OTP Login steps followed :

1. First we need to create state (1) for storing the phone number
2. We need to do the validation after click on the submit, use regex and check and if the length is less than 10 or more than 10 should show the alert and return nothing because if you don’t return anything after condition satisfying it will execute else part too, so don’t forget to return
3. Else create one more state(2) variable of Boolean type to show the OTP fields if that state variable is true
4. Create state variable to set the four input values , So use array with empty content then map that element of the array and return input field and value is each element of the array
5. Modify that value using onChange and do some validation

const handleOtpChange = (index, e) => {

    let value = e.target.value;

    const newOtp = [...otpField];

    newOtp[index] = value.substring(value.length - 1);

    setOtpField(newOtp);

    const combinedOtp=newOtp.join("")

   if(combinedOtp.length===length) {

    console.log("otp successfull")

   }

//After entering the current index value should focus next index for that use below validation and focus function

   if(value && index<length && eachOtpInputRef.current[index+1]){

    eachOtpInputRef.current[index+1].focus();

   }

  };

If we Enter the backspace it should focus backward fields nothing but currentIndex-1

const onkeyDownBackspace=(index,e)=>{

    if(e.key==="Backspace" && !otpField[index] && index>0 && eachOtpInputRef.current[index-1]){

        eachOtpInputRef.current[index-1].focus();

    }

  }

If anyone of the previous index of input field is empty then focus those after enter those should be able to move to next for that below is the validation

const handleClick=(index)=>{

      eachOtpInputRef.current[index].setSelectionRange(1,1);

      if(index>0 && !otpField[index-1]){

         eachOtpInputRef.current[otpField.indexOf('')].focus();

      }

  }