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Journal Name:	**British Journal of Economics, Management & Trade**
Manuscript Number:	**2013_BJEMT_7709**
Title of the Manuscript:	**Consolidation in Banking Industry – A Cross Country Experience**
Type of the Article	**Data 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:

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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	The presentation of the consolidation in banking industries in different regions is well made and illustrated. However, the article is very descriptive. The author should use more arguments from the literature to explain this phenomenon. Furthermore, the cited references are not used in text. Finally, figures are useless because they give the same information than tables.	I have added more references as suggested. In revised manuscript only figures has been taken, I have removed tables.
Minor REVISION comments	The choice of 1995 to split sample could be more explained.	
Optional/General comments		