Customers who are using existing Retail Internet / Mobile banking application need to use 'SIGN IN' option and follow below login process for New Retail Internet Banking & GOMO NxT Mobile Banking application:

Existing Mobile Banking user:

1. **Download** Saraswat Bank GOMO NxT app from **Play Store / App Store** only.
2. Allow required **permissions** and accept Terms and Conditions.
3. Ensure the **Mobile Network connectivity** is proper with data and SMS pack are active.
4. Ensure **WIFI is disabled** during SIM binding process.
5. Complete the **SIM binding process** by sending the SMS secure code using SIM registered with the Bank through messaging app (avoid using Google messaging App/True caller/WhatsApp Messaging App)
6. Use the **Username** sent on registered email id only for login to the application. Use your customer ID to open the attachment. Username is also available on WhatsApp Banking
7. Click on **Forgot password** and set password using:
   Account Number + PAN **OR** Debit Card Number + PIN
   (Avoid using any part of Username, Name, DOB, Email ID in password for security reasons).
8. Complete **OTP authentication** process by entering OTP received on the registered mobile number or email id (SMS or Email or SMS & Email)
   (OTP is in the format of "ABCD - XXXXXX", please enter only "XXXXXX" in the box).
9. Set the mPIN / Biometric / Face ID for login.
10. Please use '**SIGN IN**' option only. Do not use the 'Register' option.

*Username:- Non-receipt of Username:
Steps to receive username on WhatsApp banking.
   1. Send Hi on WhatsApp from registered mobile number on **8291409100**.
   2. A menu is presented to the customer with the available options.
   3. Enter Option **12** is to fetch the username.
   4. User will get the username in a password protected PDF on the WhatsApp of the customer.
   5. The PDF can be opened by the customer using his CIF ID (The PDF opening application should be updated version in mobile device).

Please note that
- The Username for login cannot be changed.
- We also request you to note that the 'Forgot Username' option is activated post successful 'Sign-In' to the new application.

Existing Internet Banking user:
1. Visit: https://www.saraswatbank.com/
2. Click on **e-Banking**
3. Select **New Retail Internet Banking**
4. Use the **Username** sent on registered email id only for login to the application. Use your customer ID to open the attachment. Username is also available on WhatsApp Banking
5. Click on **Forgot password** and set password using:
   Account Number + PAN **OR** Debit Card Number + PIN
   (Avoid using any part of Username, Name, DOB, Email ID in password for security reasons).
6. Complete **OTP authentication** process by entering OTP received on the registered mobile number or email id (SMS or Email or SMS & Email)
   (OTP is in the format of "ABCD - XXXXXX", please enter only "XXXXXX" in the box).
7. Post setting of password, login with Username, password, CAPTCHA followed by OTP received on registered Email ID or Mobile Number.
8. Please use '**SIGN IN**' option only. Do not use the 'Register Now' option.

Kindly note: All beneficiaries created till 11st August 2025 will be migrated to the new application.
In case the account is opened after 11th August 2025, users are required to complete the registration process using Register option.