"The Impact of Regulation on Mortgage Risk? Evidence from India."
Disclosure Statement: Tarun Ramadorai

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2. a. All parties from which Tarun Ramadorai has received significant financial considerations over the past three years are listed in his publicly available disclosures of such outside activities, available at this link: http://intranet.sbs.ox.ac.uk/tarun_ramadorai/activities.html. Far as he is aware, none of these sources of financial considerations have any direct interest in the topic of this paper, meaning that they are not likely to come under the provided definition of "interested parties."

b. The data were provided to the authors by an Indian mortgage provider, under a non-disclosure agreement. The conditions of this agreement include that the authors make arrangements to ensure that they receive the data from the mortgage provider in a secure manner; that the data are kept confidential, with suitable measures in place to prevent onward sharing of the underlying data by third parties; that the authors ensure that there is no commercial usage of the data, and that there is no reproduction, distribution, selling, licensing, or posting to third party websites of the data; that the data (even in anonymized form) will not be published or shared by the authors; that only the analyzed information based on the data will be published in academic journals; that the data users will not reveal the source from which the data is derived in any publication or verbal communication with third parties, referring only to an "Indian mortgage provider" in any draft papers; and finally that the mortgage provider would have a two week period in which to view and comment on the first draft of the article (see 4. below).

3. All significant positions that Tarun Ramadorai holds are publicly available on his CV, as well as via the outside activities link provided in (2) above. His paid and unpaid affiliations do not place any formal restrictions on his published work.

4. The data from the Indian mortgage provider was 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 analysis in academic journals.