



SDI Review Form 1.6

Journal Name:	Current Journal of Applied Science and Technology
Manuscript Number:	Ms_CJAST_47053
Title of the Manuscript:	Analysis of Individual Loan Defaults Using Logit Under Supervised Machine Learning Approach
Type of the 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)
Compulsory REVISION comments		
Minor REVISION comments	<p>The authors presented an interesting idea Analysis of Individual Loan Defaults Using Logit Under Supervised Machine Learning Approach. The authors analyze individual loan defaults in Kenya using logistic regression model. They used data of equity bank of Kenya for the period between 2006 to 2016. Machine learning predictive model logistic regression was used for prediction of defaults loan in financial institutions The presented work is in well manner and can be accepted for publications, however, the following minor changes should be incorporated for the betterment of the paper:</p> <p>Reviewer comments</p> <ol style="list-style-type: none"> 1. Define all the abbreviations used in the paper, such as OLS,SVM, CV and IMF so on 2. add more keyword at least 5 or 6 3. In introduction section 1 Kindly mention in last paragraph of introduction section about the organization of the all subsections used in the article. 4. In introduction section 1 Kindly mention Your contributions in such a way as given bellow for better understanding <ul style="list-style-type: none"> • Firstly, • Secondly ----- • So on ----- • Lastly 5. Try to change the back ground of figure 3 for more visibility 6. All the figures and tables should be adjusted properly in the paper 7. Figure 4 missing the x-axis and y-axis title 8. Figure 2 and 6 use proper scale for y-axis 9. Try to avoid black color in all figures .use green, yellow etc. instead of black For betterment of the paper. 10. If possible kindly briefly describe the theoretical and mathematical background of logistic regression 11. Some of the references are having incomplete information; kindly mention all related information in all references. 12. use the same format in all references 13. kindly also mention about future word after the conclusion 	
Optional/General comments		

PART 2:



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	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)
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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