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- I have not received financial support from any party with interests in this research.
- I have no paid or unpaid positions with any profit or non-profit organization with a stake in this research.
- I have no close relative or partner with conflicts of interest with respect to this research.
- The bank sharing administrative data with the research team had the opportunity to review results of the research prior to publication to ensure no confidential information was disclosed. Review rights are limited to information disclosure and do not extend to results or interpretation.
- The research protocol was approved by IRBs at MIT (IRB 1403006218), Harvard University (Protocol **IRB18-1522**) and IFMR India.

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