

BPI Review Form 070520

Book Name:	Contemporary Research in Business, Management and Economics
Manuscript Number:	Ms_BPR_1545
Title of the Manuscript:	NIGERIA DEPOSIT MONEY BANKS' CREDIT ADMINISTRATION AND THE INCIDENCE OF BAD LOANS: AN EMPIRICAL INVESTIGATION
Type of the Article	Book chapter

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PART 1: Review Comments

	Reviewer's comment	Author's comment <i>(If agreed with the reviewer, correct the manuscript and highlight that part in the manuscript. Authors must write his/her feedback here)</i>
Is the manuscript important for the scientific community? Please write a few sentences explaining your answer	Yes. The article entitled "Nigeria Deposit Banks' Credit Administration and the Incidence of Bad Loans: An Empirical Investigation" is significant for the scientific community. The main objective of the study was to assess the extent to which bank's management system contribute to bad debts, due to failure to adhere to the principles of good lending. To test the hypothesis the researcher used chi-square test and it is most appropriate for the study. The researcher concluded that bad debts waste precious economic resources, it also put banks in jeopardy including distress and hinder economic development, therefore it is essential that the provision of prudential guidelines must be strictly adhered to by Deposit Money Banks. In the article, the researcher recommended that banks should ensure that they establish a sound and effective credit committee to ensure that the credit facilities from packaging to repayment are properly monitored to avoid negative effect of large delinquent loans on banks lean resources.	
Is the title of the article suitable? Do you have any alternative Title in your mind?	Yes, the title of the article is suitable.	
Is the abstract of the article comprehensive? If your answer is No, please provide suggestions	Yes, the abstract of article is comprehensive	
Do you think the English quality of the article is suitable for scholarly communications? If your answer is No, please provide suggestions	Yes, the language/English quality of the article is suitable for scholarly communications.	
Please provide your comments regarding the appropriateness of different sections of the manuscript.	Yes, subsections and structure of the manuscript is appropriate in the article.	
Do you think that the references in the manuscript are proper, recent and sufficient? If you have any suggestions, please write here.	The references given by the researcher are sufficient.	

PART 2:

	Reviewer's comment	Author's comment <i>(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)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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