



SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_32815
Title of the Manuscript:	Performance Analysis of the Bank of Agriculture in Katsina State, Nigeria
Type of the Article	Original Research Papers

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 (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 author concluded that the Bank of Agriculture is not efficient and effective in loan disbursement. The author failed to discuss the various loan schemes operated by the BOA. Even the microfinance scheme which is the focus of the study was not discussed. For instance, what is the interest rate of the microfinance scheme? What is the collateral requirement, if any? What is the minimum and maximum loan volume one can get under the scheme. What is the objective of the study? The first thing to do is to state the objective(s) of the study. The conclusion is hasty. The disbursement and repayment records alone are not enough for one to conclude that the bank is inefficient. The repayment records of 84% in 2014 and 121% in 2015 contradicts the researcher's stance on the performance of the bank. In analysing performance other issues such as timeliness of disbursement has to be considered. The title "Performance Analysis of the Bank of Agriculture in Katsina State, Nigeria" is not appropriate giving the present scope of the study.	The authors agree with the reviewers comments and all the suggestions made would be used. - The authors have reframed the recommendation to address the concern of the reviewer. - The authors have added few literatures on the interest rate and the collateral demanded by BOA for those interested in loan acquisition. - The authors have reframed the literature to make more vivid the main objective of the research work. - The authors have added more discussion on the bank's loan repayment to address the concern of the reviewer. - The authors have reframed the literature to align it more with the title.
Minor REVISION comments		
Optional/General comments		