Saraswat Bank | Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

New Corporate Internet & Corporate Mobile Banking – Frequently Asked Questions (FAQs)

1.What's new in the New Corporate Internet & Corporate Mobile Banking platform?

- Saraswat Bank has upgraded existing Corporate Internet Banking platform with improved features and user-friendly experience.

2. Why should I register for New Corporate Internet & Mobile Banking?

Corporate Internet & Mobile Banking fanctionalities include 24/7 access for comprehensive business banking, 2FA Security, bulk fund transfers (RTGS/NEFT/IMPS), Payroll, Bulk file uploads, Bill Payments and online management of FD/RD and cheque transactions.

3. Who can use the Corporate Internet & Corporate Mobile Banking facility?

Corporate Internet & Corporate Mobile Banking is available to current and Overdraft account holders **with Corporate CIF**

4. What is the URL for accessing New Corporate Internet Banking?

User can login in to the New Corporate Internet Banking using the following URL : https://corpprodprocess.saraswatbank.com/cib/

5. How do existing customers log in to the New Corporate Internet & Corporate Mobile Banking?

• Visit Saraswat Bank's Website, Click on Login to E-banking, Select New Corporate Internet Banking OR download the **Gomo Nxt Business** app from Google Play Store or Apple App Store.
• Your Corporate Group ID and User ID will be sent by the Bank on your registered mail id.
• You can reset your password using Forgot Password/First Time Login option.

6. How do I register for New Corporate Internet & Corporate Mobile Banking?

To register for New Corporate Internet & Corporate Mobile Banking, user must fill out the Corporate Internet Banking Application Form, and submit it to your nearest branch.

7. How do I set my Corporate Group ID and User ID for New Corporate Internet and Corporate Mobile Banking?

• Existing users: The Corporate Group ID and User ID will be sent to registered email ID.

• New users: The Corporate Group ID and User ID sent to registered email ID.

User must fill out the Corporate Internet Banking Application Form, and submit it to your nearest branch, and then the Branch need to send the Application Form to the Customer Support Team by raising ticket on helpdesk.

8. What is the password validity period?

The password for New Corporate Internet & Corporate Mobile Banking is valid for 90 days. After this period, users are required to update their password to ensure continued security of their account.

9. How to Reset Login Password if it has Expired?

If your login password has expired, you can reset it by using " Forgot Password/First Time Login" option available in Login page of New Corporate Internet/Mobile Banking.

10.Will the application work with an e-SIM?

Yes, the Corporate mobile banking application is compatible with devices using an e-SIM and will function seamlessly.

11. What is Corporate Group ID?

For existing users Corporate Group ID will be org ID assigned in legacy system (FEBA)
For newly registered user after 27.04.2026, ORG ID will be CIF ID.

12. What is the password policy for Corporate Internet & Mobile Banking?

Password must meet the following criteria:

- Length: 8 to 20 characters
- Must include:
- At least one uppercase letter (A–Z)
- At least one lowercase letter (a–z)
- At least one number (0–9)
- At least one special character (e.g., @, #, %, &, $, ^)
- Must not contain your username, name, email ID, or any personal information.
- No spaces allowed.
- Must be different from your last five passwords.

13. What should I do if I am unable to log in with the given Corporate Group ID/User ID and Password?

Please check the following:

- Ensure correct network connectivity.
- Verify your Corporate Group ID/User ID and Password. Passwords are case-sensitive.
- If the issue persists, contact your nearest branch or call 022-41572070 for assistance.

14. What is the process if my Corporate Internet or Corporate Mobile Banking access gets locked?

Visit your nearest Saraswat Bank branch and submit a request to unlock your Corporate Internet/ Corporate Mobile Banking access.

15. What is the OTP validity period?
The OTP (One-Time Password) is valid for 180 seconds (3 minutes). After this time, it will expire, and a new OTP will be required.

16.What should I do if I'm not receiving OTPs on my mobile?
If you're not receiving OTPs, try the following steps:

✅ Check Network Coverage: Ensure your phone has good signal strength.

✅ Verify Mobile Registration: Give a missed call to 9223040000. If you receive an SMS in response, your number is registered.

❌ Still not receiving OTPs?

- Contact your mobile service provider to check for SMS delivery issues.
- Visit your nearest Saraswat Bank branch for assistance.
- Or call our Help Desk at 022-41572070.

17. How do new users log in to Mobile Banking?

New users need to:

- Download the Saraswat Bank **GOMO NxT Business mobile app** from Google Play Store or Apple App Store.

18. When Payroll option can be used?
A : Payroll option lets user to transfer funds to multiple beneficiary at the same time. It can be used to Payment of salary, payment to vendors etc.

19. Is it Mandatory to create Beneficiary before using Payroll Functionality?
A : User can use payroll functionality without adding beneficiary to application. User need to provide Account Number, IFSC code of Beneficiary to transfer funds.

20. Can Multiple Payroll files process simultaneously?
A : Yes multiple payroll files can be processed simultaneously.

21. While file types are supported while uploading Payroll?
A : Three types of file can be used for uploading payroll namely; .txt, .csv, .xls

22. Which Payroll files be scheduled for future dates?
A : Yes Payroll files can be scheduled for future days (upto 7 days)

23. Can Scheduled future dated payroll files be modified?
A : Payroll file cannot be modified.

24. When Payroll file can be rejected?
A : Checker has option to reject payroll file at the time of authorisation.

25. Which files can be uploaded for Procsseing of Payroll?
A : Sample file of prescribed format can only be used for uploading payroll.

26. Can Scheduled future dated payroll files be Rejected?
A : Once checker authorises Payroll file cannot be modified / Rejected.

27. What is Bank code and Branch code referred in Sample file of Payroll?
A : User need to enter first four letters of IFSC code as Bank code.
Branch Code is the IFSC Code of Beneficiary.

28. What should be Default formatting of CSV/Excel file of payroll?
A : The default formatting of file should be in .txt/number to proceed further.

29. what is time taken for Processing of Payroll?
A : Once Payroll is Approved by Checker, file is processed as per scheduler.

30. How Checker can verify data uploaded in Payroll.
A : Checker can download the uploaded file and verfiy contents of file.

31. Can checker approve file for partial records?
A : No, in such case checker need to reject full file and maker need to modify changes and reupload
the file.User can use other payment options such as Batch Payment/ Single Payment/ File
upload

32. How checker can identify any payroll file pending for approval?
A : Checker can check in option Manage Workflow under Payroll option for any records pending
for approval. Alternatively checker can check in Dashboard under Finaincial statistics-Payroll

33. How Many Notification will Bank send to Customer in case of Multiple credit entries?
A : In Payroll, there is single Debit and Multiple Credit. So there will be single Nofication for every single payroll file.

34. Is there any limit for addition number of beneficiaries in Payroll file?
A : No there is no such limit in payroll file.

35. Is there any file size limit for Payroll files?
A : No there is no such limit for payroll files.

36. Where can user view uploaded Payroll file ?
A : User can view uploaded payroll file in Playroll list option after entering date range.

37. Where can user view status of Payroll file?
A : User can check status of payroll in View upload file Menu.

38. When can status of file gets failed after submited by maker?
A : Payroll file can get status at failed due to following reasons ;
I) Incorrect Input details entered in payroll file.
II) Issue in Debit Account.
III) Invalid Bank code mentioned by user.

39. What is status of file when partial records of file gets failed?
A : Payroll file gets Failed if any of records in file gets rejected/Failed. In such case user need to
rectify issue and reupload payroll file.

40. Is payroll functionality available in Mobile Banking?
A : No Payroll functionality is not available in MB for uploading however, Checker can

authorise
Payroll file from Manage Workflow option from Mobile Banking.

42. What will be status of payroll of incase of pending approval from another checker?
A : Status of Payroll until authorised by all checkers will be partially approved. Customer Account
will be debited only after approving Payroll from all checkers.

43. What user need to do incase of Error, "Total number of records does not match with number of records stated."
A : User needs to check total number of records in payroll file and total of records.

44. How do I set an MPIN for the Mobile Banking app?
After login → Dashboard→ Manage Mpin → Set Mpin
MPIN is used for logging in and authorizing transactions in the mobile banking app.

45. What is Single Payment?
Ans: By using this option you can transfer funds to a single beneficiary account.

46. Is it Mandatory to create Beneficiary before using Single Payement?
Ans: Yes, Is it Mandatory to create Beneficiary before using Single Payement.

47. If new beneficicary added through Create Adhoc Beneficiary option is there is cooling period
for the same?
Ans: There is No cooling period for a new beneficiary added via Create Adhoc Beneficiary option.
But there is restriction of Rs 25000/- in transfering amount

48. What Payment Mode are available in Single Transfer?
Ans: Single Transfer can be made using NEFT, RTGS, IMPS, or Intra-bank transfer (Own Account).

49. User can Schedule a Single Payment for future date?
Ans: Yes, user can schedule a single transfer for a future date.

50. Where can user view status of a single transfer?
Ans: The status can be viewed under the Manage Transfers Menu.

51. When Single Payment can be rejected ?
Ans: Checker has option to reject Single Payent at the time of authorisation.

52. Is approval required for a Single Payment?
Ans: Yes, Maker-Checker process to ensure security and accuracy.

53. How Checker can authorize Single Payment?

Ans: Checker can authorize Single Payment through Manage Workflow Option.

54. Are there any charges for single transfer?
Ans: There are no charges for single transfer.

55. What is the Batch Payment?
Ans: The batch payment option allows users to create multiple payment in a single batch.

56. How do I create a Batch Payment without file upload?
Ans: 1. Log in to Internet Corporate Banking
2. Go to Transfer > Create Batch Payment
3. Fill the Batch Criteria Selection
4. Save Criteria
5. Enter Payment details manually for each beneficiary.
6. Review and add payment
7.Submit the batch for authorization

57. Is it Mandatory to create Beneficiary before using Batch Payement?
Ans: Yes, It is Mandatory to create Beneficiary before using Batch Payement.

58. Can Same bank and other bank payments be combined in one batch?
Ans: No, It is required Separate batches for same bank or other bank payments.

59. What happens if one transaction in the batch fails?
Ans: If a transaction fails, the remaining vaild transactions in the batch will continue to be processed. Failed transaction will be marked with failure reasons.

60. Are there any transaction limits for create Batch Payement?
Ans: Yes, transaction limits depends on user limit.

61. What is Transfer SI?
Ans: Transfer Standing Instruction (SI) is a service that allows customers to schedule recurring fund transfers automatically based on predefined instructions, such as Daily, Monthly, Quarterly or Halfyearly,Yearly.

62. Can I Cancel a Standing Instruction?
Ans: Yes, An SI can be cancelled at any time before the next scheduled.

63. How can I Stop (Standing Instructions) payment?
Ans: 1. Log in to Internet Corporate Banking
2. Go to the Stop Request > Stop Payment Instructions
3. Select Payment Type
4. Select the SI want to stop
5. Review the detatils and Click on Action button.
6. Click on Stop Payment
7. Mention Reason for Stop Payment
8. Click on Stop Payment.

64. How can a beneficiary be added in Beneficiary Management?
Ans: Users can add beneficiary using the "CREATE BENEFICIARY " option under beneficiary management.

65. Is there a cooling period applicable after creating beneficiary?
Ans: Yes, a cooling period of 120 minutes is applicable after creating beneficiary.

66. Is authorization required for creating beneficiary?
Ans: Yes, Create beneficiary follow the same maker-checker workflow

67. Where can I see the beneficiary under that I have added?
Ans: We can view the added beneficiary under the Beneficiary list section in beneficiary management.

68. What is Bulk Beneficiary Upload?
Ans: Bulk Beneficiary upload allows users to add multiple beneficiaries at once by uploading a file in the prescribed format.

69. What file formats are supported for Bulk Beneficiary upload?
Ans: i)CSV Format ii)Text (.txt) format.

70. Is it mandatory to follow Sample file structure?
Ans: Yes, users must follow the structure and field sequence mentioned in the sample file. Any deviation may result in file rejection.

71. Can Same Bank and Other Bank Beneficiaries be uploaded in a single file?
Ans: Yes, users can upload both Same Bank and Other Bank beneficiaries in one single file

72. Is there a cooling period applicable for beneficiaries added through bulk beneficiaries?
Ans: NO,there is no cooling period applicable for the beneficiaries.

73. Can a beneficiary be deleted?
Ans: Yes, checker user can delete the beneficiary from the Beneficiary List.

74. Will the entire file be rejected if one beneficiary is invalid?
Ans: No, the entire file does not gets rejected only that one invalid beneficiary gets rejected and rest of the beneficiaries are sent for approval.

75. Can an Alphanumeric Account numbers be added in a file or there are any exceptions for it?
Ans:Yes, the alphanumeric account numbers can get added as there is only exception for special characters.

76. What is file upload in corporate banking?
Ans: File upload allows user to upload bulk payment files to make multiple payments in a single transaction using a predefined file format.

77. What are types of file upload available?
Ans: file upload is divided into two types-
i) Bulk Batch Transfer
ii) Bulk Single Transfer

78. What is difference between Bulk Single Transfer and Bulk Batch Transfer?
Ans: In Bulk Single Transfer, bulk single transfer works like normal single transactions. The

authorizer must approve each transaction one by one. OTP is required for every single entry.
In Bulk Batch Transfer, if the file contains same bank and other bank transactions, the system generates two separate batch. Authorizer will get two OTPs one for same bank and one for other bank payments.

79. What File Formats are supported for file upload?
Ans: File upload supports Text (.txt) and CSV (.csv)formats as per the prescribed sample file structure.

80. Where can user download the sample file for File upload?
Ans: User can download the sample file from the file upload screen under the respective payment type.

81. Where user can check the status of uploaded files?
Ans: User can view uploaded files and check their status under the "View Upload List" option.

82. What is the Account Balance Report?
Ans: The Account balance report allows users to view the available balance of selected company accounts as of a Current date.

83. How can I download the Statement of Account in Excel format?
Ans:

- Go to Statements.
- Select Statement of Account.
- Under Report Type, choose **Transaction History Report.**
- Enter the required details (date range, account, etc.).
- Click Run Report.
- Select the preferred format (PDF / Excel / CSV).
- Click Download or choose Send to Email.

84. Where can the Loan Account Statement be accessed?
Ans. The option is available under Statements > Loan Account Statement..

85. What is Cheque Inquiry?
Ans: Cheque Inquiry allows corporate users to view the status of cheque

86. Can I place request for Stop Payment online?
Ans: Yes, user can stop cheque online using internet / mobile banking.

87. Can I register Positive Pay online?
Ans: Yes, user can register for Positive Pay online as per steps mentioned.

1. Log in to Internet Corporate Banking
2. Go to Cheque Services > Create Positve Pay
3. Enter cheque details
4. Submit
5. Autorize the request.

88. How do I open Fixed Deposit?
Ans: Users can access the feature by navigating to Service Request>Create Deposit.

89. Where can I access the Interest Certificate option?
Ans: The Interest Certificate option is available under Service Request > Interest Certificate.

90. Where can I access the UTR Inquiry Option?
Ans: The UTR Inquiry option is available under Service Request>UTR Inquiry

91. Can UTR details be downloaded?
Ans: Yes, the transactions can be downloaded in PDF, EXCEL format.

92. Where can I access the OD against FD option?
Ans: The option is available under Service Request>Create OD against FD