



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2013_BJEMT_6255
Title of the Manuscript:	Bank Lending Channel Effectiveness and Loan Sales in the US
Type of the Article	Research 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 (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)
<u>Compulsory</u> REVISION comments	Abstract format unless otherwise instructed should follow Thomas Reuters Impact journal form. Its should be a flowing prose. Author should visit Elsevier or science direct for sample abstracts.	We have corrected the abstract following science direct/Elsevier formatting. Please see highlighted section in the revised manuscript.
<u>Minor</u> REVISION comments	Literature review to be specified and categorized into conceptual foundations and theb empirical review	Section 2 now reads: Literature Review. The conceptual foundation in the literature review is often supported by an empirical methodology within each paper cited. So separating the two categories often will not work. These papers provide background to our topic and help us develop the case for our methodology and motivate the study. Of course, if the reviewer feels strongly about this, we will make this change.
<u>Optional/General</u> comments		