

Learning Sessions

20 One-Liners | Free DRA Online Classes 2026: IIBF Debt Recovery Agent Exam Guide

IIBF - Revision - Free DRA Online Classes 2026: IIBF Debt Recovery Agent Exam Guide

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 The DRA certificate stands for Debt Recovery Agent, a certification offered by IIBF.**
The Indian Institute of Banking and Finance administers the DRA course and exam for recovery agent professionals.
- 2 The DRA course was developed by the Indian Banks' Association (IBA) in consultation with IIBF.**
IBA designed the curriculum with IIBF's input, acting on the advice of the Reserve Bank of India.
- 3 RBI expects banks and NBFCs to ensure their recovery agents are trained and hold the IIBF DRA certificate.**
The RBI's guidance makes DRA training and certification a compliance expectation for lenders.
- 4 A debt recovery agent is a representative appointed by a bank, NBFC, or debt-collection agency to recover dues.**
DRAs act on the lender's behalf to collect outstanding loan amounts from borrowers.
- 5 The DRA syllabus is divided into two modules: Module A (Basics of Banking) and Module B (Role of DRAs).**
Module A builds banking fundamentals while Module B covers the recovery agent's practical and legal duties.

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- 6** **Module A of the DRA syllabus covers topics such as banker-customer relationship, deposit schemes, and the NI Act on cheques.**

These topics give recovery agents the core banking knowledge needed before approaching any loan account.

- 7** **Module B of the DRA syllabus covers the functions, processes, and rights and duties of recovery agents.**

This module focuses on the behavioural, procedural, and legal side of debt recovery work.

- 8** **Learning Sessions streams free live DRA classes on its YouTube channel covering the full prescribed syllabus.**

Learners can attend the live lectures at no cost instead of paying for coaching.

- 9** **DRA training is commonly cited as around 100 hours, with a shorter refresher route for eligible candidates.**

Candidates should confirm the exact current requirement on the latest official IIBF notification.

- 10** **Learning Sessions typically holds its live DRA classes at around 6:30 PM.**

Aspirants can plan their evenings around this regular class timing.

- 11** **Recorded DRA lectures can be rewatched anytime through the Learning Sessions mobile apps.**

This lets learners revisit tough chapters at their own pace after the live session.

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12 Learning Sessions runs DRA reminder groups on WhatsApp to share daily class dates, times, and links.

Joining the reminder group helps candidates avoid missing any live session.

13 After completing DRA training, candidates must sit the DRA examination to earn the certificate.

Passing the exam is the final step that confirms a candidate's readiness to work as a recovery agent.

14 DRA mock tests help candidates identify weak areas and get used to the real exam format.

Practising topic-wise mock tests after each chapter strengthens exam readiness.

15 A recognised DRA certification can improve employability and career prospects for recovery-agent roles.

Lenders increasingly prefer or require certified agents for recovery work.

16 The DRA certificate promotes lawful and ethical debt-recovery practices that protect both borrower and agent.

Regulators want recovery work carried out professionally since it directly touches customers.

17 Free DRA study resources from Learning Sessions include video lectures, mock tests, and revision notes.

These resources are designed to help aspirants prepare without paying for coaching.

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- 18 DRA study material and recorded lectures are accessible through apps such as LS PRO and IIBF Learning Center.**

These Android and iOS apps give candidates round-the-clock access to prepared content.

- 19 Skipping Module A of the DRA syllabus is a common mistake since many exam questions are drawn from its banking basics.**

Candidates should give banking fundamentals full attention rather than skimming them as easy.

- 20 Exam dates, fees, and the exact DRA syllabus pattern should always be confirmed on the latest official IIBF notification.**

These details can change between exam cycles, so relying on outdated information is a common pitfall.

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