

FAQs for DRA Training

1. What is the requirement and purpose behind providing training and certification for collection or recovery agents/personnel employed by DSAs, DMAs, DRAs, or debt collection agencies?

Ans- Since debt collection involves direct interaction with borrowers, improper behaviour by recovery agents can lead to customer harassment, reputational damage, and even legal or regulatory violations. Therefore, Reserve Bank of India (RBI) has mandated that collection personnel — whether employed by Banks, NBFCs, DSAs (Direct Selling Agents), DMAs (Direct Marketing Agents), or DRAs (Debt Recovery Agents) — must be **properly trained and certified**.

Purpose/Objective:

- (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 behavioural areas.

2. Is the IIBF DRA certification mandatory for employment as a recovery agent?

Ans - Yes, as per RBI mandate DRA (Debt Recovery Agent) certification is mandatory to be employed as a recovery agent in India. Presently, IIBF is the sole certifying body for DRAs. Thus, Banks / NBFCs should ensure that within a period of one year all their recovery agents should undergo the required training and obtain DRA certification from IIBF. Further, service providers for Banks / NBFCs should employ only those personnel who have undergone the required training and obtained certification from IIBF for performing recovery functions.

However, retired bank officers (age 60 years and above) with wide experience in Recovery may be exempted by the banks concerned from training / certification for appointment by them at their discretion.

3. What is the procedure for becoming a certified Debt Recovery Agent (DRA)?

Ans- For obtaining the DRA certification a candidate needs to:

- a. Join IIBF-accredited training agency and undergo 100 hours of training (in case of undergraduates) and 50 hours of training (in case of graduates), respectively.
- b. Apply for Examination of the Institute.
- c. Appear and pass the Examination.
- d. Get pass certificate from IIBF.

4. Eligibility to enrol for DRA training and examination?

Ans - Candidate(s) who have qualified the Senior Secondary Certificate Examination (SSC) and above are eligible to enrol for DRA training but said candidate must have completed 18 years of age as on date of applying for DRA training.

Upon successful completion of the training, candidates become eligible to apply for the examination.

5. Is it mandatory to undergo training to apply for the DRA exam?

Ans- Yes, in order to appear for the DRA Certificate Examination, one needs to mandatorily undergo 50 / 100 Hours of Training (for Graduates / UGs respectively) as mandated by RBI.

6. What is the minimum age requirement for applying to the DRA (Debt Recovery Agent) course?

Ans- Candidate must have completed 18 years of age on the date of application for training.

7. What is the duration of DRA Training for candidate(s)?

Ans- Graduates need to undergo training for 50 Hours whereas Under-Graduates need to undergo training for 100 Hours.

Generally, a 50 Hour Training Batch (for Graduates) takes about 8 days (7 hours per day) to 15 days (3.5 to 4 hours per day).

Whereas a 100 Hour Training Batch (SSC pass and above) takes about 17 days (7 hours per day) to 30 days (3.5 to 4 hours per day).

Candidate will be informed about the same by the Training Providing Agency when he / she is enrolled to a particular training batch by the agency.

8. What mode is the training conducted in?

Ans- At present, training is conducted in both: i. Online or ii. Offline mode(s) but most batches are conducted in Online mode only.

9. How to enrol for DRA Training?

Ans- Candidate(s) who wish to undergo DRA training may contact any of the IIBF-Accredited Agency of his / her choice (given most training batches are conducted in online mode) and enrol in a training batch.

10. Where to find contact details of Accredited Agencies?

Ans- The contact details of these accredited agencies are available on the Home Page of the website of IIBF i.e. www.iibf.org.in (Home Page) > DRA tab > List of Accredited DRA Training Institutes, wherein contact numbers and email ids of respective agencies are provided.

11. Where to find important information regarding DRA training and examination such as, topics or modules covered in the DRA training, study resources, exam dates, etc.?

Ans- Candidates can navigate to: www.iibf.org.in (Home Page) > DRA to know more about the DRA Course / Syllabus / Training / Exam Schedule / Study Resources, etc. They can download the course brochure under Rules and Syllabus for important information about the certification.

12. In which language(s) is the DRA training & examination conducted?

Ans- DRA Training / examination is conducted in 11 languages namely, English, Hindi and other vernacular languages viz. Marathi, Malayalam, Gujarati, Kannada, Oriya, Bengali, Tamil, Telugu and Assamese.

Candidate(s) who have undergone training in any of the vernacular languages including Hindi, can appear for the examination in bilingual mode (English + Chosen Language).

13. What is the Fee for DRA Training and Examination?

Ans – While Fee for Examination payable to IIBF is Rs. 1200 + applicable taxes * for the First attempt and subsequent attempts, if any, Training Fee may vary among agencies.

* Plus, Convenience charges and Taxes as applicable. Please Note: Candidates are required to Register for every attempt separately. As a measure to streamline the traffic for registration, Institute will charge regular examination fee to candidates who registers for the examination during the regular open period of registration. ***For the extended days of registration, late fee of Rs.200 plus taxes, will be charged in addition to regular examination fee.*** This extended days of registration, also gives candidates addition opportunity to register for the examination, having missed the regular open period of registration. The fee once paid will NOT be refunded or adjusted on any account.

However, as suggested by IIBF, agencies may charge a consolidated fee (inclusive of application, registration, cost of books / study material, exam fee, library fee, etc.) not exceeding Rs. 4000 /- in case of Online training and Rs. 6500 /- in case of Offline training.

14. How can we apply for the DRA exam after successfully completing the training?

Ans- Application for the Examination is to be submitted online by the training providing accredited agencies who have trained after completion of mandated DRA training during the registration period.

15. Is there a time limit within which one must appear for the DRA examination after successfully completing the DRA training?

Ans- Yes, there is a time-limit of 9 months i.e. 270 days, for candidates who have successfully completed their training, to appear for the examination.

16. Is there a minimum attendance requirement for the training?

Ans- It is essential to be present during full duration of the training program.

17. What happens if a Candidate fails the DRA exam? Can they reappear?

Ans- Yes, they can re-appear. If a candidate fails to pass in three attempts or does not pass within the nine-month window, they will be required to undergo the training again and then register for the exam afresh.

18. Does IIBF provide placement assistance or connections with Banks / NBFCs?

Ans- No, the Indian Institute of Banking & Finance (IIBF) does not explicitly guarantee or provide a formal campus placement service for its certification programmes. But, as it is a well-reputed brand in the banking industry, an IIBF certification can play a valuable role in establishing oneself as a competent professional in the BFSI sector.

19. Is there a dedicated helpline or email ID(s) for DRA training, examination and certificate related query?

Ans- Yes, contact details of concerned officials can be found on the IIBF website under 'Contact Us' section. Candidates can visit: www.iibf.org.in (Home Page) > Contact Us

i. For DRA Certificate Exam / Certificate related queries – Contact No.: 022-68507035, Email Id: je.exm1@iibf.org.in;

ii. For DRA Policy Guidelines – Accreditation / Training related queries – Contact No(s): 022-68507039, 022-68507044 and 022-68507076, Email Id(s): je.exm3@iibf.org.in, se.exm4@iibf.org.in and ad.exm-dra@iibf.org.in.

20. Is there any time-limit on validity of issued DRA certificate?

Ans- At present, there is no time-limit on validity of DRA certificate(s) issued to successful candidate(s).

21. Who can conduct DRA training?

Ans- DRA training for collection / recovery agent / personnel employed by DSA / DMA / DRA or debt collection agency whatever name called can be offered only by:

- a. Training institutions accredited by IIBF (list available on 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

22. Is the Accreditation to impart DRA Training open to both Individuals and Banks / NBFCs / Institutes?

Ans- No, Only Organisations such as Banks / NBFCs / Fis, etc. can apply for Accreditation to impart DRA Training. Individuals cannot apply for accreditation to impart DRA Training.

23. Who can apply for Accreditation to impart DRA Training? Are there any pre-requisites?

Ans – Organisations having working experience in the BFSI sector, preferably regarding training and related activities can apply for the accreditation. Educational Institutions may also apply for the accreditation.

24. How can an Agency / Institute apply for Accreditation to impart DRA Training?

Ans- IIBF invites applications from prospective Institutions, periodically, depending upon its requirements.

To apply for DRA Accreditation, they need to visit:

www.iibf.org.in (Home Page) > **DRA tab** > **Application Form for DRA Training**

Accreditation wherein the Format to apply for Accreditation gets available (based on requirement) which needs to be duly filled (typed), scanned and sent to DRA Cell, IIBF.

Kindly note the following important information regarding the said Application Form:

- a.** Applications are considered on “First come, first served” basis.
- b.** The Form need to be typed with appropriate contents about the applicant Institution supported by copy of related documents.
- c.** Applications are scrutinised / considered for next course of action periodically which may take months' time depending upon requirement of the Institute.
- d.** In case of short-listed application, communication will be made in due time.
- e.** No formal communication on consideration of the application:
 - i.** until its process for deliberation at appropriate level; or
 - ii.** in case the same is not short listed for the accreditation purpose.
- f.** Scanned copy of the application (completed in all form) is to be e-mailed to dracell@iibf.org.in; &
- g.** Hardcopy of the same application is to be sent through post / courier to: -

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