**Editor’s Comment:**

The manuscript is a significant contribution to the field of banking and finance.

1. The title is of utmost importance.

2. The abstract is meaningful.

3. The keywords are related.

4. The introduction is explanatory.

5. The literature review is discussed in detail.

6. The conceptual framework is mentioned.

7. The empirical review is explained.

8. The theoretical framework is described.

9. The methodology is descriptive

10. The data presentation & analysis is justified. .

11. The summary is brief.

12. The conclusion is comprehensive.

13. The recommendations are made.

14. The references are sufficient.

I **recommend**the manuscript for**publication.**

**Editor’s Details:**

Dr. Rakesh Verma, AKTU Lucknow University, India