



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

Ranjit Biswas

For Publication of Paper Titled

**"FOTP METHOD" A SELF-GENERATED & STRONG SECURED FOTP
FOR TRANSACTIONS IN SBI
(Can Be Self-Generated in Less Than 2 Seconds of Extra Time)**

For National Research Journal Titled

"National Research Journal of Banking & Finance Management"

Peer Reviewed Refereed Research Journal

Volume-13. Issue No: 1, Year: 2026 (January- June)

ISSN: 2349-6762 Impact Factor: 7.56



Book Publisher



Website:

www.npajournals.org