<H3>LOAN PENALTY CALCULATION</H3>

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<LI><STRONG>LOG IN:</STRONG> ACCESS YOUR BANK'S ONLINE PORTAL OR MOBILE APP.</LI>

<LI><STRONG>LOAN ACCOUNT:</STRONG> NAVIGATE TO THE 'LOAN ACCOUNT' OR
'PENALTIES' SECTION.</LI>

<LI><STRONG>ENTER DETAILS:</STRONG> INPUT THE OVERDUE AMOUNT AND THE NUMBER OF DAYS OVERDUE.</LI>

<LI><STRONG>VIEW PENALTY:</STRONG> THE TOOL WILL CALCULATE AND DISPLAY THE PENALTY AMOUNT BASED ON YOUR BANK'S POLICIES.

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