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JournalName:	Asian JournalofAdvancedResearch andReports
ManuscriptNumber:	Ms_AJARR_123682
TitleoftheManuscript:	CREDITRISK MANAGEMENTAND SELECTED NIGERIAN DEPOSITMONEYBANKSPERFORMANCE
TypeoftheArticle	

PART1:ReviewComments

Compulsory REVISIONcomments	Reviewer'scomment	Author's Feedback (Pleasecorrectthe manuscriptandhighlightthatpart inthemanuscript.Itismandatorythatauthorsshouldwritehis/her feedback here)
Pleasewriteafewsentencesregardingtheimportance ofthismanuscriptforthescientificcommunity.Whydo youlike(ordislike)thismanuscript?Aminimum of3-4 sentencesmayberequiredforthispart.	TheassessmentofcreditriskmanagementanditsimpactontheperformanceofNigerian depositmoneybanksis crucialforthe communityasitdirectlyinfluencesstabilityand reliabilityofthebankingsector.Byanalyzingkeyfactors such as capitaladequacy,non-performingloans,andloanlossprovisions,thestudyhighlightstheimportanceof effective credit riskmanagement strategies in enhancing bank profitability and ensuring financial health,ultimatelybenefiting depositorsandthebroadereconomy. Moreover,thefindings underscoretheneedforbankstoadoptrobustcreditassessmentandmonitoringpractices, whichcan mitigaterisksassociatedwithloandefaults.Thissafeguardsthebanks'assetsand fosterstrustand confidenceamongcustomers,promotinga moreresilientfinancialsystemthat cansupporteconomicgrowthanddevelopmentinNigeria.	
Isthetitleofthearticle suitable? (Ifnotplease suggestanalternativetitle)	"ImpactofCredit RiskManagementonthePerformanceofNigerianDeposit MoneyBanks: AnAnalysisfrom2010to2020"	
Istheabstractofthearticlecomprehensive? Doyou suggest theaddition(ordelation)ofsomepoints inthis section?Please writeyour suggestionshere.	Theabstractprovidesacomprehensiveoverviewofthestudy,coveringthekeyaspectssuchas theresearchobjective,methodology,andfindings.However,a fewpointscouldbeaddedor expandedtofurtherenhancetheabstract: <ol style="list-style-type: none"> 1. Mentionthespecificresearchquestionorhypothesisbeinginvestigated.Forexample, "Thisstudy examinedtheimpactof creditriskmanagementonthe financial performanceofNigeriandepositmoneybanksovera10-yearperiodfrom2010to 2020." 2. Briefly explaintherationaleorimportanceofthestudy.Forinstance,"Understanding therelationshipbetweencreditrisk managementandbankperformanceiscrucialfor thestabilityandgrowthoftheNigerianbankingsector." 3. Highlightthefindingsmore concisely.Forexample,"Thefindingsrevealedthat capitaladequacyratioandloanlossprovisionhadasignificantpositiveimpactonbank performance,whilenon-performingloanshadasignificantnegativeeffect." 4. Emphasizethekeyrecommendationsorimplicationsforbankmanagementand policymakers.Forexample,"Thestudyrecommends thatbanksshouldstrengthen their creditriskmanagementpractices,includingeffectivecreditassessment,monitoring, anddiversification,toenhance theirfinancialperformanceandstability." Byincorporatingthesepoints,theabstractwouldprovideamorefocusedand impactful summaryofthestudy'sobjectives,methodology,findings,andrecommendations,makingit moreinformativeandengagingforreaders.	

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<p>Are subsections and structure of the manuscript appropriate?</p>		
<p>Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.</p>	<p>The manuscript demonstrates scientific robustness and technical soundness through its comprehensive methodological framework and rigorous statistical analysis. The use of fixed and random panel regression, along with the Hausman test to determine the appropriate model, indicates a careful approach to data analysis, ensuring that the results are reliable and valid. Additionally, the study's focus on significant independent variables—capital adequacy ratio, non-performing loans, and loan loss provisions—provides a well-rounded examination of</p>	

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	<p>credit risk management's impact on bank performance, specifically measured by return on equity (ROE). Furthermore, the manuscript effectively establishes a long-term relationship between these variables and bank performance, supported by a thorough review of relevant literature and empirical evidence. The conclusions drawn from the analysis along with practical recommendations for bank management enhanced the manuscript's relevance and applicability in banking and finance making it a valuable contribution to the existing body of knowledge on credit risk management in Nigeria.</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. -</p>	<p>The references provided in the manuscript appear to be sufficient and recent, covering the key aspects of credit risk management and its impact on bank performance. The references span from 2011 to 2020, with a focus on studies conducted in Nigeria and other countries. However, a few additional references could further strengthen the literature review:</p> <ol style="list-style-type: none"> 1. A more recent study (2021 or 2022) on credit risk management in the Nigerian banking sector to provide the most up-to-date insights and trends. 2. A comparative study between Nigeria and another African country to offer a broader perspective on credit risk management practices and their impact on bank performance in the region. 3. A review of the latest guidelines and regulations issued by the Central Bank of Nigeria regarding credit risk management to ensure the study's recommendations align with the current regulatory framework. 4. A reference to the impact of the COVID-19 pandemic on credit risk management and bank performance in Nigeria, as the pandemic has significantly affected the global economy and banking sector. 	
<p><u>Minor REVISION</u> comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>yes</p>	

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Optional/General comments

The language and overall quality of English in the article are generally suitable for scholarly communication. However, some areas require improvement for clarity and professionalism. While the manuscript conveys its message effectively, it contains several grammatical errors, awkward phrasing, and inconsistent capitalization, which can detract from the readability and academic rigor expected in scholarly writing. For example, phrases like "the Five deposit money banks" should be corrected to "the five deposit money banks" to maintain consistency in capitalization. Additionally, some sentences are overly complex or convoluted, making it difficult for readers to follow the argument. Simplifying these sentences and ensuring proper punctuation would enhance clarity. On the other hand, the manuscript would benefit from thorough proofreading to correct typographical errors and improve sentence structure. Ensuring that the writing adheres to formal academic standards, including the consistent use of terminology and adherence to grammatical conventions, will strengthen the manuscript's suitability for publication in scholarly journals. Overall, while the content is relevant and informative, enhancing the language quality will significantly improve its impact and reception in the academic community.

The manuscript does not appear to raise any significant ethical issues based on the content provided. However, several considerations should be addressed to ensure ethical compliance in research:

- **Data Usage and Sources:** The manuscript should clearly indicate whether the data used for analysis was obtained ethically and legally. If the data involved proprietary information or required permissions, this should be stated to ensure transparency.
- **Confidentiality and Anonymity:** If any sensitive information about the banks or individuals involved in the study was included, the manuscript should confirm that confidentiality and anonymity were maintained throughout the research process.
- **Conflict of Interest:** The authors should disclose any potential conflicts of interest, particularly if they have affiliations with the banks studied or if their findings could impact their professional interests.
- **Acknowledgment of Contributions:** If the research builds upon previous work or utilizes methodologies from other studies, proper attributions should be given to avoid plagiarism and to acknowledge the contributions of other researchers.
- **Ethical Approval:** If applicable, the manuscript should mention whether ethical approval was obtained for the research, especially if it involved interactions with human subjects or sensitive data.

By addressing these points, the manuscript can better align with ethical standards in scholarly research and enhance its credibility within the academic community.

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?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

Name:	Rose Mary A. Velasco
Department, University & Country	Isabela State University, Philippines