From: William Lang
To: PRAINFO

Subject:Paper Reduction Act CommentsDate:Tuesday, July 12, 2016 9:54:21 AM

Hello,

After reading the column in the Federal Register, Vol. 81, No. 133, by the Department of the Treasury and Office of the Comptroller of the Currency, I have a few comments I would like to make public.

- I believe the collection of information is necessary and vital for the proper performance of the Federal banking agencies' functions. I believe information, when collected in an organized manner has a practical utility for regulatory agencies.
- I support the idea of automated collection techniques. An organized information system will reduce the burden on the public and the agencies. For example, when a request for information, with an OMB control number is received by the public, there should also be a link to a website where a PDF can be uploaded or shared. Since it is already required for institutions to have most policies and procedures in writing, uploading a document is not a burdening task.
- The cost of providing information is difficult to assess, but if companies are already required to set out policies and procedures in their manual, a request for information would be a simple request to upload documents.
- An organized and automated information system makes the tasks of providing information less burdensome. If the public can follow a direct link, similar to a "Drop Box" or "Google Drive" shared document, the Federal banking agencies will instantly have the information requested and the company was only required to share or upload already written policies.
- In my opinion, if the OCC wants to continue to reduce paperwork there should be more online platforms for the public to download and upload files to their respective regulator.

Thank you for reading my comments. William Lang

William Lang

Compliance Intern

T+1(212)610-6110 | F+1(212)610-6140 | E william.lang@nikkoam.com

Nikko Asset Management Americas, Inc. | en.nikkoam.com

535 Madison Avenue, Suite 2500, New York, NY 10022, U.S.A.



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