Saraswat Co-operative Bank Ltd

Digital Banking Department

Frequently Asked Questions (FAQs) on GoMo Mobile Banking

Version 1.8

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General Frequently Asked Questions (FAQs)

1.   What is Saraswat Bank GoMo Mobile Banking?

"Go-Mo" is a comprehensive Mobile Banking platform that will enable you to manage your own accounts with incredible ease. GoMo Mobile Banking will give you greater ease of use and more convenience through an intuitive and design rich interface.

2.   What are the features of GoMo Mobile Banking?

Following are the salient features of GoMo Mobile Banking -

- Simple, Safe and secured Mobile banking platform
- Register yourself by entering your Debit card details
- Instant & 24x7 funds transfer service through IMPS
- Fund transfer within your own account, Intra bank or Interbank electronic fund transfer
- Bharat QR code based Scan & Pay option between individuals & merchants.
- Maximum limit for fund transfer is up to Rs. 2 lakhs
- Check balances of your savings, current, Overdraft accounts
- View last five transactions
- Funds transfer to Mobile Number, to account number & through NEFT
- Schedule your fund transfer through NEFT for future date & time
- Addition / deletion of the payee
- Create & view Term / Recurring Deposit
- View Rate of Interest for Term / Recurring Deposit
- Loan account details & statement for the same
- Card related Services includes Debit Card Pin Generation, Cardless Cash Withdrawal, Generate Digital Debit Card & Block / Unblock Debit Card
- Various Value-Added Services –
    - Search IFSC code for other banks
    - Saraswat Bank Branch / Atm locator
    - Chequebook Request
    - Cheque status inquiry
    - Stop Payment of Cheque
    - Account statement on Email
    - Update Email Id

3.   Is it mandatory to register my Mobile number with Saraswat Bank?

Yes, you must register your mobile number for Mobile banking facility.

4.   How to begin with GoMo Mobile Banking?

You need a smartphone with an active internet datapack. Download the Saraswat Bank GoMo Mobile banking application from app store. Our GoMo Mobile Banking is currently available on Android & iOS.

5.   How to download GoMo Mobile Banking?

To download Mobile Banking App, go to your appstore, type & download 'Saraswat Bank Mobile Banking'. Our Mobile Banking app is freely available on Android & iOS Operating systems (OS).

6.   How safe is GoMo Mobile Banking?

GoMo Mobile Banking is very safe & secured. Each & every transaction executed on our Mobile Banking app is authorized by your own MPIN & TPIN only. Also, if the transaction is above Rs.5001/-, we have provided OTP authentication for additional security purpose. Without your valid MPIN & TPIN, your funds cannot be sent to any beneficiary.

7.   Is GoMo Mobile Banking free? Are there any hidden charges?

GoMo Mobile Banking is totally free. There are no charges for sending money to other bank accounts. All transactions executed on the GoMo Mobile Banking app are free of cost. There are no hidden charges to be worried for.

8.   I am getting error – 'This Application is not supported on Rooted / Jailbroken devices.'

In such cases, kindly approach your nearest authorized mobile service center to fix the same.

9. I found suspicious transactions in my account or I suspect some fraudulent activities in my account. How should I address this?

In case of appearance of any fraudulent activity / transactions in your account, give a missed call on 7666339922 to block GoMo Mobile Banking, Internet Banking & UPI transactions immediately. Further, it is always advisable to inform the bank at the earliest & raise a FIR with local police for further action.

10.I had given missed call on 7666339922, how to unblock my GoMo Mobile Banking, Internet Banking & UPI facilities? Or My GoMo Mobile Banking, Internet Banking & UPI facilities are not working now?

You are requested to visit the nearest / home branch & submit prescribed form (Digital Channel Registration form) to unblock GoMo Mobile Banking, Internet Banking & UPI facilities accordingly.

Registration Process

11. How to register for GoMo Mobile Banking? Or How to generate MPIN for Saraswat Bank account, if I don't have one?

To register GoMo Mobile Banking, download Mobile Banking application, register yourself by entering your debit card details & generate MPIN.

12. What is my Customer ID? Or Where I can find my Customer ID? Or I forgot my Customer ID?

To know your Customer ID, give missed call on 9029050017, you will receive the same by SMS on your registered mobile number. Also, your customer ID will be printed on the first page of your passbook as Customer Number.

Further, if you are registered for 'Bank on WhatsApp', you may type 'Customer Id' in Saraswat Bank's official WhatsApp number.

13. I have given missed call on 9029050017 to know my Customer ID, I have not received any confirmation message from Saraswat Bank yet?

Ensure that, you have given missed call from the Registered Mobile Number itself. Further, if your mobile number entered is correct, please wait for some time as it could be case of mobile network fluctuation.

14. How to register for GoMo Mobile banking via Debit Card details through Mobile Banking app?

- On Welcome screen, select 'I agree to terms & conditions mentioned in website www.saraswatbank.com'
- Select 'Next' button
- Enter your Customer ID in the given field
- Registration via – Debit Card
    1. Select 'Debit Card'
    2. Select 'Next' button
    3. Enter Debit Card Number in given field
    4. Enter CVV number
    5. Select 'Expiry Month' from the given list
    6. Select 'Expiry Year' from the given list
    7. Select 'Next' button
    8. You will receive a One-Time Password (OTP) on your Registered Mobile Number (RMN)
    9. Enter the OTP in the given field.
    10. Select 'Next' button
    11. Enter 4-digit Login Pin (MPIN) & Transaction Pin (TPIN)
    12. Select 'Next' button
    13. On successful registration process, select 'Login' button.

15. I accidently clicked on 'Register Now / Forgot Pin', what to do?

Please follow the steps below -

1. On Welcome screen, select 'I agree to terms & conditions mentioned in website www.saraswatbank.com'
2. Select 'Next' button
3. Enter your Customer ID in the given field
4. Select Registration via – 'Existing Customer'
5. Select 'Next' button
6. Enter your MPIN (Login Pin)
7. Select 'Next' button
8. You will receive a One-Time Password (OTP) on your Registered Mobile Number (RMN)
9. Enter the OTP in the given field.
10. Select 'Next' button
11. Enter 4-digit Login Pin (MPIN) & Transaction Pin (TPIN)
12. Select 'Next' button
13. On successful registration process, select 'Login' button.

16. **Is Debit card mandatory to onboard on GoMo Mobile Banking app? Or I do not have a Debit card, how to register?**

Debit card is mandatory to onboard on GoMo Mobile Bnaking App. Hence, visit your nearest / home branch & apply for Debit card. Follow registration process after downloading GoMo app on your mobile.

17. **What is MPIN & TPIN?**

MPIN is your Login Pin for GoMo Mobile Banking. You cannot login into GoMo Mobile Banking without a valid MPIN.

TPIN is your Transaction Pin for GoMo Mobile Banking. You cannot execute a tranaction into GoMo Mobile Banking without a valid TPIN.

18. **What if I wrongly enter Mobile Banking MPIN / TPIN?**

For the security purpose, if you enter wrong MPIN / TPIN thrice, it will be locked. You will not be able to login to GoMo Mobile Banking.

19. **How to unlock GoMo Mobile Banking user ID? Or my User ID is blocked, what to do?**

To unlock GoMo Mobile Banking USER ID, select 'Register Now / Forgot Pin' option placed on Login Page. Complete the registration process by entering Debit card details. You will receive a confirmation message on your Registered Mobile Number that your Mobile Banking ID is now unlocked.

20. **I am getting error – 'Invalid login pin 1 out of 3 (2 out of 3) or (3 out of 3). Please enter valid pin to process.' What to do?**

I have changed my MPIN, still during login, I am getting error – 'Invalid login pin 1 out of 3 (2 out of 3) or (3 out of 3). Please enter valid pin to process.' What to do?

This error appears when customer enters wrong pin. If you forgot the pin, select 'Register Now / Forgot Pin' option placed on Login Page. Complete the registration process by entering Debit card details or you may contact your nearest branch immediately.

21. **I am getting error – 'Account is locked. Please try after 1 minute.' What to do?**

This error appears when customer enters wrong pin consecutively 3 times. To unlock GoMo Mobile Banking USER ID, select 'Register Now / Forgot Pin' option placed on Login Page. Complete the registration process by entering Debit card details. You will receive a SMS on your Registered Mobile no. that your Mobile Banking ID is now unlocked or you may contact your nearest branch immediately.

22. **I forgot my MPIN (Login Pin) for GoMo Mobile Banking? Or How to generate MPIN for Saraswat Bank account?**

To generate the MPIN for GoMo Mobile Banking, please follow the steps -
- On Login screen, select 'Register Now /Forgot Pin'
- On Next screen, accept the terms & conditions by selecting tick mark & select Next Button
- Enter your Customer ID
- Select the option of Debit card
- Enter Debit card details accordingly
- Re-register yourself & set new MPIN & TPIN

To set your MPIN, it is mandatory to follow the above steps.

23. **I forgot my TPIN (Transaction Pin) for GoMo Mobile Banking? Or How to generate TPIN for Saraswat Bank account?**

To generate the TPIN for GoMo Mobile Banking, please follow the steps -
- On Login screen, select 'Register Now /Forgot Pin'
- On Next screen, accept the terms & conditions by selecting tick mark & select Next Button
- Enter your Customer ID
- Select the option of Debit card
- Enter Debit card details accordingly
- Re-register yourself & set new MPIN & TPIN

To set your TPIN, it is mandatory to follow the above steps.

Accounts Options

24. What is MMID?

Mobile Money Identifier (MMID) is a 7-digit number. Once you register for Mobile banking with Saraswat Bank, you can view your MMID in the app itself.

25. Where I can find the MMID in Mobile Banking application?

Follow the steps below -

1. On Home screen, select 'Transfer' option
2. Select 'Retrieve MMID' option
3. Your MMID linked to your account number will be displayed.

26. Where I can find my Account number & IFSC Code in GoMo?

Follow the steps below -

1. On Home screen, select 'Accounts' option
2. Your MMID linked to your account number & IFSC Code of that particular branch will be displayed.

27. Where can I find Mini Statement?

Follow the steps below -

1. On Home screen, select 'Accounts' option
2. Select your desired account number from the list
3. Select option Mini Statement

28. Where I can find the balance?

To view your current balance, follow the steps-

1. On Home screen, select 'Accounts' option
2. Select your desired account number from the list
3. Here on screen, you will find Account number, Full Name & balance of the account.

29. I am unable to see my new account in GoMo Mobile Banking app? Or I don't find my newly opened account in GoMo Mobile Banking app?

To add the account in GoMo, follow the steps below -

1. On Home screen, select 'Transfer' option
2. Select 'Generate MMID' option
3. Type your 15-Digit account number to be linked in GoMo app
4. Enter your transaction pin
5. Your account will be linked in GoMo Mobile banking application.

30. I am getting error – 'Request could not be processed, kindly contact home branch for further details', what to do?

Ensure that the account number is attached to your own customer number only. Enter correct 15-digit account number & enter your transaction pin to continue.

Funds Transfer Option

31. Can I transfer money to my own account within Saraswat bank?

Yes, if you are maintaining multiple accounts, you can transfer money to your own accounts within Saraswat bank by selecting option 'Within Account Fund Transfer'

32. Can I transfer money to any other account within Saraswat bank?

Yes, you can transfer money to any other accounts within Saraswat bank by selecting option 'Funds Transfer – To Mobile Number' or 'Funds Transfer – To Account Number', through 'Transfer' option.

33. Can I transfer money to any other bank account?

Yes, you can transfer money to any other bank account by selecting option among 'Funds Transfer – To Mobile Number' or 'Funds Transfer – To Account Number' or 'Funds Transfer – NEFT', through 'Transfer' option.

34. How to transfer funds from GoMo Mobile Banking?

To transfer the funds from GoMo Mobile Banking, follow the steps below-

1. On Home screen, select 'Transfer' option
2. Select option among 'Funds Transfer – To Mobile Number' or 'Funds Transfer – To Account Number' or 'Funds Transfer NEFT'
3. Type Account Number & IFSC code or Mobile Number & MMID Number along with Amount & Particulars
4. Submit the details
5. Enter OTP, which you have received on your Registered Mobile Number.
6. Select 'Submit' button

35. What is difference between 'Funds Transfer – To Mobile Number', 'Funds Transfer to Account Number' & 'Funds Transfer – NEFT'?

The funds transferred from 'Funds Transfer to Mobile Number' & 'Funds Transfer – To Account Number' will reach beneficiary instantly. Whereas funds transferred from 'Funds Transfer – NEFT', funds will be transferred under NEFT platform, which will reach as per the NEFT cycle.

The banks which are not registered to NPCI for IMPS platform, funds can be transferred to such banks via 'Funds Transfer – NEFT' option.

36. I want to transfer the funds; I don't have beneficiary's IFSC Code & Account number or Mobile Number & MMID? Is there any other way to transfer the funds?

To transfer the funds to any beneficiary, it is mandatory to have beneficiaries IFSC Code & Account number or Mobile Number & MMID, without which you may not be able to transfer the funds.

37. If I transfer money through Mobile Banking app, how much time it takes to reflect it in beneficiary's account?

Instantly. Yes, the money should reach beneficiary's account immediately as it uses the IMPS (Immediate Payment Service) platform. If you transfer funds via NEFT, it may take a while to deposit in beneficiary's account.

38. I am unable to receive an OTP on my mobile?

If you are unable to receive the OTP on your registered mobile number, check whether your mobile handset is within the network area. Restart your mobile device. If you still encounter the problem, give a missed call on 9223040000 for balance inquiry. In case if you still don't receive a SMS, contact your home / nearest branch for further assistance.

39. Is there any limit set for number of transactions in GoMo Mobile Banking app?

Yes, there is a daily limit of 10 number of transactions set for GoMo Mobile banking.

Payee Management

40. Why to register a payee? Is it mandatory to register a payee?

No, it is not mandatory. However, it is always advisable to register a payee, if you are going to transfer the funds to that beneficiary frequently.

41. Can I transfer the funds without registering a payee?

Yes, you can transfer the funds directly without registering the payee.

42. How to register a payee?

To register a payee in mobile banking, follow the steps-

1. On Home screen, select 'Transfer' option
2. Select option 'Manage Payee'
3. Select 'Add Payee'
4. Type, 'Payee Name', 'Payee Nick Name'
5. Within the three red bordered boxes
   - Type Payee Account Number & Payee IFSC Code OR
   - Payee Mobile Number & Payee MMID OR
   - Payee Aadhar Number
   - Click on 'Submit' button
6. On Confirmation of Add Payee screen
7. After, confirming the details, type your Transaction PIN
8. Select 'Submit' button
9. If the payee is successfully registered, you will receive a confirmation message for the same

43. Can I modify a registered payee?

You can modify a registered payee, where you can add details which are not provided earlier. You cannot modify earlier filled details. To do so, you delete the same payee by selecting option 'Delete Payee' & follow the process of add payee again.

44. If I registered a wrong payee, how to modify a registered payee?

You cannot modify earlier filled details in registered payee. To do so, delete the same payee by selecting option 'Delete Payee' & follow the process of add payee again.

45. How to delete a registered payee?

To register a payee in mobile banking, follow the steps-

1. On home screen, select option 'Manage Payee'
2. Select 'Delete Payee'
3. Select the registered Payee Name
4. On confirmation screen, type your Transaction Pin
5. Select 'Submit' button

46. How many payees I can add at a time? Is there any limit to add number of payees in GoMo Mobile Banking app?

Yes, a daily limit of maximum 5 payees is set for GoMo Mobile banking.

Deposits Options

47. Where I can view the deposit details?

To view deposit details, follow the steps-

1. On home screen, select option 'Deposits'
2. Select 'Deposit Account Details'
3. Select the Deposit schemes among the listed option
4. Select the Deposit Account
5. Select the Deposit Receipts
6. View your Receipt details

48. How to request a Deposit Statement?

To view deposit details, follow the steps-

1. On home screen, select option 'Deposits'
2. Select 'Deposit Account Statement
3. Select the Deposit schemes among the listed option
4. On next screen, Select Account & select Duration
5. On next screen, the message will be displayed, that the request has been successfully placed
6. Check your Email for the said statement

49. Where I can Open a New Deposit?

To create a new deposit, follow the steps –

1. On Home screen, select 'Deposits' option
2. Select 'Open New Deposit'
3. Select the Deposit schemes among the listed option
4. Select Debit Account
5. If the deposit in same scheme is available, it will ask you to 'Select Deposit branch & account' from the list
6. Select 'Submit' button
7. On next screen, enter the desired amount, Tenure in months &/or days
8. Select 'Submit' button
9. On confirmation screen, verify the details & enter your Transaction Pin
10. On successful completion, your request for Term Deposit will be placed.

Note: You may have to submit the completely filled 15G/15H forms physically at the concerned branch, if applicable.

50. Where I can confirm or check the Deposit Interest Rates?

To confirm Deposit Interest Rates, follow the steps –

1. On Home screen, select 'Deposits' option
2. Select 'Interest Rate'
3. Select the Deposit schemes among the listed option
4. On next screen, Interest rates for selected schemes will be listed

51. While creating deposits, I am getting error – Amount should be less than available balance?

Before creating the term deposit, ensure that your account has sufficient balance. If you do not have sufficient balance or the deposit amount to be created is higher than the balance available in your account, it will provide you the poop up message – Amount should be less than available balance.

52. Standing instructions for Recurring deposit can be automatically marked?

Yes, after creating recurring deposit, standing instructions will be automatically marked for the same day.

Loans Option

53. How to view Loan Account details?

To view your loan account details, follow the steps –

1. On Home screen, select 'Loans' option
2. Select 'Loan Account Details'
3. Select the Loan Accounts from the list
4. On next screen, your loan account details will be listed

54. How to get Loan Detail Statement?

To get your loan account statement, follow the steps –

1. On Home screen, select 'Loans' option
2. Select 'Loan Detail Statement'
3. On next screen, Select the Loan Account & Select the duration
4. On next screen, your loan account details will be listed
5. Further, the message will be displayed, that the request has been successfully placed
6. Check your Email for the said statement

55. How to get Loan Interest Certificate?

To get your loan Interest Certificate, follow the steps –

1. On Home screen, select 'Loans' option
2. Select 'Loan Interest Certificate'
3. On next screen, Select the Loan Account
4. Select 'Submit' button
5. Further, the message will be displayed, that the request for provisional interest certificate has been successfully placed
6. Check your Email for the said statement

56. I am unable to see any loan accounts in Loans option? Or I am getting error of 'Loan account not found'?

The term loan accounts linked to your customer number will be displayed in Loans option. Overdraft accounts will be displayed under 'Accounts' option instead of 'Loans' option.

Services Options

57. How to check / confirm IFSC code?

To check or confirm IFSC code, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Get bank List / Search IFSC'
3. On next screen, choose a mode to get IFSC code
4. Further, Enter Bank, Enter city & Enter Area
5. Select 'Submit' button
6. On next screen, if the inputs are valid, the IFSC list will be displayed.

58. How to locate the Saraswat bank branch?

To locate saraswat bank branch, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Branch Locator' option
3. Select State & City
4. Select 'Submit' button
5. On-screen map will be opened & Branch locations will be displayed by Location pins.

59. How to request a cheque book?

To request a cheque book, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Cheque Book Request' option
3. On next screen, select Account, address, choose delivery option between Any day & weekend alongwith No of chequebooks
4. Select 'Submit' button

60. While registering for cheque book, I am getting error of 'Your request could not be processed, please contact your branch.'

For savings account, if there are 100 unsused cheque leaves or for Current /Overdraft account, if there are 250 unused cheque leaves, you will not be abale to register a request for new cheque book.

61. How to inquire Cheque status?

To inquire a cheque status, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Cheque Status Inquiry' option
3. Select your desired account from the list
4. On successful validations, the status will be provided on display.

62. How to request Account statement?

To request Account statement on email, follow the steps –

1. On Home screen, select 'Services' option

2. Select 'Account Statement' option
3. Select your desired account number
4. Select the category as per your requirement
5. Select 'Submit' button
6. Further, the message will be displayed, that the request has been successfully placed
7. Check your Email for the said statement

63. How to register a stop payment request?

To register a stop payment request, follow the steps –

1. On Home screen, select 'Services' option
2. Select 'Stop Payment' option
3. Select your desired account number
4. Enter cheque number to be stopped for payment along with remarks
5. On confirmation page, enter Transaction Pin
6. Further, on confirmation, youe cheque will be stopped.

64. Is it mandatory to register my Email Id with Saraswat Bank?

Yes, to receive statements on email & timely updates from bank, it is necessary to register your email ID with Saraswat Bank.

65. How to register Email Id with Saraswat Bank?

To register Email Id, you can visit 'Services' option on Home Screen. Enter your Email ID twice in the given textboxes & enter Transaction Pin.

Cardless Cash Withdrawal

66. What is Cardless cash withdrawal?

Cardless Cash Withdrawal is a facility offered to customers wherein customer can register a request for Cardless cash withdrawal in Mobile Banking app & withdraw cash from Saraswat bank ATM without using Saraswat Debit card.

67. Is there any limit for Cardless cash withdrawal?

Yes, the daily limit for Cardless Cash Withdrawal is Rs.25,000/-

68. How many hours a request for Cardless cash withdrawal will be expired?

After 24 hours, request for Cardless cash withdrawal will be expired, if not executed.

69. Can I cancel request for Cardless cash withdrawal?

Yes, request for Cardless cash withdrawal can be cancelled through Mobile Banking app itself.

Digital Debit Card

70.What is Saraswat Bank Digital Debit Card?

Saraswat Bank Digital Debit Card is an electronic Debit card, which can be generated using the Saraswat Bank GoMo Mobile Banking facility. Since it is a virtual debit card, it can be used to shop online at any merchant website that accepts Rupay / Visa Cards, without any difference from a regular plastic Card.

71.What are the features of Digital Debit Cards?

Following are the features of Digital Debit Cards-

- Customers registered for GoMo Mobile Banking facility can only avail this facility.
- Customer may generate instant Digital Debit Card through GoMo Mobile Banking app round the clock 24*7*365.
- Customers can make payments on websites / E-com mobile applications using Digital Debit Card by entering card details.
- **No AMC** charge or any other charges are additionally levied on issuance of Digital Debit Card & the card will be valid for 5 years.
- Customers can raise **Chargeback** for his / her failed transactions through 'Report Issue' option provide in Bharat QR itself.
- Customers will receive notification through SMS confirming that the transaction has been performed successfully.
- The customers may enjoy all the benefits of Rupay Platinum or VISA Classic Debit Cards respectively.

72.Is there any issuance charge or any annual fee / AMC for using Digital Debit Card?

No AMC charge or any other charges are additionally levied on issuance of Digital Debit Card.

73.Is there any transaction limit set for Digital Debit Card?

'Rupay Platinum Digital Debit Card' or 'VISA Classic Digital Debit Card' can be generated in GoMo Mobile Banking as per customer's longing. For Rupay Platinum Digital Debit Card the transaction limit is set for Rs. 100,000/- & for Visa Classic Digital Debit Card it is set for Rs.50,000/- per day.

74.Where can I use my Digital Debit Card?

You can make payments on websites / E-com mobile applications using Digital Debit Card by entering card details. Digital Debit Card cannot be used at POS machines or ATMs for cash withdrawals.

75.Can I block / unblock my Digital Debit Card?

Yes, digital debit card can be block / unblock through Debit Card Block / Unblock option provided under Card Services in GoMo Mobile Banking application or by using Missed Call Banking / SMS Banking facility.

76.How can I view the Digital Debit Card details?

Login to your GoMo Mobile Banking application, go to Card Services option & select Digital Debit Card option. Under the same, select option 'Browse Digital Debit Card' to view the card.

77.Can I create more than one Card or are there any limits on Card creation?

Yes, you can generate 1 Rupay & 1 VISA Digital Debit Card per account. Also, you may generate 1 additional RUPAY Digital Debit Card, only if the earlier Rupay Digital Debit Card is permanently blocked. The same rule is applicable to VISA Digital Debit Card.

78.I am already having a physical Rupay / Visa Debit Card, can I generate Digital Debit Card for the same account?

Yes, you may generate Digital Debit Card through GoMo Mobile Banking application even if you are having a physical Rupay / Visa Debit card.

79.What will be the validity of my Digital Debit Card?

The Digital Debit Card will be valid for the 5 years from the date of creation.

80.Do I have to enable Digital Debit Card for online / ecom transaction?

Yes, you will have to request for the same at branch to enable online / ecom transactions.

81.How to raise a chargeback for a transaction executed through Digital Debit Card?

Chargeback of any digital / physical debit card can be raised through 'Report Issue' option provided under Bharat QR in GoMo Mobile Banking application. Henceforth, as an alternative to submitting Chargeback application to branches, customer may raise the same through our GoMo Mobile Banking application.

Block / Unblock Debit Card

82. What is the Block / Unblock Debit Card option?

Block / Unblock Debit Card is a service in which customer can either block or unblock his digital or physical debit cards linked to their respective account numbers from GoMo Mobile Banking Application.

83. Where can I locate Block / Unblock Debit Card option in GoMo Mobile Banking application?

On home screen, select 'Card Services', on next screen select 'Block / Unblock Debit Card' option.

84. Are there any charges to block or unblock my debit card?

No, there are no charges for Block or Unblock Debit Cards service.

85. Which cards can I block or unblock through the facility?

Any Saraswat Bank digital or physical VISA &/or RUPAY Debit Cards can be blocked or unblocked from GoMo Mobile Banking Application.

86. I had blocked my debit card through block via SMS facility, now can I unblock the same from GoMo Mobile Banking application?

No, you cannot unblock the debit card which is permanently blocked via SMS facility. You can unblock temporary blocked cards only.

87. I had blocked my debit card through block via Missed Call facility, now can I unblock the same from GoMo Mobile Banking application?

Yes, you can unblock temporary blocked cards from GoMo Mobile Banking application.

88. Can I unblock the permanent blocked cards through this facility?

No, once the card is permanently blocked cannot be unblocked. In this situation, generate a digital debit card from GoMo Mobile Banking application or apply for new physical Debit Card at your nearest / home branch.

89. If I don't remember the card no., where I can get the details to block such card?

Under 'Card Service', click on Block / Unblock Debit Card option in GoMo Mobile Banking and select your account number. Further, select the card number linked to your account from drop down list & block the same.

90. How will I be notified whether my debit card is blocked or unblocked?

Once the card is blocked or unblocked through GoMo Mobile Banking application, the change in status of Debit card will be notified through text SMS to registered mobile number of Customer.