



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	Ms_BJEMT_19268
Title of the Manuscript:	The impact of Delinquent Loans on Financial Performance of Banks in Ghana
Type of the Article	Original Research 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)
<u>Compulsory</u> REVISION comments	Article contains a trivial result concerning the negative impact of "bad" loans in the banks' activities, if it is so important to announce that it is necessary to state somehow different.	The negative impact of "bad" loans on banks' activities have been stated differently and indicated in yellow.
<u>Minor</u> REVISION comments	The question arises, whether the process different in Ghana and to other countries. It is questionable way of gathering information, as the use of secondary data from the bank assumes the transparency of their financial policy, which is most often not enforced.	The process in Ghana is not similar to what happens in other countries and as such this modification has been made and indicated in yellow.
<u>Optional/General</u> comments	Also, apparently, ten banks is not enough to obtain accurate overall picture of what is happening	The authors used ten banks because of difficulty in getting such sensitive data from some banks in Ghana. However, the researchers believe that results from ten institutions could be used to draw conclusion on the impact of delinquent loans on most banks in Ghana.