

Review Form 3

Journal Name:	Asian Research Journal of Arts & Social Sciences
Manuscript Number:	Ms_ARJASS_129153
Title of the Manuscript:	An Evaluation of The Financial Performance of Indian Public Sector Banks: With Special Reference to Capital Adequacy and Asset Quality
Type of the Article	Conceptual and Empirical

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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 talks about the performance of public sector banks in India. The performance of banks are measured through capital adequacy ratio and asset quality ratios.	
Is the title of the article suitable? (If not please suggest an alternative title)	Incomplete As financial performance is measured through other important ratios also as mentioned below	
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.	Yes	
Is the manuscript scientifically, correct? Please write here.	Yes	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	No Reference styling is wrong Atleast 15 more citation required	
Is the language/English quality of the article suitable for scholarly communications?	yes	
<u>Optional/General</u> comments	<ol style="list-style-type: none"> 1. Financial performance of banks are measured through CAR and Asset performance whereas significant ratios such as profitability ratios and liquidity ratios are ignored. 2. The citation is not mentioned correctly. Like Garg, 2024 should be mentioned for single author and Garg and Gupta, 2024 for two authors , Garg et al., 2024 for three or more authors can be done. 3. Entire Introduction is mentioned without citation, Add atleast 15 citation in Introduction 4. Literature review should be in the form of story 5. Findings highlight only average and standard deviation as research tools, atleast run t-test to understand the change in financial performance of a bank from 2019 to 2024 6. Add PNB in your bank list.. being one of the largest public sector bank cannot be ignored in a bank study 	

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>	

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