



**SDI Review Form 1.6**

Journal Name:	<a href="#">Asian Journal of Probability and Statistics</a>
Manuscript Number:	<b>Ms_AJPAS_47053</b>
Title of the Manuscript:	<b>Analysis of Individual Loan Defaults Using Logit Under Supervised Machine Learning Approach</b>
Type of the Article	<b>Empirical</b>

**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>)

**PART 1: Review Comments**

	<b>Reviewer's comment</b>	<b>Author's comment</b> (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)
<b><u>Compulsory</u></b> REVISION comments	Joint services with the theoretical framework used. Explore the results of the two, expanding the conclusions. Detail in the methodology of the data analysis plan.	Corrected
<b><u>Minor</u></b> REVISION comments	Perform a grammar review.	Grammatical errors removed
<b><u>Optional/General</u></b> comments	Study is well developed, elaborates a good analysis of the data, lacking the above comments.	Thank you

**PART 2:**

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