



Certificate Examination in Debt Recovery Agents

RULES & SYLLABUS 2009

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 minimum 100 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 Bank Association (IBA)** and banks.

OBJECTIVE

This course aims :

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

The 100 hours 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 hours training
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 100 hours

It has been decided that 100 hours 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 banks/NBFCs who have been notified by IIBF and
- 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 competencies of collection agents/DRAs and the 100 hours will be distributed in the following ratio

Functional Competencies

Focus will be on legal, procedural and operational aspects of banking more particularly the collection function (**25 -30 hours**) **Soft Skills development**

Focus will be on Personal effectiveness and inter personal behavior (**70-75 hours**)

B. Testing by IIBF

Once the 100 hours 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 called, 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) **Qualifications of the candidate:** The candidate shall possess the minimum qualification of SSC Passed or above. (In case of work experienced candidates who do not fulfill the eligibility criteria, may approach the Institute for relaxation through the training Institute)
- (ii) **Age :** Candidate must have completed 18 years of age on the date of application for training.
- (iii) **100 hours Training:** Candidate shall have completed from an accredited Institution at least, one hundred hours practical training in accordance with the training plan of IIBF.

The candidate has to enclose proof of Educational Qualification, Age, Address (copies of ration card/telephone bills etc) and successful training completion Certificate for 100 hours issued by accredited training institution along with the examination application form.

EXAMINATION FEES / REGISTRATION FEES

	For Members	For Non Members
First 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, Marathi, Tamil, Malayalam, Gujarati, Kannada, Oriya and Bengali. Examination will be offered in other vernacular languages also. Please refer our website 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 questions.
- (ii) Examination will be held in **offline mode only**.

DURATION OF EXAMINATION

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

PERIODICITY AND EXAMINATION CENTRES

- (i) The examination will be conducted normally once in a month. However the Institute would conduct the examination in greater frequency as may be decided from time to time. Please refer our website www.iibf.org.in for the schedule of examination.
- (ii) Examination **will be conducted on Sunday**
- (iii) A list of Examination centers will be provided along with the Examination Application Form.
- (iv) The list of examination centers 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 100 hours training.
- (ii) Candidates not able to pass examination within the stipulated time as stated above are required to re-enroll themselves for 100 hours 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 Institutes for forwarding it to the Deputy Director (DRA Examination), Corporate office at Mumbai. 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.

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 detail 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 book/s. The Demand Draft should be drawn in favor 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/-

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

Asia Law House
Opp. High Court,
Hyderabad 500 002
Tel. : 24520276, 24566212

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 Hpuse
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
Te. : 2560700, 2560616

Arora Law Agency
Shivala Road, Hussainpura
Amritsar 143 001
Te. : 2584548

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 the 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

Module A

Basics Of Banking

Principles of Banking-Structure and Functions of Banking – Retail Banking-Recent trends –E banking –KYC norms

Brief outline on various products

Credit Cards-Consumer loans-Vehicle loans-Home loans-Agriculture credit products etc

Module B

Recovery Procedures

Recovery Agents-role functions

Bank specific rules/norms/procedures for recovery-NPA norms-code of conduct

Various credit products/Facilities

Legal/regulatory aspects-civil and criminal law relating to recovery-

Debt Collection skills/procedures/pre requisites/appearance

Ethics in collection & selling function

Recovery of loans-bank procedures-banking codes

International best practices

Case studies-normal/difficult/problem customers

Case laws on recovery issues

International best practices

Module C

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

COURSES OF IIBF

A. Flagship Courses (Only for members*)

Associate Examination

☞ *JAIIB

☞ *CAIIB

☞ Diploma in Banking & Finance

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
- ☞ 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 centers / 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: (As on 23/1/2009)

President

1. **Shri T.S.Narayanasami**, Chairman & Managing Director, Bank of India

Vice President

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

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5. **Shri O.P.Bhatt**, Chairman, State Bank of India
6. **Prof. Y.K.Bhushan**, Senior Advisor, ICAFI Business School.
7. **Shri Gunit Chadha**, Chief Executive Officer-India, Deutsche Bank AG
8. **Shri C.Krishnan**, Executive Director, Reserve Bank of India
9. **Shri A.C.Mahajan**, Chairman & Managing Director, Canara Bank
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11. **Shri M.D.Mallya**, Chairman & Managing Director, Bank of Baroda
12. **Dr.Asish Saha**, Director, National Institute of Bank Management
13. **Shri M.Venugopalan**, Chairman & CEO, The Federal Bank Ltd
14. **Shri Yogesh Agarwal**, Chairman & Managing Director, IDBI Bank Ltd.
15. **Shri Ananthakrishna**, Chairman & CEO, Karnataka Bank Ltd.
16. **Shri M.S. Sunderarajan**, Chairman & Managing Director, Indian Bank
17. **Shri R.Bhaskaran**, CEO, Indian Institute of Banking & Finance

Addresses for contact:

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