



## Certificate Examination for Debt Recovery Agents / DRA Tele-callers

### Rules & Syllabus 2015

Reserve Bank of India has advised the Indian Banks' Association to formulate, in consultation with Indian Institute of Banking and Finance (IIBF), a certificate course for Debt Recovery Agents who have undergone 100 / 50 hours of training. RBI has also stipulated that Banks / NBFCs should ensure that within a period of one year all their recovery agents should undergo the above training and obtain the certificate from IIBF. Further, the service providers engaged by Banks / NBFCs should employ only such personnel who have undergone the above training and obtained the certificate for the purpose of recovery from IIBF.

The course has been designed through a consultative process with senior executives of Indian Banks Association (IBA) and banks.

### OBJECTIVE

#### THIS COURSE AIMS

- (i) To improve functional knowledge in the areas of banking products, policies, processes and procedures,
- (ii) To develop competence and soft skills for collection through fair practices.

The training aims to bridge the knowledge gap of the Debt Recovery Agents about the bank products / policies / procedures and to sharpen the skill sets in collection, recovery, repossession of securities etc., as well as inter personal behavioral areas.

#### CERTIFICATION PROCESS

For obtaining the certificate a candidate should :

1. Join accredited training Institute and undergo 100 / 50 hours training as the case may be;
2. Obtain Training Completion Certificate from the training Institute;
3. Apply for Examination of the Institute;
4. Appear and pass the Examination;
5. Get pass certificate from the Institute.

#### A. TRAINING FOR DRA

It has been decided that DRA training for collection / recovery agent / personnel employed by DSA / DMA / DRA or debt collection agency whatever name called can be offered by.

- a) Training institutions accredited by IIBF (list is available on [www.iibf.org.in](http://www.iibf.org.in))
- b) Training establishments of bank / NBFCs who have been notified by IIBF.
- c) Training department of banks / NBFCs who have indicated to IIBF to undertake such training for their bank / NBFCs

The training will primarily focus on skill development and improvement of functional competency of collection agents / DRAs and the duration of 100 / 50 hours will be distributed in the following ratio.

## FUNCTIONAL COMPETENCIES

Focus will be on legal procedure and operational aspects of banking more particularly the collection function (25-30 hours out of 100 hours training and 15 / 20 hours out of 50 hours training) **Soft skill development.**

Focus will be on Personnel effectiveness and Interpersonal behaviour (70-75 hours out of 100 hours training and 30-35 hours out of 50 hours training).

## B. TESTING BY IIBF

Once the DRA / DRA Tele-callers training is complete the candidates will apply for the examination to be conducted by IIBF. This test will be in objective type and conducted online once in a month or greater frequency as may be decided from time to time. On successful pass of the test / examination the candidate will be given a pass certificate.

## C. DUE DILIGENCE

Due Diligence will be the responsibility of Banks / Institutions employing the candidates.

## FOR WHOM

- (i) Direct Selling Agent / Direct Marketing Agent / Debt Recovery Agent or any other agent, by whatever name call, who is engaged directly or indirectly either for remuneration or for commission in connection with recovery of debt of banks or enforcement of securities in banks.
- (ii) Any individual who would like to make a career as a Debt Recovery Agent for a bank.

## ELIGIBILITY

- (i) **Qualification of the candidate** : The candidate shall possess the minimum qualification of SSC passed or above,
- (ii) **Age** : Candidate must have completed 18 years of age on the date of application for training
- (iii) **Training** :

10 <sup>th</sup> Std. Passed and upto graduation	100 hours
Graduation & above	50 hours
- (iv) Employees of BPO / Call Centres with educational qualification of graduation and above need to undergo only 50 hours of training as per training schedule provided to Banks / Accredited Institutes.

Candidate has to submit the following attested copies of documents along with the application form for DRA examination :

1. Proof of educational qualifications
2. Age proof
3. Address proof (ration card / telephone bill etc.,)
4. Original training completion certificate

## PROOF OF IDENTITY

Non-members applying for Institute's exams / courses are required to submit a copy of any one of the following documents along with Examination Application Form. Forms without the same shall be liable to be rejected.

- 1) Photo i/card issued by Employer or 2) PAN Card or 3) Driving License or 4) Election Voter's i/card or 5) Passport or 6) Aadhaar Card

**EXEMPTION** : Retired Bank Officers (age 60 years and above) with wide experience in Recovery may be exempted by concerned banks from the training / certification for appointment by them at their discretion.

### EXAMINATION FEES / REGISTRATION FEES

	For Members	For Non-Members
First attempt	₹1,200/- *	₹1,500/- *
Subsequent each attempt	₹1,200/- *	₹1,500/- *

\* Plus Service Tax as applicable (Reg. No. AAATT3309DSD002)

### MEDIUM OF EXAMINATION

DRA Examination will be conducted in English, Hindi and other vernacular languages viz., Marathi, Malayalam, Gujarati, Kannada, Oriya, Bengali, Tamil, Telugu and Assamese. DRA-Tele callers Examination will be conducted in English only. Please refer our web site [www.iibf.org.in](http://www.iibf.org.in) for update on medium of examination from time to time.

### PATTERN OF EXAMINATION

- (i) Each Question Paper will contain approximately 90 objective type multiple choice question,
- (ii) Examination will be held in off-line / On-line mode as per the notification given on the web site.

### DURATION OF EXAMINATION

The duration of examination will be of **one and half hours**.

### PERIODICITY AND EXAMINATION CENTRES

- (i) The examination will be conducted normally once in a month. However, the Institute will conduct the examination in greater frequency as may be decided from time to time. Please refer our web site [www.iibf.org.in](http://www.iibf.org.in) for the schedule of examination.
- (ii) Examination **will be conducted on Sunday**.
- (iii) A list of Examination Centres will be provided along with the Examination Application Form.
- (iv) The list of Examination Centres will be amended from time to time.

### PASSING CRITERIA

Candidate has to secure 50% or more marks in the examination to pass i.e. 50 marks out of 100

### TIME LIMIT FOR PASSING THE EXAMINATION

- (i) Candidates will be required to pass the examination in **THREE ATTEMPTS** within a period of **SIX MONTHS** from the date of completion of DRA training.
- (ii) Candidates not able to pass examination within the stipulated time as stated above are required to re-enroll themselves for the DRA training. After completing the training they can enroll afresh for the examination by submitting examination application form.

## PROCEDURE FOR APPLYING FOR EXAMINATION

Application for examination should be made on-line from the Institute's website [www.iibf.org.in](http://www.iibf.org.in). No physical application form will be accepted by the Institute. While submitting the complete Examination Application Form online, the candidate / forwarding institute / bank should ensure that the names are entered in the form as written in their examination certificate (proof of educational qualification) i.e. as it appears in the SSC / 12<sup>th</sup> std. / Graduation Certificates. The correctness of the name should be ensured to avoid errors in the Passing Certificate to be issued by IIBF. They should also ensure the correctness of the various documents uploaded as they are mandatory and being submitted along with the examination application. The Institute accepts no responsibility whatsoever for delay or inconvenience arising from the candidate's failure to apply in time or if the form is incomplete or failure to furnish all the essential information about himself / herself and the details of his / her examination.

## SYLLABUS

### MODULE - A

#### **BASICS OF BANKING**

Principles of Banking - Structure and Function of Banking - Retail Banking - Recent trends - e-banking - KYC norms

#### **BRIEF OUTLINE ON VARIOUS PRODUCTS**

Credit Cards - Consumer Loans - Home Loans - Agriculture credit products etc.

### MODULE - B

#### **Soft skills**

Communication skills - Inter personal skills - Telephone etiquette - Personal etiquette - Negotiation / Persuasive skills - Analytical Ability - Inter personal behavior

#### **CODE OF ETHICS**

#### **RBI Guidelines**

#### **Banks guidelines**

#### **Case studies / Case laws**

## STUDY MATERIAL

The Institute has published study books to facilitate study and they will be available at outlets / showrooms / distributors of M/s. Taxmann Publication Pvt. Ltd. The price of each book and detailed list of outlets is mentioned below.

Candidates may purchase directly from outlets / showrooms / distributors of the above.

Candidates who purchase books directly from outlets of publishers will be offered a discount of 20% on the cost price of the book. Candidates desirous of purchasing books by post will not be offered any discount. However, the postage will be borne by publishers. Candidates would be required to send their indent to publishers' outlet along with a Demand Draft for the cost of books. The Demand Draft should be drawn in favour of M/s. Taxmann Publication Pvt. Ltd. **(No cheques will be accepted). Candidates are requested not to send any request for the purchase of books to the Institute's Zonal Offices / Corporate Office.**

Name of the Book	Price
Hand Book on Debt Recovery (English Medium)	₹160/-*
Hand Book on Debt Recovery (Hindi Medium)	₹195/-*
Hand Book on Debt Recovery (Bengali Medium)	₹195/-*
Hand Book on Debt Recovery (Malayalam Medium)	₹195/-*
Hand Book on Debt Recovery (Tamil Medium)	₹195/-*
Hand Book on Debt Recovery (Marathi Medium)	₹195/-*
Hand Book on Debt Recovery (Assamese Medium)	₹195/-*
Hand Book on Debt Recovery (Kannad Medium)	₹195/-*

\* Subject to Change.

Branches & Showrooms

**Jaina Book Agency**

649-A, Girgaum Road, Dhobi Talao,  
Mumbai - 400 002  
Tel. : 22012143, 22018485

**Asia Law House**

Shop No. 10, Aiyangar Plaza,  
Between UTI & Central Bank  
Bank Street Kothi,  
Hyderabad - 500 095  
Tel. : 24742324

**Standard Book Distributors**

104, Labh Complex, 12-B,  
Sattar Taluka Society,  
Opp.Old High Court Rd.,  
Ahmedabad - 380 014  
Tel. : 7540731,7540732

**Student Book Centre**

527, Kalbadevi Road,  
Opp. Edward Cinema,  
Mumbai - 400 002  
Tel. : 22050510, 22080668

**Commercial House**

149, Rajendra Market,  
Opp. Tis Hazari Court, Delhi - 110 054  
Tel. : 23947862, 23947863

**Book Corporation**

4, R. N. Mukherjee Road,  
Kolkata - 700 001  
Tel. : 22101089, 22206669, 31000405

**Student Agencies (I) Pvt. Ltd.**

102, Konark Shram,  
Behind Everest Building,  
156, Tardeo Road, Mumbai - 400 034  
Tel. : 2351334-37

**C. Sitaraman & Co.,**

37, Royapettah High Road,  
Chennai-600 014  
Tel. : 28111516, 28117069, 28113950

**Law Point**

6C, R. N. Mukherjee Road,  
Opp. Birla Building, Stephen House,  
Kolkata - 700 011  
Tel. : 22101821

**Krishna Law House**

35-36, Gokhale Market,  
Opp. Tis Hazari Court, Delhi -110 054  
Tel. : 23969866, 23919317

**Book Corporation**

108, Nandan Complex,  
Near Mithkhali Rly. Crossing,  
Mithakhali, Ahmedabad - 380006  
Tel. : 6465385

**Puliani & Puliani**

Ground Floor, Sujatha Complex,  
1st Cross Gandhinagar,  
Bangalore - 560 009  
Tel. : 2265500, 2254052

**Modern Law House**

1/1, A. D. A. Flat,  
(Near Bishop Johnson School),  
M. G. Marg, Allahabad - 211001  
Tel. : 2560700, 2560616

**Arora Law Agency**

Shivala Road, Hussainpura, Amritsar - 143 001  
Tel. : 2584548

**Commercial Book House**

LG-2, 23, Aakarshan Bhawan,  
Anasari Road, Darya Ganj,  
New Delhi - 110 002  
Tel. : 23267860

**M/s. Taxmann Publication Pvt. Ltd.**

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Opp. Mulund Railway Station,  
Mulund (West), Mumbai - 400 080  
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E-mail: Nileshbhanushali@taxmann.com

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E-mail: sales@taxmann.com

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7, Abhinav Arcade, Ground Floor,  
Nr. Bank of Baroda, Pritam Nagar,  
Paldi, Ahmedabad - 380 007  
Cell : 9909984900  
E-mail: bdurgaprasad@taxmann.com

## COURSES OF IIBF

### A. Flagship Courses (for Members\*)

- ☞ JAIIB
- ☞ CAIIB
- ☞ Diploma in Banking & Finance (Only for Non-Members)

### B. Specialised Diploma Courses (for Members\* and Non-Members\*\*)

- ☞ Diploma in Treasury, Investment and Risk Management
- ☞ Diploma in Banking Technology
- ☞ Diploma in International Banking and Finance
- ☞ Advanced Diploma in Urban Co-operative Banking
- ☞ Diploma in Commodity Derivatives for Bankers
- ☞ Advanced Wealth Management Course
- ☞ Diploma in Home Loan Advising

### C. Certificate Courses (for Members\* and Non-Members\*\*)

- ☞ Certificate in Trade Finance
- ☞ Certified Information System Banker
- ☞ Certificate in Anti-Money Laundering / Know Your Customer
- ☞ Certificate in Quantitative Methods for Bankers
- ☞ Certificate in Credit Cards for Bankers
- ☞ Certificate Examination in Banking Oriented Paper in Hindi
- ☞ Certificate Examination in SME Finance for Bankers
- ☞ Certificate Examination in Customer Service & Banking Codes and Standards
- ☞ Certificate Examination in CAIIB - Elective Subjects
- ☞ Certificate Examination in Basics of Banking / Credit Card Operations / Functions of Banks for employees of IT Companies
- ☞ Certificate Course for Business Correspondents / Business Facilitators
- ☞ Certificate Examination for Debt Recovery Agents
- ☞ Certificate Examination in IT Security
- ☞ Certificate Examination in Rural Banking Operations for RRB Staff
- ☞ Certificate Examination in Prevention of Cyber Crimes and Fraud Management
- ☞ Certificate Examination in Foreign Exchange Facilities for Individuals
- ☞ Certificate Examination in Microfinance

### D. Specialised Blended Certificate Courses

- ☞ Certified Bank Trainer
- ☞ Certified Banking Compliance Professional
- ☞ Certified Credit Officer
- ☞ Certified Treasury Dealer
- ☞ Project Finance Management with IFMR, Chennai

### E. Management Courses

- ☞ Advanced Management Program
- ☞ CAIIB linked MBA with IGNOU.

### Educational support :

- ☞ Publishing specific courseware for each paper / examination and Workbooks etc.
- ☞ Classroom learning through Accredited Institutions, Video Classes, e-learning through Portal, Contact Classes or Campus Training - Model Questions and subject updates on the net

### Other activities :

- ☞ Research, Seminars, Conferences, Lectures, etc.
- ☞ Publications of books, Daily e-newsletter, monthly newsletter and quarterly journal
- ☞ Training & Consultancy and Financial Education

\* Members are employees of Banks and Financial Institutions who have enrolled as members of IIBF.

\*\* Non-Members are eligible candidates for each course / examination without IIBF Membership.

The Rules & Syllabus and other information pertaining to the examinations are available with Institute's Offices at Mumbai, Chennai, New Delhi, Kolkata and also at such other centers / offices as may be notified from time to time. The same is also available at our website [www.iibf.org.in](http://www.iibf.org.in).

## ADDRESSES FOR CONTACT

### Corporate Office :

Indian Institute of Banking & Finance  
Kohinoor City, Commercial-II, Tower-1, 2nd Floor,  
Kiroli Road, Kurla (West), Mumbai - 400 070  
Tel : 022-2503 9746 / 9604 / 9907 Fax : 022-2503 7332  
E-mail : [iibfgen@bom5.vsnl.net.in](mailto:iibfgen@bom5.vsnl.net.in)

### Northern Zonal Office :

Indian Institute of Banking & Finance  
109-113, Vikrant Towers, 1st Floor,  
4, Rajendra Place, New Delhi - 110 008  
Tel. : 91-011-2575 2191/92  
Fax : 91-011-2575 2193  
E-mail : [iibfnz@iibf.org.in](mailto:iibfnz@iibf.org.in)

### Southern Zonal Office :

Indian Institute of Banking & Finance  
No.94, Jawaharlal Nehru Road,  
(100 Feet Road), Opp. Hotel Ambica  
Empire, Vadapalani, Chennai - 600 026  
Tel. : 044-2472 2990/2472 7961  
Fax : 044-2472 6966  
E-mail : [iibfsz@iibf.org.in](mailto:iibfsz@iibf.org.in)

### Western Zonal Office :

Indian Institute of Banking & Finance  
191-F, Maker Towers, 19th Floor,  
Cuffe Parade, Mumbai - 400 005  
Tel. : 022-2218 3302 / 2218 5134  
Fax : 022-2218 0845  
E-mail : [iibfwz@iibf.org.in](mailto:iibfwz@iibf.org.in)

### Eastern Zonal Office :

Indian Institute of Banking & Finance  
408, 'Anandlok', 'A' Block, 4th Floor,  
227, Acharya J. C. Bose Road,  
Kolkata - 700 020  
Tel. : 033-2280 9681/82/83  
Fax : 033-2280 9680  
E-mail : [iibfez@iibf.org.in](mailto:iibfez@iibf.org.in)