



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

Anita, Sanjeet Kumar, Tripti Sharma

For Publication of Paper Titled

**THE ROLE OF FINTECH IN THE GROWTH OF BUY NOW, PAY LATER
(BNPL) SERVICES: OPPORTUNITIES AND CHALLENGES**

For National Research Journal Titled

“National Research Journal of Banking & Finance management”

Peer Reviewed Refereed Research Journal

Volume-12. Issue No: 1, Year: 2025 (January– June)

ISSN: 2349-6762 Impact Factor: 7.56



Book Publisher



Website:
www.npajournals.org