

Learning Sessions

20 True / False | 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 True or False

Decide, then check the answer and reason below each statement.

Question 1

The DRA certification is administered by IIBF, not directly issued by the RBI.

TRUE

IIBF conducts the DRA course and exam; the RBI only advised that banks ensure agents get certified.

Question 2

The DRA course was developed by the Indian Banks' Association in consultation with IIBF, on the RBI's advice.

TRUE

This is how the article describes the origin of the DRA certification.

Question 3

RBI expects banks and NBFCs to ensure their recovery agents are trained under the IIBF framework and hold the DRA certificate.

TRUE

This RBI expectation is the compliance reason the DRA certification exists.

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Question 4

Learning Sessions offers free live DRA classes on YouTube covering the full prescribed syllabus.

TRUE

The lectures are free to watch when premiered live and cover Module A and Module B in full.

Question 5

The DRA syllabus has two modules: Basics of Banking and Role of DRAs.

TRUE

Module A covers banking basics while Module B covers the recovery agent's role.

Question 6

DRA training is commonly cited as around 100 hours, with a shorter refresher option for eligible candidates.

TRUE

A roughly 50-hour refresher route may apply to eligible candidates, subject to official confirmation.

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Question 7

Learning Sessions' live DRA classes are typically held around 6:30 PM.

TRUE

This is the usual timing given for the live sessions on the Learning Sessions YouTube channel.

Question 8

Candidates can join a WhatsApp group to receive daily reminders about DRA class dates, times, and links.

TRUE

Learning Sessions runs dedicated DRA reminder groups reachable via WhatsApp.

Question 9

Mock tests help candidates identify weak areas and prepare for the DRA exam format.

TRUE

Topic-wise and full-length mock tests reveal gaps before the actual exam.

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Question 10

Recorded DRA lectures are available through mobile apps for anytime access.

TRUE

Apps like LS PRO and IIBF Learning Center let candidates rewatch chapters anytime.

Question 11

The DRA certificate is issued directly by the Reserve Bank of India rather than by IIBF.

FALSE

IIBF issues the DRA certificate; the RBI only advised that recovery agents be trained and certified.

Question 12

The DRA syllabus contains only one module, covering the role of recovery agents.

FALSE

The DRA syllabus has two modules: Basics of Banking and Role of DRAs.

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Question 13

Learning Sessions charges a mandatory fee to attend its live DRA classes on YouTube.

FALSE

The live DRA classes are free to watch when premiered on YouTube.

Question 14

DRA training typically requires around one thousand hours of study before certification.

FALSE

Training is commonly cited as around 100 hours, not a thousand.

Question 15

Module A of the DRA syllabus focuses only on the rights and duties of recovery agents.

FALSE

Rights and duties of recovery agents fall under Module B; Module A covers banking basics.

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Question 16

A debt recovery agent's certification exists mainly for résumé decoration and has no compliance purpose.

FALSE

The DRA certificate reflects an RBI-linked compliance expectation for banks and NBFCs, not just résumé value.

Question 17

Learning Sessions' live DRA classes are typically scheduled at 6:30 AM.

FALSE

The classes are typically held in the evening, around 6:30 PM.

Question 18

Debt recovery agents are appointed exclusively by the Reserve Bank of India rather than by banks or NBFCs.

FALSE

Recovery agents are appointed by a bank, NBFC, or a lawful debt-collection agency, not by the RBI.

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Question 19

Mock tests are unnecessary for DRA exam preparation because watching lectures alone guarantees a pass.

FALSE

The article recommends pairing lectures with mock tests since passive watching alone builds false confidence.

Question 20

Once IIBF publishes DRA exam dates, candidates never need to reconfirm them since they never change.

FALSE

Exam dates and fees can change, so candidates should always verify them on the latest official IIBF notification.

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