



**SDI Review Form 1.6**

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|--------------------------|---|
| Journal Name:            | <a href="#">South Asian Journal of Social Studies and Economics</a>   |
| Manuscript Number:       | <b>Ms_SAJ SSE_44986</b>   |
| Title of the Manuscript: | <b>Credit Risk Management and its Influence on the Financial Performance of Banks: A Study of Selected Banks in Nigeria</b> |
| 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:

(<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 (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) |
|-------------------------------------|--|---|
| <b>Compulsory</b> REVISION comments |  |   |
| <b>Minor</b> REVISION comments      | <p>The topic is interesting and contemporary. The manuscript established some knowledge gaps and attempted to address the gaps. However, the following observations are made.</p> <ol style="list-style-type: none"> <li><b>Line 20:</b> <i>influence on financial performance measured y ROE but NLPR (<math>\beta = - 1.57</math> has negative</i><br/><br/><b>Comment:</b> it should read "influence on financial performance measured by ROE but NLPR (<math>\beta = - 1.57</math> has negative</li> <li>The manuscript should be thoroughly reviewed for grammar</li> <li>The manuscript should be properly formatted.</li> <li><b>Line 51-53:</b> <i>In Nigeria, Director of a new Code of Corporate Governance approved by the Central Bank of Nigeria (CBN) lamented that Banks' assets have depreciated in the last three years due to increase in provisions of Non-Performing Loans which has hit N856.9 billion.</i><br/><br/><b>Comment:</b> Justify or substantiate the phrase above with a source.</li> <li>Credit Risk Management has not been adequately conceptualised in this manuscript. It is not clear what the author(s) mean by credit risk management. I suggest that it be well defined and operationalized. This should also be reflected at the level of the sub-objectives and hypotheses.</li> <li>The author(s) adopted very good and relevant theories in the study. However, I will suggest the relevance of the theories to the study at hand should be clearly articulated.</li> <li>I am not very comfortable with your unit of measurement and analytical procedure adopted for the study. When you talk of time series data, whereas you made use of financial statements of a single financial, it raises some concerns. I suggest you look at it again.</li> <li><b>Line 315-317:</b> The result in Table 4 shows that the predictor variables (i.e NLPR, CARR and LTDR) were significantly joint predictors of ROA (<math>F = 104.09</math>; <math>R^2 = 0.373</math>; <math>P &lt; .05</math>).</li> </ol> <p><b>Comments:</b> The author should use Adj <math>R^2</math> for interpretation rather than <math>R^2</math> because he has more than one explanatory variable in his regression model.</p> |   |
| <b>Optional/General</b> comments    | There is potential in this research but it has to be edited to meet publication standards.   |   |



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**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? | <i>(If yes, Kindly please write down the ethical issues here in details)</i> |   |

Reviewer Details:

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|----------------------------------|---|
| Name:                            | <b><i>Takwa Abonwi Chenaa</i></b>   |
| Department, University & Country | <b><i>Pan African Institute For Development West Africa (Paid-Wa), Cameroon</i></b> |