



SDI Review Form 1.6

Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	Ms_BJEMT_25861
Title of the Manuscript:	Loan debt management: the optimal strategy formation
Type of the Article	Review paper

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>)



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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 Structure of the paper need reshaping in terms of content and purpose. The foundation in terms of the paper introduction and literature is scanty.	The structure of the paper is reshaped. Literature is added, introduction is completed.
<u>Minor</u> REVISION comments	References are needed to authenticate assertions Like numbers 10, 13. Bad debt is too traditional- Must try to use standardized terms like non-performing loans to be contemporary	References are added. Standardized terms are applied.
<u>Optional/General</u> comments	The paper attempted to suggest a workable mathematical strategy solution to help banks reduce or curtail non-performing loans. The paper fails to provide substantial evidences, why and when the compromise-rent strategy adopted to reduce bad debt fails. This is needed to cement the relevance of the paper suggested workable plan.	