SDI Review Form 1.6

Journal Name:	**British Journal of Economics, Management & Trade**
Manuscript Number:	**2013_BJEMT_6226**
Title of the Manuscript:	**Brokers in the credit market: an examination of the vertical scope**
Type of the Article	**Review**

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)*
Compulsory REVISION comments		
Minor REVISION comments	The loan origination value chain disintegration to some extent overlooks the relationship/ experience based banking services. Also, it largely overlooks the impacts on cross selling opportunities. Keep in mind the other side of the customers. They are also depositors. The scope of disintegrating the value chain of deposit acquiring or the relation based services to high net worth clients/ wholesale corporate borrowers may have negative consequences out of a value chain disintegration. Please try to include these aspects to make the write up more comprehensive.	I agree with the reviewer. I corrected the paper following reviewer's suggestions.
Optional/General comments		