	789

Comment: Analysis and porfolio of department is completed

ICICI

Control Class : derived_race = 'White' and

derived_sex = 'Male' , Filter : Portfolio ='Mortgage'

	Applications	Applications Rate	Peer Applications	Peer Applications Rate	Differene in %	Application Deficit %
Minority	8830	19142	17279	4010	4109	9462
Male:White	2462	1153.0	4560	0	198	789

ICICI

Control Class : derived_race = 'White' and derived_sex = 'Male' , Filter : Portfolio ='Mortgage'

	Applications	Applications Rate	Peer Applications	Peer Applications Rate	Differene in %	Application Deficit %
Hispanic or more	2366	7896	2233	1566	2333	5236
Male:White	2462	1153.0	4560	0	198	789

ICICI

Control Class : derived_race = 'White' and derived_sex = 'Male' , Filter : Portfolio ='Mortgage'

	Applications	Applications Rate	Peer Applications	Peer Applications Rate	Differene in %	Application Deficit %
Hispanic or more	3232	5623	7523	1222	888	2113
Male:White	2462	1153.0	4560	0	198	789

ICICI

Control Class : derived_race = 'White' and derived_sex = 'Male' , Filter : Portfolio ='Mortgage'

	Applications	Applications Rate	Peer Applications	Peer Applications Rate	Differene in %	Application Deficit %
Hispanic or more	3232	5623	7523	1222	888	2113
Male:White	2462	1153.0	4560	0	198	789

Comment: Analysis and porfolio of department is completed

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Applications Converted	Peer Applications Converted	Application Conversion Rate	Peer Application Conversion Rate
Minority	12344	3459.0	6669	23697	594
Male:White	2462	1153.0	2223	7899	198

	Government Applications	Government Application perct	Peer Government Applications	Peer Government Application perct
Minority	2367	537	13326	13326
Male:White	789	179	4442	4455

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Applications	Peer Applications Converted	Application Conversion Rate	Peer Application Conversion Rate
2 or more minority races	8885	1153.0	2223	7899	198
Male:White	2462	1153.0	2223	7899	198

	Government Applications	Government Application perct	Peer Government Applications	Peer Government Application perct
2 or more minority races	789	179	4442	4455
Male:White	789	179	4442	4455

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Applications	Peer Applications Converted	Application Conversion Rate	Peer Application Conversion Rate
American Indian or Alaska Native	1236	1153.0	2223	7899	198
Male:White	2462	1153.0	2223	7899	198

	Government Applications	Government Application perct	Peer Government Applications	Peer Government Application perct
American Indian or Alaska Native	789	179	4442	4455
Male:White	789	179	4442	4455

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Applications	Peer Applications Converted	Application Conversion Rate	Peer Application Conversion Rate
Asian	2223	1153.0	2223	7899	198
Male:White	2462	1153.0	2223	7899	198

	Government Applications	Government Application perct	Peer Government Applications	Peer Government Application perct
Asian	789	179	4442	4455
Male:White	789	179	4442	4455

Comment: Analysis and porfolio of department is completed

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Applications Converted	Peer Applications Converted	Application Conversion Rate	Peer Application Conversion Rate
Minority	6669	3459.0	6669	23697	594
White:Male	2223	1153.0	2223	7899	198

	Government Applications	Government Application perct	Peer Government Applications	Peer Government Application perct
Minority	2367	537	13326	13326
White:Male	789	179	4442	4455

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Applications	Peer Applications Converted	Application Conversion Rate	Peer Application Conversion Rate
Female	2223	1153.0	2223	7899	198
White:Male	2223	1153.0	2223	7899	198

	Government Applications	Government Application perct	Peer Government Applications	Peer Government Application perct
Female	789	179	4442	4455
White:Male	789	179	4442	4455

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Applications	Peer Applications Converted	Application Conversion Rate	Peer Application Conversion Rate
Joint	2223	1153.0	2223	7899	198
White:Male	2223	1153.0	2223	7899	198

	Government Applications	Government Application perct	Peer Government Applications	Peer Government Application perct
Joint	789	179	4442	4455
White:Male	789	179	4442	4455

HDFC

Portfolio ='Mortgage' and department='MRMedited'

	Application	Applications	Peer Applications Converted	Application Conversion Rate	Peer Application Conversion Rate
Male	2223	1153.0	2223	7899	198
White:Male	2223	1153.0	2223	7899	198

	Government Applications	Government Application perct	Peer Government Applications	Peer Government Application perct
Male	789	179	4442	4455
White:Male	789	179	4442	4455

Comment: Analysis and porfolio of department is completed