

Saraswat Co-operative Bank Ltd
Digital Banking Department



FAQs (Frequently Asked Questions) for
Saraswat Bank MPassbook

Version 1.0



Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

Frequently Asked Questions (FAQs)

1. What is Saraswat Bank's MPassbook app?

Saraswat Bank's MPassbook application is an advanced, convenient and secure mobile app to get your Account passbook on your smartphone. This will help you in viewing and monitoring your transactions, without visiting Bank to print the same on physical passbook.

2. What are the features of MPassbook?

Following are the features of Saraswat Bank MPassbook: -

- Get real-time account balance & other details for your Savings, Current, Fixed Deposit, Recurring Deposit, Term Loan & Overdraft accounts
- View your real-time account statements anywhere anytime
- Download statement in pdf.
- Multi-lingual – English, Hindi and Marathi
- Get real-time transaction updates
- Secured login with dedicated P-PIN

3. To use MPassbook, is it necessary to register my mobile number with Saraswat Bank?

Yes, it is necessary to register your mobile number with Saraswat Bank.

4. Can I access my MPassbook from any other mobile number or mobile handset?

No, you cannot access your MPassbook from any other mobile number as accounts displayed in MPassbook are linked to your mobile number which is registered with bank. However, non-customer may use Saraswat bank's MPassbook app and enquire for branch/ ATM locations, product information, contact section etc.

5. Are there any hidden charges? Is MPassbook free?

Saraswat Bank MPassbook is totally free. There are no hidden charges. Since the application uses mobile data network, your service provider would charge as per the tariff.

6. Balance showing in front of my account, is it a latest balance?

Yes, the balance shown in MPassbook is real time balance of your account.

7. I am unable to receive OTP, why?

If you are unable to receive the OTP on your mobile number, check whether your mobile handset is within the network area. Restart your mobile handset. Confirm your blocked contact settings. Ensure that the limit of messages stored in the mobile handset is not fully utilized. If still problem persists, please contact bank's help line number.

8. What is my MPassbook P-PIN or Pattern?

P-PIN & Pattern is used to login into MPassbook. For security reason, set P-PIN/ Pattern during the first-time registration. Without a valid P-PIN/ Pattern, you will not be able to login into MPassbook.

9. How to change P-PIN or Pattern?

Post login, on Home screen, visit 'Change P-PIN/ Pattern' menu. Further, by entering old P-PIN or by drawing old 'Pattern' update new P-PIN/ Pattern.

10. How to reset P-PIN or Pattern? I forgot P-PIN or Pattern? How to recover P-PIN or Pattern?

On login screen, select Forgot P-PIN or Pattern to reset, follow the on-screen instructions & reset the same.

11. I want to change the language of the MPassbook application?

Post login, on home screen, visit sidebar. Select 'Change Language' menu. Select your desired language & click on 'Submit' button.

12. Is there any precaution I have to take for using my P-PIN/ Pattern?

Yes, do not ever share your P-PIN & Pattern style with anyone. Saraswat Bank never ask for your any PIN or any confidential information.

13. Can I view the statements of all my accounts through MPassbook?

Yes, you can view the statement of your accounts. It is mandatory that all your accounts should be linked to your Mobile Number.

14. How to access another/ multiple customer number linked to my mobile number in MPassbook?

You may visit Sidebar & select 'Change Customer Number'. Further, select the desired customer number to change. Select 'Submit' button to proceed further.

15. For availing MPassbook, do I need to have any account with Saraswat Bank?

Yes, for availing MPassbook facility, you should maintain Savings/ Current/ Fixed Deposit/ Recurring Deposit/ Term Loan/ Overdraft accounts. However, non-customer may use Saraswat bank's MPassbook app and enquire for branch/ ATM locations, product information, contact section etc.

16. I am maintaining Term Deposits or Term Loans at Saraswat Bank, can I use MPassbook facility?

Yes, you can use Saraswat Bank MPassbook, if you are maintaining Savings or Current or Fixed Deposit or Recurring Deposit or Term Loan or Overdraft accounts with bank.

17. I am unable to see all my accounts, what should I do?

Ensure that your mobile number is registered with Saraswat Bank & you have sufficient network connectivity. Since, it could be case of mobile network fluctuation / jam. If still problem persists, please contact bank's help line number.

18. I want to know about other Products of Saraswat Bank?

On the Login Page, select 'Product Info'. It will redirect you to Saraswat Bank website, where you can get all the information about the products.

19. How to generate MPassbook statement in PDF format?

To generate MPassbook statement in PDF format, follow following steps-

- ✓ Visit 'MPassbook' menu at Home screen
- ✓ Select 'Account number'
- ✓ Select date range as per desire
- ✓ On the screen of MPassbook statement in horizontal view, select 'PDF' logo affixed on the title bar
- ✓ Access the generated statement from your Internal Memory of your phone

20. I need more Information about MPassbook?

For more information or any query, please visit Contact Us section at Login page or connect us at 1800-22-9999.