



CERTIFICATE EXAMINATION IN DEBT RECOVERY AGENTS

RULES & SYLLABUS 2010

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 insure 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 Bank 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/procedure 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)
- 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 training is complete the candidates will apply for examination to be conducted by IIBF. This test will be in objective type and conducted off-line 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:**

10th 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 Bank / Accredited Institutes.

The candidate has to submit 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

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 two attempt	Rs.1200/-	@Rs.1500/-
Subsequent each attempt	Rs.1200/-	Rs.1200/-

@Includes registration fee of Rs.300/-

MEDIUM OF EXAMINATION

Examination will be conducted in English, Hindi and other vernacular languages viz. Marathi, Malyalam, Gujrati, Kannada, Oriya, Bengali, Tamil and Telugu. Please refer our web site 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 mode only**.

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 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

Examination Application Forms will be available at the Institute's website www.iibf.org.in which could be downloaded and filled in. The application forms will be also available at the Institute's Zonal Offices, Corporate Office and also at such other centres / offices as may be notified from time to time. Examination Application Forms duly filled in (for the detailed instructions refer the Examination Application Form) along with requisite examination fee should be submitted to training Institute for forwarding it to the Deputy Director (DRA Examination), Corporate Office at Mumbai. While submitting the complete Examination Application Form 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/ 12th std./ Graduation Certificates. The correctness of the name should be ensured to avoid errors in the Passing Certificate issue by IIBF. The Institute accepts no responsibility for delay or inconvenience arising from the candidate's failure to reach the Examination Application Form 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

The details of the prescribed syllabus which is indicative are furnished below. However, keeping in view the professional nature of examinations, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the Examination should particularly prepare themselves for answering questions that may be asked on the latest developments taking place under various subjects of the said examination although those topics may not have been specifically included in the syllabus. The Institute also reserves to itself the right to vary the syllabus / rules / fee structure from time to time. Any alterations made will be notified from time to time. Further, questions based on current developments in banking and finance may be asked.

Candidates are advised to refer to financial news papers / periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

SYLLABUS

(DRA-Examination)

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 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 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 Book	Price
Hand Book on Debt Recovery (English Medium)	Rs.160/-*
Hand Book on Debt Recovery (Hindi & Regional Languages)	Rs.195/-*

* Subject to Change.

ADDRESSES OF TAXMANN LTD.

Jaina Book Agency

649 A Girgaum Road, Dhobi Talao,

Mumbai 400002

Tel. : 22012143, 22018485

Asia Law House

Opp. High Court

Hyderabad 500 002

Tel. : 24520276, 24526212

Standard Book Distributors

104, Labh Complex, 12-B, Sattar

Taluka Society,

Opp. Old High Court Road,

Ahmedabad 380 014

Tel. : 7540731, 7540732

Student Book Centre

527, Kalbadevi Road,

Opp. Edward Cinema

Mumbai 400 002

Tel. : 22050510, 22080668

Commercial Law 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 380 006

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 211 001

Tel. : 2560700, 2560616

Arora Law Agency

Shivala Road, Hussainpura

Amritsar 143 001

Tel. : 2584548

COURSES OF IIBF

A. Flagship Courses

- ☞ JAIIB
- ☞ CAIIB
- ☞ Diploma in Banking & Finance

B. Specialised Post Graduate Diploma Courses (for Members and Non-Members)**

- ☞ Diploma in Treasury, Investment and Risk Management
- ☞ Diploma in Banking Technology
- ☞ Diploma in International Banking and Finance
- ☞ Diploma in Urban Co-operative Bank
- ☞ Diploma in Commodity Derivatives for Bankers
- ☞ Diploma for Micro Finance Professionals in collaboration with Sa-Dhan
- ☞ Post Graduate Diploma in Financial Advising
- ☞ Diploma in Home Loan Advising

C. Specialised 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 for SME
- ☞ Certificate Examination in Basics of Banking/Credit Cards for employees of IT Companies

D. Management Courses

- ☞ Advanced Management Program in collaboration with SIES- Mumbai, Welinkar-Mumbai, IMI-Delhi.
- ☞ Project Management Blended Course with IFMR, Chennai
- ☞ Advanced Diploma in Banking Technology (with PNB-IT) – An entry point qualification
- ☞ CAIIB linked MBA with IGNOU.

Educational support :

- ☞ Publishing specific courseware for each paper/examination and Workbooks etc.
- ☞ Tutorials through Accredited Institutions, Virtual 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 and 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 Syllabi, Rules / Regulations, Examination Forms and other information pertaining to the examinations are available with Institute's Offices at Mumbai, Chennai, New Delhi, Kolkata and also at such other centres / offices as may be notified from time to time. The same is also available at our website www.iibf.org.in

Members of the Governing Council :

President

Shri O.P. Bhatt, Chairman, State Bank of India

Vice President

Shri M.V. Nair, Chairman & Managing Director, Union Bank of India

Shri M.D. Mallya, Chairman & Managing Director, Bank of Baroda

Representing Reserve Bank of India

Shri C. Krishnan, Executive Director

Representing State Bank of India and its Associate Banks

Shri Narayana Raja, DMD & CDO, State of Bank of India

Shri Arun Shandilya, Managing Director, State Bank of Bikaner & Jaipur

Representing Public Sector Banks

Shri A.C. Mahajan, Chairman & Managing Director, Canara Bank

Shri Yogesh Agarwal, Chairman & Managing Director, IDBI Bank Ltd.

Shri M.S. Sundara Rajan, Chairman & Managing Director, Indian Bank

Shri K.R. Kamath, Chairman & Managing Director, Punjab National Bank

Shri A.K. Misra, Chairman & Managing Director, Bank of India

Shri J.M. Garg, Chairman & Managing Director, Corporation Bank

Shri S. Sridhar, Chairman & Managing Director, Central Bank of India

Representing Financial Institutions

Shri U.C. Sarangi, Chairman, NABARD

Representing Private Sector Banks

Shri M.V. Venugopalan, Chairman & CEO, The Federal Bank Ltd.

Shri Ananthakrishna, Chairman & CEO, Karnataka Bank Ltd.

Representing Foreign Banks

Shri Gunit Chadha, Chief Executive Officer - India, Deutsche Bank AG

Representing Co-operative Banks

Shri S.K. Banerji, Managing Director, The Saraswat Co-op. Bank Ltd.

Representing Other Bodies / Experts

Shri Y.H. Malegam, Former Managing Partner, SB, Billimoria & Co., Chartered Accountants

Prof. Y.K. Bhushan, Senior Adviser, ICFAI Business School

Dr. Ashish Saha, Director, National Institute of Bank Management

Dr. K. Ramakrishnan, Chief Executive, Indian Bank's Association

From IIBF

Shri R. Bhaskaran, CEO, Indian Institute of Banking Finance

Addresses for contact:

Corporate Office :

Indian Institute of Banking & Finance
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East Wing, Cuffe Parade, Mumbai - 400 005
Tel : 2218 7003/4/5 Fax : 022-2218 5147/2215 5093
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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 : iibnz@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 : iibsz@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 : iibwz@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 : iibez@iibf.org.in