



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2014_BJEMT_14369
Title of the Manuscript:	CREDIT RATING: A NEW QUOTATION APPROACH
Type of the Article	Original Research 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:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



SDI Review Form 1.6

PART 1: Review Comments

	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>
<u>Compulsory</u> REVISION comments	The model presented in this paper is valuable and interesting However, the literature review (provided in section 2, line 70) is insufficient. The literature discussion on bankruptcy models is wide and should be here mentioned. Additionally, as the title of this paper is "Credit rating... " – the literature related to purposes and methods of credit rating should be provided (in the current paper it is omitted!)	Thank you for your valuable comments. All your precious suggestions have been taken into account in the main document.
<u>Minor</u> REVISION comments	I recommend to clarify the subject of the paper in the abstract and introduction – the title says "Credit rating...", then in section 2 Authors provide literature review on bankruptcy prediction models, finally in the following sections they present the bond valuation model. In my opinion it needs a few words of explanation why these issues are linked here (as it may not be so obvious for some readers)	
<u>Optional/General</u> comments	No comments	