

Review Form 1.6

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_86969
Title of the Manuscript:	AN ASSESSMENT OF THE EFFECT OF COVID 19 ON CREDIT RISK MANAGEMENT IN THE BANKING INDUSTRY. A CASE OF 6 COMMERCIAL BANKS IN LUSAKA, ZAMBIA
Type of the 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:

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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	The subject of the study is appropriate, and the goal of the study is to see if Covid-19 affected commercial bank credit risk management. The analysis discovered that there was a surge in nonperforming loans, and they were able to lower the amount of non-performing loans by restructuring. It should be added to the recommendation section suggested for researcher/academic, practitioner (banking sector), and regulator (Central bank).	
Minor REVISION comments	It is preferable to include significantly more credit risk management literature from the banking, financial, and cooperative sectors.	
Optional/General comments	NO	

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)	

Reviewer Details:

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