



### REVIEWER'S REPORT

**Manuscript No.:** IJAR-57082

**Title:** A Study on Branch-Level Practices for NPA Prevention and Early Recovery at IOB Mugalivakkam.

**Recommendation:**

- Accept as it is .....
- Accept after minor revision.....**
- Accept after major revision .....
- Do not accept (*Reasons below*) .....

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality		✓		
Clarity		✓		
Significance		✓		

Reviewer's Id: JPR-144

### Reviewer's Comment for Publication.

The manuscript presents a well-structured and data-driven analysis of Non-Performing Asset (NPA) management practices at the branch level, with specific reference to Indian Overseas Bank (IOB), Mugalivakkam. The study addresses a highly relevant issue in the Indian banking sector and demonstrates clear alignment between research objectives, methodology, and findings.

The use of secondary data from credible sources such as IOB Annual Reports and RBI Financial Stability Reports strengthens the reliability of the study. The application of statistical tools including trend analysis, correlation, and ratio analysis is appropriate and effectively supports the conclusions drawn. The findings clearly establish a strong relationship between NPA reduction and improved financial performance, which adds practical value to the study.

However, a few minor revisions are recommended before publication:

1. The manuscript would benefit from improved formatting of tables for better readability and consistency.
2. Minor grammatical and typographical errors should be corrected throughout the document.
3. The study is based entirely on secondary data; inclusion of primary data or managerial insights (if possible) could further strengthen the practical implications.
4. The hypothesis testing section could be slightly elaborated for better clarity in statistical interpretation.

Overall, the paper makes a meaningful contribution to the literature on banking performance and NPA management and is suitable for publication after minor revisions.