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)

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 Structure of the paper need reshaping in terms of content and purpose.** **The foundation in terms of the paper introduction and literature is scanty.**	
Minor 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	
Optional/General 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.	

Reviewer Details:

Name:	***Eric Kofi Boadi***
Department, University & Country	***University of Electronic Science and Technology of China, China***