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Journal Name:	**British Journal of Economics, Management & Trade**
Manuscript Number:	**Ms_BJEMT_21510**
Title of the Manuscript:	**Investment and Commercial Banking: To Merge or Separate? An Empirical Analysis**
Type of the Article	**Opinion 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	**I suggest the methodology for testing the stability of banks be separate. In other words Section 3.0 can be 'Research Methodology'.** **Also research objective (s) and/or question(s) have to be clear.** **Conclusion - Please expand your discussions of contributions, implications, limitations and avenues for future research.**	
Minor REVISION comments	**et al. - must be in italics.**	
Optional/General comments		

Reviewer Details:

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