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	**Empirical**

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

	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	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.	
Minor REVISION comments	Perform a grammar review.	
Optional/General comments	Study is well developed, elaborates a good analysis of the data, lacking the above comments.	

PART 2:

	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?	*(If yes, Kindly please write down the ethical issues here in details)*	

Reviewer Details:

Name:	*Raimundo Nonato Lima Filho*
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