

Frequently Asked Questions – Internet Banking

1. What is Bank Alfalah Internet Banking?

Bank Alfalah Internet Banking is a real-time online banking service offering a simple, convenient and secure method of accessing your Bank Alfalah accounts via the Internet. Through this banking facility you can conduct your financial transactions at your own time, location and convenience, 24 hours a day, 7 days a week.

2. What can I do with Bank Alfalah Internet banking?

Bank Alfalah Internet Banking is a real-time online banking service, offering a simple, convenient and secure method of accessing your Bank Alfalah accounts via the Internet. Through this banking facility you can conduct your financial transactions at your own time, location and convenience, 24 hours a day, 7 days a week.

- Account balance inquiry
- Mini-statements
- Account statement for one year
- Transferring funds between your Bank Alfalah accounts
- Transferring funds from your Bank Alfalah account to other Bank Alfalah account holders
- Transferring funds to selected 1-LINK & MNET member banks
- Utility bill payments
- Credit card bill payments
- Purchasing mobile phone airtime
- Internet Service Provider Bill Payments
- Donations to selected charitable organizations
- Payments for online shopping and much more

3. Who is eligible to use Bank Alfalah Internet Banking

Any Bank Alfalah account holder, activated debit card or Bank Alfalah credit card holders is eligible to use Bank Alfalah Internet Banking.

4. What are the prerequisites for Bank Alfalah Internet Banking?

Bank Alfalah Internet Banking has the following prerequisites:

- You should be a Bank Alfalah account holder
- Your local cell number must be registered with Bank Alfalah
- Your email address must be updated at Bank Alfalah

5. How do I register for Bank Alfalah Internet Banking?

- i. Visit bankalfalah.com
- ii. Go to Internet Banking section and click on the registration button
- iii. Read the terms and conditions and check the box if you agree to the terms
- iv. Select from the following options below:

- Credit Card Customers
- Debit Card Customers
- Account Holders
- Fill in the following Information:
 - CNIC
 - Credit/Debit/Account Card number
 - Date of birth
 - Registered mobile number
 - MNP (select from the drop-down menu)
 - Username
 - Enter 'Captcha'
 - Select a security question and enter its answer
 - Click on the 'Submit' button
 - On the next screen, customer's registered email ID will appear
 - Clicking on the 'Confirm' button and a prompt will appear disclaiming to visit nearest branch to perform Biometric Verification
 - After successful biometric verification from branch
 - An OTAC – One time activation code will be generated. The first 5 digits/characters will be sent on your registered email and the last 5 digits/characters will be sent via SMS on your registered cell number.
 - You can log in by combining the OTAC sent to your email and cell number

6. How do I register for Alfalah Internet Banking if my email ID is not updated/change my email ID?

After filling the above information listed in question number 4, complete the following steps:

- Click on change button and then enter your email ID
- Click the 'Proceed' button
- A message will appear to call the contact center at 111 225 111
- Please call the contact center from your registered mobile number
- The Contact Centre will ask you verification questions
- Upon verification an OTAC – One Time Activation Code will be generated. The first 5 digits/characters will be sent on your registered email and the last 5 digits/characters will be sent on via SMS to your registered cell number.
- You can log in by combining the OTAC sent to your email and cell number

7. How do I update my email address and cell number?

Visit your Bank Alfalah branch and submit a request in writing to add your email address and cell number in our 'Registration Database'. Your email address and cell number will be added within 3 business days.

8. What is OTAC?

OTAC is “One Time Authorization Code”. OTAC is generated at the time of registration, change/forget password and create beneficiary(s). OTAC is received on customer’s registered cell number and email address.

9. I see an unclear CAPTCHA, what should I do with it?

This CAPTCHA is purposely scrambled / twisted; just type the code written on it in the “CAPTCHA” field given below. You can always refresh the CAPTCHA in-case you are unable to read it.

10. How can I view transactions performed through Bank Alfalah Internet Banking?

All transactions performed are available under User Management menu. Click on User Activity and enter dates to see your transactions. Alternatively, you can also check your Mini Statement and Account Statement for the same.

11. What is the maximum time range, I can view my account statement?

You can view your account statement for one year through Bank Alfalah’s Internet Banking.

12. Can I view my transactions through a mini statement?

Your mini statement will show the last 8 transactions performed on your account.

13. How can I un-subscribe/block my Internet Banking account?

You can block your Internet Banking account by calling our Call Center at 111-225-111 (UAN) from your registered number. After verifying the customer, Call Center agent will un-subscribe/block the Internet Banking account.

14. How can I unblock my account?

You can unblock your account by calling our Call Center at 111-225-111 (UAN) from your registered number. After verifying the customer, Call Center agent will un-block the Internet Banking account.

15. I suspect someone has access to my email account. What should I do?

Immediately call our Call Center at 111-225-111 to temporary block your Internet Banking account.

16. I have forgotten my User ID, what should I do?

Your User ID is confidential and should never be shared with anyone. In case you forget your User ID, please call our Call Centre at 111-225-111 for assistance.

17. I have forgotten my password, what should I do?

Your password is confidential and should never be shared with anyone. In case you have forgotten your password, please click the “Forgot password” link available on the login page. You will be asked to provide the answer to the security question set at the time of your Internet Banking registration. If you answer the question correctly, you will receive a new, one-time authorization code on your registered email address and mobile number. Alternatively, you can also call our Call Center on 111-225-111 to re-generate a new password.

18. Can I change my User ID / Password?

You cannot change your User ID; however you may change your password through the 'Change Password' option available, below your User ID on the Internet Banking page. If you opted to un-subscribe from Internet Banking, only then you set a new User ID.

19. What should I do if I suspect that my password has been exposed to others?

Immediately change your password using the 'Change Password' option from the Internet Banking website.

20. Why do we need to create a beneficiary?

In order to perform different financial transactions, beneficiary creation is required. This is done to better safe guard your Internet Banking account from misuse. For every beneficiary created, an OTAC will be generated and delivered to your registered email address and cell number. Until the OTAC is not entered in the password box, the beneficiary will not be created.

21. How do I delete a beneficiary?

To delete a beneficiary, go to the Beneficiary Management link/ tab and click ‘delete beneficiary’. All your added beneficiaries will be available in this menu. Click on the delete button available in front of the added beneficiary.

22. Can I register with any of my accounts?

You can only register with below accounts:

- Current or Saving Account
- Joint Either or survivor
- Sole proprietor
- Loan/Corporate/FCY/Jointly operated accounts are not allowed for registration.

23. If I have registered as a debit card holder and later I block my Debit Card will my Internet Banking get blocked too?

No! Your Internet will be active regardless your debit card status.

24. Can I have Multiple Internet Banking IDs?

You cannot have multiple Internet Banking IDs.

25. How should I change my transaction limit?

You can change your package by following below Steps:

- Click on change package
- Select the option as per your need
- Select fee account and submit
- Enter OTAC received via email and SME will be generated

26. If I change my daily transaction limit, will I be charged?

Yes! On changing your daily transaction limit the mentioned fee amount will be deducted.

27. How can I link my other accounts with Alfalah Internet Banking?

You can link your other accounts by following below Steps:

- Go on Manage Accounts
- Click on Add Account
- Fetch Account title and click on link
- Confirm account and account will be linked successfully

28. Can I remove my accounts from my ID?

Yes! You can change/remove your accounts except from your default account by following these steps:

- Go on Manage Accounts
- Click on Remove Account
- Fetch account title and click on remove
- Account Removed successfully

29. Are there any service charges applicable on Internet Banking?

No, there are no charges!

30. I cannot perform any transaction on Alfa/IB, what is the problem?

Dear Customer, please note that if you have registered on Alfa or Bank Alfalah Internet Banking during the time period of March-October 2020 then you will have to get your Biometric verification done from the nearest Bank Alfalah branch to transact as per your opted package limit.

31. Can I transfer funds between my own accounts?

Yes, you can transfer funds between all your accounts linked to your Bank Alfalah Internet Banking, using the 'My Account' facility.

32. Can I transfer funds to other Bank Alfalah accounts from my Internet Banking Account?

Yes, you need to create a beneficiary in order to transfer funds from your account to any other Bank Alfalah account through the following procedure:

- Go to the Beneficiary Management menu
- Click Create Beneficiary
- Select Other Bank Alfalah Account
- Enter complete account number with branch code
- Click the GET Button
- Account Title will be auto populated
- Provide the Alias/Nick
- Click Submit button
- A Confirm Beneficiary screen will appear
- Click YES to proceed
- OTAC generated to be delivered at your registered email address and cell number
- Enter OTAC in the password box
- Click YES button
- Transaction completed

The added beneficiary will appear under the Other BAFL Accounts facility with internet Banking.

33. How can I perform Inter Bank Fund Transfer transactions?

You need to create a beneficiary to perform Inter Bank Fund Transfer transactions through the following procedure:

- Go to the Beneficiary Management menu
- Click Create Beneficiary
- Select Inter Bank Fund Transfer
- Select Beneficiary Bank from drop down
- Enter complete account number with branch code
- Click GET Button
- Account Title will be auto populated
- Provide the Alias/Nick
- Click Submit button
- A Confirm Beneficiary screen will appear
- Click YES to proceed
- OTAC generated to be delivered at your registered email address and cell number

- Enter OTAC in the password box
- Click YES button
- Transaction completed

The added beneficiary will appear under in the Inter Bank Fund Transfer facility with Internet Banking.

34. How long does it take for funds to get credited into the beneficiary's account?

Normally, funds are transferred instantly. In case the credit is delayed by more than a day, please call our Call Center at 111-225-111 or write to us at customercomplaint@bankalfalah.com for assistance.

35. Which banks can I transfer funds to via Alfalah Internet Banking?

You can transfer funds to any Bank Alfalah account as well as 1-Link member banks and MNET. Following is the list of banks:

- Allied Bank
- Meezan Bank
- Askari Bank
- JS Bank
- Sindh Bank
- KASB Bank
- Al Baraka Bank
- Bank Al Habib
- NIB Bank
- Samba Bank Limited
- Bank Islami Pakistan
- Standard Chartered Bank
- HabibMetro
- Bank of Punjab
- Silk Bank
- Apna Microfinance Bank
- Meezan Bank Limited
- Citi N.A.
- Soneri Bank
- MCB
- Summit Bank
- U Microfinance Bank
- Faysal Bank
- Tameer Bank
- Finca Micro Finance Bank
- Burj Bank Limited
- United Bank Limited
- Waseela Micro Finance Bank LT

36. What is bill payment?

Bill payment is our online bill payment service, which allows you to pay bills to any of our listed billing companies, mobile companies, internet service providers.

37. Which bills can I pay using Bank Alfalah Internet Banking?

You can pay bills for the following utilities:

- i. Electricity
 - K-Electric
 - LESCO
 - GEPCO
 - HESCO
 - MEPCO
 - PESCO
 - FESCO
 - IESCO
 - GB-BARKIYAT
 - AJK-BARKIYAT
- ii. Telecom
 - Telenor
 - Ufone
 - Mobilink
 - Warid
 - Zong
- iii. Internet Service Provider
 - Qubee
 - Witribe
 - PTCL EVO Prepaid
 - PTCL EVO Postpaid
 - Wateen
- iv. Gas
 - SNGPL
 - SSGC
- v. Water
 - KWSB
 - FWASA

38. How can I pay my electric, gas or internet service provider bill?

In order to pay your electricity bills, you need to enter the account number printed on the physical bill. Once you have entered the account number, press the GET button. Your bill details will be auto populated.

For gas bills, you need to enter the consumer number printed on the physical bill. Once you have entered the consumer number on the internet banking portal, press the GET button. Your bill details will be populated.

In order to pay your Internet Service Providers Bill, please enter the Customer ID provided by the Internet Service Provider for Wateen and Witribe. Please enter Customer Number for Qube. For PTCL EVO Post and Prepaid, please enter MDN number.

39. How can I buy or pay for mobile top ups?

You need to create a beneficiary for Mobile Top up transactions through the following procedure:

- Go to the Beneficiary Management menu
- Click Create Beneficiary
- Select Telco Payment
- Select Telco Company from the drop down menu
- Select Prepaid/Postpaid from the drop down menu
- Enter Mobile Number
- Provide Alias/Nick
- Click Submit button
- A Confirm Beneficiary screen will appear
- Click YES to proceed
- OTAC generated to be delivered at your registered email address and cell number
- Enter OTAC in the password box
- Click YES button
- Transaction completed

The added beneficiary will become available for payment in Bill Payment under the Mobile Top Up menu.

40. What are the limits for Mobile top-ups?

Following are the per transaction limits for Mobile Top Ups Postpaid:

Postpaid		
Telecom Company	Amount Limit	Multiples
Telenor	PKR 60 to PKR 5,000	-
Warid	PKR 500 to PKR 20,000	Multiple of 50
Ufone	PKR 500 to PKR 5,000	-
Zong	PKR 60 to PKR 20,000	-
Mobilink	PKR 500 to PKR 100,000	-

Following are the per transaction limits for Mobile Top Ups Prepaid:

Prepaid		
Telecom Company	Minimum Amount	Maximum Amount
Telenor	PKR 60	PKR 5,000
Warid	PKR 100	PKR 2,000
Ufone	PKR 50	PKR 10,000
Zong	PKR 60	PKR 2,0000
Mobilink	PKR 100	PKR 10,000

41. How can I pay for PTCL Products?

You can now pay PTCL Landline/PTCL PSTN and Vfone bills. All you need to do is enter the Account ID printed on the physical bill for PTCL Landline/PTCL PSTN and MDN number for Vfone; enter the same on Alfalah Internet Banking. Your bill details will appear, simply press the pay button and pay your bill.

42. Do I need to be an account holder to register for Alfalah Internet Banking if I have an Alfalah Credit Card?

No, you do not need to be an account holder to register for Alfalah Internet Banking if you are an Alfalah Credit Card holder.

43. What are the prerequisites for registering?

The prerequisites are as follows:

- You need to have an active Alfalah Credit Card
- Your local mobile number must be registered with Bank Alfalah
- Your email address must be updated with the Bank

44. As an Alfalah Credit Card holder how do I register for Alfalah Internet Banking?

Follow these steps in order to register for Alfalah Internet Banking:

- Visit bankalfalah.com
- Go to Internet Banking section and click on registration button
- Read and agree to the terms and conditions by checking the box
- Select the option by clicking 'credit card customers'
- Fill in the following Information:
 - CNIC
 - Credit Card number
 - Date of birth
 - Registered mobile number
 - MNP (select from the drop-down menu)
 - Username
 - Enter 'Captcha'
 - Select a security question and enter its answer
 - Click on the 'Submit' button
 - On the next screen customer's registered email ID will appear
 - Clicking on the 'Confirm' button

- An OTAC – One time activation code will be generated. The first 5 digits/characters will be sent on your registered email and the last 5 digits/characters will be sent via SMS on your registered cell number.
- You can log in by combining the OTAC sent to your email and cell number/li>

45. How do I register for Alfalah Internet Banking if my email ID is not updated/ change my email ID?

After filling the above information listed in question number 3, complete the following steps:

- Click on change button and then enter your email ID
- Click the 'Proceed' button
- A message will appear to call the contact center at 111 225 111
- Please call the contact center from your registered mobile number
- The Contact Centre will ask you verification questions
- Upon verification an OTAC – One Time Activation Code will be generated. The first 5 digits/characters will be sent on your registered email and the last 5 digits/characters will be sent on via SMS to your registered cell number.
- You can log in by combining the OTAC sent to your email and cell number

46. Can I perform financial activities through registering from my Alfalah Credit Card?

Yes, you can perform financial activities through registering your Alfalah Credit Card.

47. Can I subscribe for Alfalah Internet Banking through my supplementary credit card?

Yes, you can subscribe through your supplementary credit card.

48. I am residing abroad and using Bank Alfalah Credit Card. Can I subscribe to Internet Banking?

If your mobile number is on international roaming and is registered with the Bank, your OTAC will be sent to you for first login.

49. If I have subscribed for Alfalah Internet Banking with my Debit Card, can I also subscribe with my Alfalah Credit Card?

You can subscribe with either one of them. But you can view your credit card details if you are registered with debit card.

50. What is the processing time for the following Credit Card requests?

- Request to change contact details
- Credit Card Renewal
- Replacement of Credit Card
- Reversal of charges
- SMS subscription for credit card transaction
-

Processing time for the above mentioned Credit Card requests is 3 working days

51. Which Credit Card bills I can pay from Bank Alfalah Internet Banking If I am subscribed with Alfalah Debit Card?

You can pay your own credit card bills as well as other Bank Alfalah Credit Card bills via Bank Alfalah Internet Banking. Additionally P&G Corporate Customers can also pay their Citibank Credit Card Bill through Bank Alfalah Internet Banking.

52. How do I pay my Bank Alfalah Credit Card bill if I am subscribed to Alfalah Debit Card?

You need to create a beneficiary to pay your Bank Alfalah Credit Card bill through the following below procedure:

- Go to the Beneficiary Management menu
- Click Create Beneficiary
- Select Credit Card
- Select Bank Alfalah Card from the drop down menu
- Click the Next button
- Enter
- CNIC
- Credit Card number
- Press Get button (Account title will be populated)
- Provide Alias/Nick
- Click Submit button
- A Confirm Beneficiary screen will appear
- Click YES to proceed
- OTAC generated to be delivered at your registered email address and cell number
- Enter OTAC in the password box
- Click YES button
- Transaction completed

The added Bank Alfalah Credit Card beneficiary will become available in the Credit Card menu for payment.

53. Which charity organizations I can donate using Bank Alfalah Internet Banking?

You can make donations to the following charity organizations:

- Edhi Foundation
- Saylani Welfare Trust
- Shaukat Khanum Memorial Hospital
- SIUT – Sind Institute of Urology and Technology
- More charitable organizations will be added soon.

54. Which online merchants I can make payments to?

Bank Alfalah offers a secure method of payment to an increasing list of merchants. Customers can make their payments for purchases from the below listed merchants:

- Shophive
- Sehat
- Deals Daily
- Shop Daily
- Tohfay
- Daraz

More Merchants will be added soon.

55. How do I pay for Online Shopping Merchants?

Please follow the procedure below to make payment to Online Merchants:

- Login to Bank Alfalah Internet Banking
- Click on Online Shopping Menu
- Select Merchant
- Select From Account (If the user has more than one account linked)
- Enter amount to be paid
- Enter order number provided by Merchant in the Merchant Order ID field
- Click Proceed button
- Confirm Transaction by clicking Yes button
- Transaction completed

56. Security Tips

The following are simple precautions that customers must take to safeguard security when using Bank Alfalah Internet Banking:

Do not disclose your "Login Information" to anyone.

- Never reveal your Login Name/ Password to anyone.
- If you think someone has discovered your password, call us immediately on 111-225-111.
- Bank Alfalah will in no case ask you to send your login / password through an email.

Do not share your email account with anyone. Your email shall be used to send you a temporary password. Therefore, make sure that you do not share your email account with anyone.

Beware of Phishing Scams & Identity thieves

Phishing is an attempt to criminally and fraudulently acquire sensitive information, such as usernames, passwords and credit card details, by masquerading as a trustworthy entity in an electronic communication. It is a serious offence and is also known as identity theft. Phishing refers to creating an imitation of an existing legitimate web page or the use of email to trick users into providing sensitive personal information.

Control access to your PC & do not use publicly-shared PCs for Internet Banking

- Do not allow anyone to install programs on your computer without checking that it is safe to do so.
- Do not use publicly-shared PCs for Internet Banking.

Ensure that you are at the Bank Alfalah Internet Banking website. Look for the SSL secure connection symbol:

- Check the website address before signing in.
- Bank Alfalah uses the latest and strongest cryptographic standards such as SSL (Secure Socket Layer), to protect the information being transferred over the Internet. This symbol will be shown every time you connect with the bank at 128-bit SSL Encryption. No symbol would be displayed if your data is not properly encrypted.

Never store your “Login Name/Password” on your browser.

Most browsers offer a facility to store your “Login Name/Password” for your convenience, but it is highly recommended that you should not use this. If you are using Internet Explorer you can avoid this feature by simply going to:

- “Tools” >> “Internet Options” >> “Content”
- Uncheck "User names and passwords on forms" and click on "Clear Passwords"
- Click on "OK" to save your settings

Change your password on regular basis

- Remember to change your password on a regular basis.
- Select a password that cannot be easily guessed or associated with anything personal (for example: names and birth dates). Mix numbers and letters (uppercase & lowercase) to provide additional security.

Keep your computer updated with latest antivirus and firewall updates

- In order to protect your computer from virus attacks, you should keep the computer updated with the latest versions of antivirus and firewall updates.
- Consider buying personal firewall and anti-virus software to provide another level of security between the internet and your computer.

When viewing your personal information, be aware of the environment

- While viewing your personal information or performing transactions online, beware of your surroundings. Make sure that no one can see your information while logging in or performing transactions.
- Though we have programmed the system to log-out automatically after 12 minutes of inactivity, you should never leave your computer unattended while logged in.
- Ensure you have log-out properly by selecting the 'log-out' button at the completion of your Internet Banking Session. Also close your browser after logging out.

Check your account statements on a regular basis

- Look out for transactions you don't remember making - or cash that has been transferred unexpectedly from your bank accounts.

- Always check your transaction history details and statements regularly to make sure that all details are updated and there are no unauthorized transactions on your accounts.
- Take note of your 'last login date and time' whenever you login to Bank Alfalah Internet Banking to make sure that there has not been any unauthorized access.
- If you do find any suspicious transfers or have any doubts, you should immediately call our Contact Center on 111-225-111.

57. As an Alfalah Corporate/SME customer how do I register for Alfalah Internet Banking?

Follow these steps in order to register for Alfalah Internet Banking:

- Visit bankalfalah.com and download the form for corporate/SME Internet Banking.
- Fill in the required Information.
- After Company's Director(s) signature(s) and stamp. Courier/visit the branch to hand over the request to CIBG/SME Branch.
- A link will be sent to your designated employee's email Id and cell number. If you are an employee, you can click on the link either from email or cell which will direct him to the registration page. You can:
 - i. Accept Terms and Conditions
 - ii. Enter details required
- An OTAC – One Time Activation Code will be generated. The first 5 digits/characters will be sent on your registered email and the last 5 digits/characters will be sent via SMS on your registered cell number.
- You can log in by combining the OTAC sent to your email and cell number.

58. How do I update/delete my Alfalah Internet Banking?

Follow these steps in order to update/delete Alfalah Internet Banking:

- Visit bankalfalah.com and download the form for corporate/SME Internet Banking.
- Fill in the required Information.
- After Company's Director(s) signature(s) and stamp. Courier/visit the branch to hand over the request to CIBG/SME Branch.

59. Which activities can I perform using Bank Alfalah corporate Internet Banking?

You can view your corporate account details.

- Balance inquiry
- Account Statement

60. Can I download my account statement?

Yes, you can download your account statement in:

- PDF
- Excel

61. What is the maximum time range, I can view my account statement?

You can view your account statement for one year through Bank Alfalah Internet Banking.

62. How much time will it take to subscribe for Alfalah Internet Banking?

It takes 3 working days for your subscription to get processed on Alfalah Internet Banking.

63. How can I contact Bookme.pk for any ticket related queries?

Customer Service support regarding ticket queries is available through Bookme.pk helpline 0313-7786888 & email at contact@bookme.pk between the hours 06:00 AM to 12:00 AM.

64. How do customers know if their purchase was successful?

Upon completion of ticket purchase, customers will be shown a confirmation message on Internet Banking. After the transaction is successful, customers will receive a confirmation via SMS & Email from Bookme that will contain the summary of their orders.

65. What is the cancellation & refund policy?

There is a 'No return, No refund' policy for confirmed Cinema Tickets

66. What if a customer does not receive a booking code via SMS against Cinema booking?

In that case the customer can call on the Bookme helpline number (03137786888) or can email Bookme on contact@bookme.pk. After verifying the customer, Bookme will resend ticket codes to the customer so they can get their tickets printed over the counter.

67. What is the resolution time of customer queries?

Bookme usually takes 24 hours to resolve all kind of queries.

68. Can customers collect Banker's Cheque from branches other than their parent branches?

Yes, customers can collect Banker's Cheque from branches other than their parent branch.

69. Who can collect Banker's Cheque from the branch?

Account Holder or authorized representative nominated by the Account Holder can collect the cheque from the branch.

70. Can a customer request Banker's Cheque 24/7?

Yes, but requests after 4pm will be processed on the next business day.

71. In how much time will an uncollected Banker's Cheque be cancelled?

After 48 working hours of request submission.

72. Is a copy of CNIC mandatory for Banker's Cheque collection?

Yes.

73. Is CNIC sufficient for Corporate Entities?

No, an NTN is mandatory for corporate entities.

74. Can first cheque book be requested from Alfa App & Web?

No.

75. Can customer request multiple cheque books from Alfa App & Web?

Yes, but after complete processing of current requested cheque book.

76. Can cheque book be collected from branches other than the parent branches?

No.