

New Customers who have not used existing Retail Internet / Mobile banking application need to use '**REGISTER**' option and follow below login process for New Retail Internet Banking & GOMO NxT Mobile Banking application:

New Mobile Banking user:

1. **Download** the Saraswat Bank GOMO NxT application from **Play Store / App Store** only.
2. Allow required **permissions** to the app and Agree to the 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. Click on **Register Now**
7. Accept Terms & conditions
8. Proceed for **Registration** using:
 - CIF + PAN and followed by OTP.
 - Account number + PAN and followed by OTP.
 - Debit Card Number + PIN and followed by OTP.
9. 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.
10. **Set** username and password as per your choice (Username should be alphanumeric & Minimum of 4 characters and maximum of 20 characters). Follow instructions displayed for setting username and password. (Avoid using any part of Username, Name, DOB, Email ID in password for security reasons).
11. Select **security questions** as per the screen displayed & answer the same and click on Next Button.
12. Set the mPIN / Biometric / Face ID for login.
13. Post setting of User ID & password, Sign In with mPIN / Biometric / Face ID for login.
14. Please use '**REGISTER**' option only. Do not use the 'SIGN IN' option

New Internet Banking user:

1. Visit: <https://www.saraswatbank.com/>
2. Click on **e-Banking**
3. Select **New Retail Internet Banking**
4. Click on **Register Now**:
5. Accept Terms & conditions
6. Proceed for **Registration** using:
 - CIF + PAN and followed by OTP.
 - Account number + PAN and followed by OTP.
 - Debit Card Number + PIN and followed by OTP.
7. 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.
8. **Set** username and password. Follow instructions displayed for setting username and password. (Avoid using any part of Username, Name, DOB, Email ID in password for security reasons).
9. Select **security questions** as per the screen displayed & answer the same and click on Next Button.
10. Post setting of User ID & password, login with Username, password, CAPTCHA followed by OTP received on registered Email ID or Mobile Number.
11. Please use '**REGISTER NOW**' option only. Do not use the 'SIGN IN' option

Please note that the Username for login cannot be changed.