From: Ash Punj

Proposal: 1432 (RIN 7100 AD 82) Reg. V V - Proprietary Trading and Certain Interests In, and

Relationships

Subject: Volcker Rule -- Prohibitions and Restrictions on Proprietary Trading and Certain

Interests In, and R

Comments:

Date: Dec 23, 2011

Proposal: Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and Relationships with, Hedge Funds and Private Equity Funds

Document ID: R-1432 Document Version: 1 Release Date: 10/11/2011

Name: Ash Punj

Affiliation:

Comments:

As a common citizen of USA, I have been witnessing the unprecedented regulations that are being forced onto the US banking system, which is going to put the US banking system to very much disadvantage comparing with banks of other countries. These rules are very unfair and severely stringent and would banks uncompetetive. The regualtions must be fair and balanced.