

Learning Sessions

20 One-Liners | IIBF DRA Exam 2026: Debt Recovery Agent & DRA Tele-Callers Complete Gu

IIBF - Revision - IIBF DRA Exam 2026: Debt Recovery Agent & DRA Tele-Callers Complete Gu

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 The IIBF DRA exam is the Certificate Examination for Debt Recovery Agents, conducted by the Indian Institute of Banking & Finance.**
IIBF (Indian Institute of Banking & Finance) is the body that designs, conducts and certifies the DRA examination.
- 2 RBI has made DRA certification compulsory for recovery agents working for banks and NBFCs.**
The Reserve Bank of India requires banks and NBFCs to deploy only recovery agents who hold the IIBF DRA certificate.
- 3 IIBF offers two related certifications: Ce-DRA for field recovery agents and Ce-DRA-TC for tele-calling recovery staff.**
Ce-DRA covers agents who visit borrowers in person, while Ce-DRA-TC covers staff who recover dues over the phone.
- 4 The DRA exam paper consists of 90 multiple-choice questions carrying a maximum of 100 marks.**
IIBF sets the DRA paper as 90 MCQs worth a combined 100 marks.
- 5 A DRA candidate must score at least 50 marks out of 100 to qualify in the exam.**
IIBF fixes the DRA passing threshold at 50 marks out of the 100 available.

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6 The DRA exam duration is 1.5 hours, that is 90 minutes.

Candidates are given 90 minutes to attempt the 90-question DRA paper.

7 The DRA exam is conducted online in an objective, multiple-choice format.

IIBF administers the DRA test as an online objective-type examination.

8 There is no negative marking in the IIBF DRA exam.

Since wrong answers are not penalised, candidates should attempt every question in the DRA paper.

9 DRA candidates get 3 attempts to clear the exam within 9 months of completing their training.

IIBF allows three chances to pass the DRA exam inside a 9-month window after training completion.

10 Candidates who are 10th pass up to below graduation need 100 hours of training before the DRA exam.

IIBF sets a higher, 100-hour training requirement for candidates without a graduate degree.

11 Graduate candidates, including graduate BPO or call-centre employees, need only 50 hours of training for the DRA exam.

IIBF reduces the mandatory training to 50 hours for candidates who already hold a graduate qualification.

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- 12 The minimum educational qualification to be eligible for DRA training is SSC, that is 10th standard, pass.**

IIBF requires candidates to have cleared at least the 10th standard to register for DRA training.

- 13 A candidate must be at least 18 years old on the date of application for DRA training.**

IIBF sets 18 years as the minimum age for enrolling in DRA training.

- 14 The standard DRA exam can be attempted in English, Hindi and several vernacular languages.**

IIBF offers the Ce-DRA paper in multiple regional languages besides English and Hindi for wider accessibility.

- 15 The DRA Tele-Callers (DRA-TC) exam is offered in English only.**

Unlike the standard DRA paper, IIBF conducts the Tele-Callers exam solely in the English medium.

- 16 DRA syllabus Module-A covers basics of banking, banking structure, KYC norms and lending products.**

Module-A of the DRA syllabus is the knowledge-heavy section on banking fundamentals and products.

- 17 DRA syllabus Module-B covers soft skills, communication, negotiation and the RBI code of ethics.**

Module-B focuses on interpersonal conduct and the ethical guidelines recovery agents must follow.

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- 18 Registered DRA candidates receive their admit letter by email roughly 10 days before the exam date.**

IIBF emails admit letters to eligible, registered candidates about ten days ahead of the DRA exam.

- 19 DRA candidates must carry a printed admit letter and an original valid photo ID to the exam centre.**

IIBF does not permit entry to the DRA exam without both a printed admit letter and original photo identification.

- 20 DRA candidates may use a battery-operated calculator with up to 8 functions and a 12-digit display.**

IIBF permits a simple portable calculator, limited to eight basic functions and a maximum 12-digit display, during the DRA exam.

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