"The Impact of Regulation on Mortgage Risk? Evidence from India."
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2. a. Ben Ranish is employed as an Economist at the Board of Governors of the Federal Reserve System since October 2013. Prior to this, he was a graduate student in Economics at Harvard University. He has received no significant financial considerations from other parties since 2007. As far as he is aware, neither the Federal Reserve nor Harvard University has 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selling, licensing, or posting to third party websites of the data; that the data (even in anonymized form) will not be published or shared by the authors; that only the analyzed information based on the data will be published in academic journals; that the data users will not reveal the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. Ben Ranish is an Economist at the Board of Governors of the Federal Reserve System (http://www.federalreserve.gov/econresdata/ben-ranish.htm). He has no unpaid affiliations that place formal restrictions on his published work.

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.