



ISSN NO. 2320-5407

ISSN: 2320-5407

International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

REVIEWER'S REPORT

Manuscript No.: IJAR-50459

Date: 01-03-2025

Title: The Iraqi legislations regulating the granting of credit facilities

Recommendation:

- Accept as it is.....**YES**.....
- 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 Name: Dr Abdul Hameed Shah

Reviewer's Decision about Paper: **Recommended for Publication.**

Comments (*Use additional pages, if required*)

Reviewer's Comment / Report

Introduction:

The research effectively highlights the crucial role of the banking sector in fostering economic growth through credit facilities. It establishes a clear connection between the real economy and financial intermediation while underscoring the risks associated with credit provision. The introduction successfully sets the foundation for discussing the regulatory framework governing credit facilities in Iraq.

Research Importance:

The significance of the research is well articulated, focusing on the risks banks face due to non-performing loans. The discussion of the impact on the national economy adds depth to the research's relevance, emphasizing the necessity for legislative protections.

Research Objective:

The objective is clearly defined, emphasizing the role of an integrated banking sector in economic growth. The research successfully establishes the need for a legal framework to regulate credit transactions, safeguarding both financial institutions and the broader economy. The link between economic growth and credit availability is well-established.

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Research Problem:

The research problem is effectively framed through pertinent questions regarding the ability of banks to mitigate non-performing loans, the adequacy of government regulations, and banks' adherence to legal frameworks. These questions align with the research objectives and contribute to a structured investigation.

Research Hypotheses:

The hypotheses are well-formulated, with a primary focus on the role of government regulations in minimizing non-performing loans. The sub-hypotheses further refine the research scope by examining the effectiveness of credit management practices and regulatory compliance.

Research Methodology:

The chosen descriptive-analytical methodology is appropriate for the study, allowing for a comprehensive examination of legal texts and relevant literature. This approach ensures a thorough analysis of the topic and enhances the reliability of the findings.

Conclusion:

The research provides a structured and well-founded exploration of credit facility regulations in Iraq. By examining the risks associated with credit provision and the role of government legislation, it contributes valuable insights into banking sector stability. The study's alignment with economic development and financial risk management further reinforces its significance.