



I. K. Press

Journal Name:	Asian Journal of Current Research
Manuscript Number:	Ms_AJOCR_12220
Title of the Manuscript:	AN ANALYSIS OF CURRENT SCENARIO AND FUTURE PROSPECTS FOR DISTRICT CENTRAL COOPERATIVE BANK RAIPUR, CHHATTISGARH
Type of the Article	

General guideline:

This journal believes that no manuscript should be rejected only based on 'lack of Novelty', provided the manuscript is sufficiently robust and technically sound. Too often a journal's decision to publish a paper is dominated by what the Editor/reviewer thinks is interesting and will gain greater readership - both of which are subjective judgments and lead to decisions which are frustrating and delay the publication. This journal will rigorously peer-review your submissions and publish all papers that are judged to be technically sound.

To know the complete guidelines for the Peer Review process, reviewers are requested to visit this link:

<http://www.ikpress.org/index.php/index/editorial-guideline>



1: Review Comments

	Reviewer's comment	Author's feedback
<p><u>Compulsory</u> REVISION comments</p> <ol style="list-style-type: none">1. Is the manuscript important for the scientific community? (Please write a few sentences on this manuscript)2. Is the title of the article suitable? (If not please suggest an alternative title)3. Is the abstract of the article comprehensive?4. Are subsections and structure of the manuscript appropriate?5. Do you think the manuscript is scientifically correct?6. Are the references sufficient and recent? If you have suggestions for additional references, please mention them in the review form. <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>		
<p><u>Minor</u> REVISION comments</p> <ol style="list-style-type: none">1. Is the language/English quality of the article suitable for scholarly communications?	<p>Congratulations to the author(s) for their paper. The paper explores that the critical evaluation of the cooperative credit sector in India as well as in Raipur.</p> <p>The topic of the manuscript is very relevant and in line with the aims and scope of the journal which</p>	



J. K. Press

makes this manuscript interesting. However, I have some minor concerns that need to be addressed. I'll explain them in the order of importance.

- 1) Tables are structural forms with rows and columns. For this reason, shape and table separation should be done well.
- 2) The novel contribution of the manuscript shall be made clear in the introduction. What does the paper adds to international literature?
- 3) General statements shall be removed.
- 4) The adopted methodology shall be described. All methods used, assumptions made shall be justified.
- 5) Conclusions shall be specific and connected to your analysis of previous sections.
- 6) The English are very weak. There is a need for English Editing.
- 7) In my opinion, the policy recommendations do not have justification in the empirical results.
- 8) Please clearly highlight the literature gap this study tries to fill in. Let's write a selection from the current literature after 2016. It would also be helpful to write a literature section. It is very important to include this section.
- 9) Let's revise the way of giving references according to the spelling rules of the journal.
- 10) And lastly, the writing needs to be better. There are a plethora of run-on sentences and grammatical errors throughout. The writing issues sometimes make the paper difficult to read. Although there are not a lot of obvious mistakes, the style is clunky and I advise that the manuscript is proffered by a native English speaker. In general, the paper needs to be proofread and copy edited.



	<p><u>Disadvantage:</u></p> <ul style="list-style-type: none">✓ Having not enough images (for example table, figure, diagram, chart, graphic etc.) is a disadvantage for the paper. <p><u>How to improve? :</u></p> <ol style="list-style-type: none">1- Those mentioned in the literature review can be tabulated. This makes it easier for the reader to understand.2- Overall, the abbreviations seem to be inconvenient since their notations were not explained when they first appear. Author(s) are suggested to revise the paper throughout.3- Overall, Author(s) are suggested to use more figure and table presentations which will help in understanding the whole picture of the study.4- Overall, more studies in the existing literature on the topic should have been cited/presented to make clear the contribution of the study. This will also help in showing how the study is going to fill the gap in the extant literature.5- Finally, the concluding in conjunction with the recommendations should address more specific outcomes of the contribution of the principles of the District Central Cooperative Bank's growth and stability in the Raipur district of India.	
<p><u>Optional</u> comments</p>		



J. K. Press

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>	

Reviewer Details:

Name:	Mustafa Göktuğ kaya
Department, University & Country	KTO Karatay University, Turkey