

REVIEWER'S REPORT

Manuscript No.: IJAR-54896

Title: A COMPARATIVE ANALYSIS OF LEGAL FRAMEWORKS OF THE BANKING OMBUDSMAN SCHEMES IN INDIA AND BANGLADESH

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 Name: Dr. Deepti

Detailed Reviewer's Report

This paper offers a clear and informative comparison of the Banking Ombudsman systems in India and Bangladesh. It highlights the strengths of India's well-developed and technology-friendly model and contrasts it with Bangladesh's weaker, less visible system. The structure of the paper is logical, and the discussion is supported by relevant legal provisions and literature. However, the writing is sometimes long and repetitive, and certain sections mix description with analysis, which reduces clarity. Some paragraphs contain too many details without linking them back to the main research question. The study would be stronger with more focused arguments, clearer explanations of the key differences, and a more concise presentation of findings.

Recommendations

The paper should simplify and shorten some descriptive sections, especially the legal explanations, to keep the focus on comparison and key insights. Finally, the findings and conclusion should be more directly connected to the research question, with stronger emphasis on what the comparison reveals and why it matters for improving Ombudsman systems in both countries.