

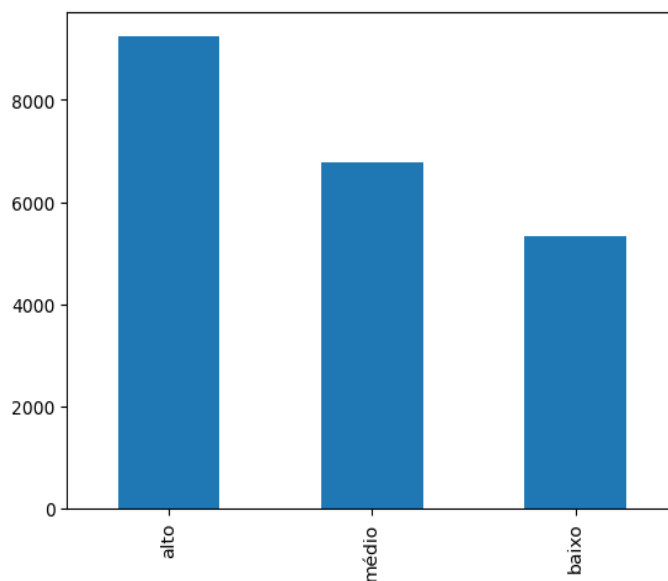
What is related to paying the loan on time?

Context: Report to the bank's lending department.



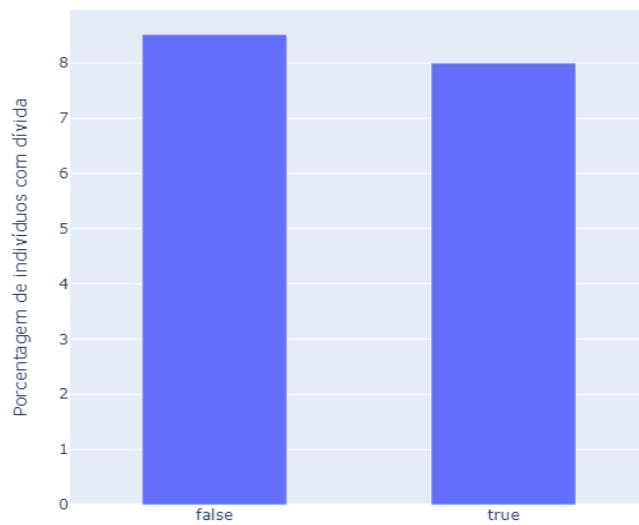
What is related to paying the loan on time?

1. The lower the financial level, the more prone to late payment of the loan.

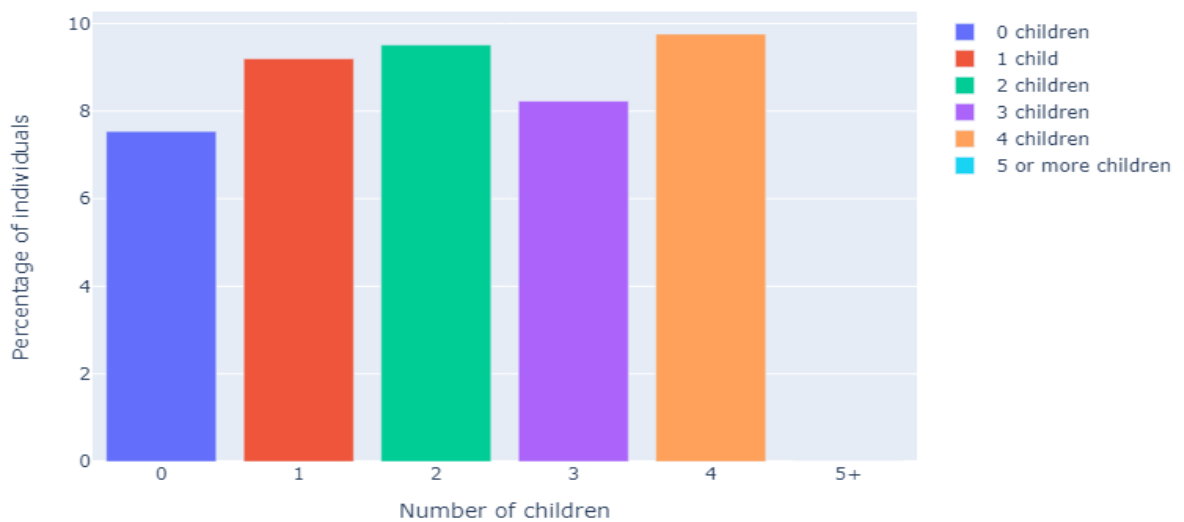


2. 8% of clients are borrowers. Of married people: 7.9% are borrowers. Among single people there are 8.5%. Because the values are close, marital status and late payment are not related.

Porcentagem de indivíduos com dívida por estado civil



3. The average number of children of people in debt is similar, so there is no relationship.



4. The reasons: car, education, marriage and house are the ones with the highest rate of debtors.