

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_124758
Title of the Manuscript:	Credit Management and Performance of Selected Deposit Money Banks in Nigeria
Type of the Article	

PART 1: Review Comments

Compulsory REVISION 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. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	The researcher intention was to look at the effect of credit risk portfolio management on financial performance of deposit money banks in Nigeria. Credit risk management is the practice of mitigating losses arising from loan advances. CRM is crucial for deposit money banks (DBMs) as it directly impacts their financial performance. A poorly managed CRM will increase Non-performing loans, reduce profitability, deplete shareholder's funds and decrease capital adequacy. Research on this will be a guide to bank managers in management of their credit risk. Though, survival and stability of any bank depends on loans and also depends on effectiveness of their credit risk management.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title of the article is suitable and ok.	
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 enough. It has explained clearly the findings of the effect of each individual independent variable (NPL, CAR, LDR and LQR) on the dependent variable (ROE) and the overall conclusion.	
Are subsections and structure of the manuscript appropriate?	Subsections and structure of the manuscript may be appropriate. The manuscript was structured based on the researcher's intention.	
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.	The manuscript is scientifically robust and technically sound since the manuscript has been subjected and findings justified by statistical analysis using panel regression of Fixed effects and Random effects techniques. Though, some findings do not follow prior expectations. The negative effect of CAR on ROE is theoretically inconsistent with a prior expectation and NPL which has a positive effect on ROE does not follow a prior expectation. Increasing NPL should be decreasing ROE.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	References used are not sufficient enough and some are not recent. References shouldn't be more than five years old.	

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Minor REVISION comments Is the language/English quality of the article suitable for scholarly communications?	The language /English quality of the article is suitable and ok for scholarly communications.	
Optional/General comments	Generally, the manuscript is ok. Though, researcher did not state where further research can be carried out regarding this topic. So many researches have been carried out on this topic most especially effect of credit risk management on financial performance of commercial banks. The research can further be extended to other micro financial institutions.	

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:

Name:	Olatunbosun Monsuru Alani
Department, University & Country	D. S Adegbenro ICT Polytechnic, Nigeria