Review Form 1.7

Journal Name:	**Asian Journal of Probability and Statistics**
Manuscript Number:	**Ms_AJPAS_100802**
Title of the Manuscript:	**Bayesian Additive Regression Trees for Classification of Unbalanced Class of Credit Collectability Data**
Type of the Article	**Original Research Article**

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty'**, provided the manuscript is scientifically robust and technically sound.
To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(https://www.journalajpas.com/index.php/AJPAS/editorial-policy)

PART 1: Review Comments

	Reviewer's comment	**Author's comment** *(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)*
Compulsory REVISION comments **1. Is the manuscript important for scientific community?** (Please write few sentences on this manuscript) **2. Is the title of the article suitable?** (If not please suggest an alternative title) **3. Is the abstract of the article comprehensive?** **4. Are subsections and structure of the manuscript appropriate?** **5. Do you think the manuscript is scientifically correct?** **6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.** **(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)**	**1. In this paper the author(s) have tried to determine the classification results using the Bayesian Additive Regression Trees (BART) method on bank credit collectability data, where there is a class imbalance in the data.** **2. I think that the title of this paper is suitable.** **3. For my opinion the abstract is complete.** **4. The manuscript is well-structured.** **5. The results show that the classification accuracy of the training data is 84.53%, while the accuracy in the testing data is 85.48%. Thus the BART method has been able to capture patterns in the data. Important results!** **6. The references are not sufficient and could be more recent.**	
Minor REVISION comments **1. Is language/English quality of the article suitable for scholarly communications?**	**1. Improvements need to be made in the construction of some sentences.**	
Optional/General comments		

PART 2:

	Reviewer's comment	**Author's comment** *(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)*
Are there ethical issues in this manuscript?	*(If yes, Kindly please write down the ethical issues here in details)*	

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Reviewer Details:

Name:	**Jollanda Shara**
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