"The Impact of Regulation on Mortgage Risk? Evidence from India."
Disclosure Statement: John Y. Campbell

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4. The data from the Indian mortgage provider were accompanied by a commitment by the authors to give the mortgage provider a two week period in which to view and comment on the first draft of the article. The ability to provide these comments was the only condition (other than anonymity and data confidentiality, see 2.b. above) under which the data were received; there is no restriction on the ability of the authors to publish the results of their analysis in academic journals.