

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_127759
Title of the Manuscript:	Does Interest Rates affect Financial Disclosure and Non-performing Loans? Evidences from Commercial Banks in Western Uganda.
Type of the Article	Empirical

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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 guidelines for the Peer Review process, reviewers are requested to visit this link:

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PART 1: Comments

	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	The manuscript titled "Does Interest Rates affect Financial Disclosure and Non-performing Loans? Evidences from Commercial Banks in Western Uganda" promises to find the link between financial disclosure, interest rates, and NPLs in Uganda's banking sector. To my mind, this is a worthy objective that gains significant attention and research, especially for Banking sector in Uganda which is a developing country. The study will automatically help the Commercial banks to form policies for improving financial disclosure practices to manage non-performing loans.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes, the title of the article is suitable as per the objective of the study	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	The abstract is comprehensive and covers all the aspects of the article.	
Is the manuscript scientifically, correct? Please write here.	The manuscript is somewhat scientifically correct	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references are insufficient. The authors should perhaps organize the literature further, and carefully read the more recent papers to present more nuanced research gaps and future research agenda.	
Is the language/English quality of the article suitable for scholarly communications?	Paper requires proof reading in terms of English quality and typing mistake should be removed	
<u>Optional/General</u> comments	<ol style="list-style-type: none"> The problem statement should be elaborated more to focus on the actual gap of the existing literature through highlighting the recent literature. The literature has not included the recent papers, therefore it is advisable to include more recent papers related to the article to highlight the recent trends. 	

PART 2:

	Reviewer's comment	Author's comment <i>(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)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

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