

Learning Sessions

20 One-Liners | IIBF DRA Exam Date 2026: Registration, Fees, Syllabus & Complete Guide

IIBF - Revision - IIBF DRA Exam Date 2026: Registration, Fees, Syllabus & Complete Guide

Study more at iibf.store • YouTube: Learning Sessions • WhatsApp your course name to 8360944207 for daily updates

20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 The Ce-DRA exam certifies Debt Recovery Agents and is conducted by IIBF.**
DRAs act as bank or NBFC representatives who collect payment on overdue accounts within RBI's fair-practice rules.
- 2 The DRA certification course was developed on RBI's advice by the Indian Banks' Association in consultation with IIBF.**
This origin reflects the regulatory push behind mandatory DRA certification.
- 3 RBI requires all recovery agents employed by banks and NBFCs to hold the IIBF DRA certificate.**
No bank or NBFC can deploy a recovery agent who is not DRA-certified.
- 4 The DRA exam has 90 objective MCQs for a maximum of 100 marks.**
This is the standard question and marks pattern for the single DRA paper.
- 5 The DRA exam duration is 90 minutes, with no negative marking.**
The short duration and absence of negative marking make the exam approachable for candidates from varied backgrounds.

Learning Sessions

20 One-Liners | IIBF DRA Exam Date 2026: Registration, Fees, Syllabus & Complete Guide

IIBF - Revision - IIBF DRA Exam Date 2026: Registration, Fees, Syllabus & Complete Guide

-
- 6** **Candidates need 50 out of 100 marks to pass the DRA exam.**

There is no sectional cut-off, only this overall qualifying mark.

- 7** **Candidates get 3 attempts within 9 months of their DRA training date to clear the exam.**

This window is counted from the date of completing DRA training, not from registration.

- 8** **Candidates who do not clear the DRA exam within the time window must complete training again and re-enrol.**

Missing the 9-month, 3-attempt window resets the certification process from training onward.

- 9** **Minimum eligibility for the DRA exam is an SSC (10th standard) pass and completion of 18 years of age.**

This accessible eligibility bar allows candidates from many educational backgrounds to apply.

- 10** **Candidates below graduation need 100 hours of DRA training, while graduates need 50 hours.**

The mandatory training hours scale down for candidates who already hold a graduate qualification.

- 11** **Graduate BPO or call-centre employees need only 50 hours of DRA training as per the schedule provided to banks or accredited institutes.**

This mirrors the reduced training requirement applicable to graduates generally.

Learning Sessions

20 One-Liners | IIBF DRA Exam Date 2026: Registration, Fees, Syllabus & Complete Guide

IIBF - Revision - IIBF DRA Exam Date 2026: Registration, Fees, Syllabus & Complete Guide

-
- 12 Retired bank officers aged 60 and above with wide recovery experience may be exempted from DRA training at the bank's discretion.**

This exemption applies only to appointments made by the concerned bank, not automatically.

- 13 The DRA exam is available in English, Hindi and several vernacular languages, while the DRA Tele-callers exam is in English only.**

The vernacular options include Marathi, Kannada, Gujarati, Oriya, Bengali, Tamil, Malayalam, Telugu and Assamese.

- 14 Mobile phones and smart gadgets are banned in the DRA exam hall, and mere possession counts as unfair means.**

Even a switched-off or silent device in a candidate's possession is treated as a violation.

- 15 Only a basic calculator with up to 8 functions and a 12-digit display is allowed in the DRA exam.**

Scientific calculators or devices with extra features are not permitted and count as unfair means.

- 16 The DRA syllabus is divided into two modules: Module A on banking basics and products, and Module B on soft skills and code of ethics.**

Covering both modules thoroughly covers the entire DRA exam paper.

Learning Sessions

20 One-Liners | IIBF DRA Exam Date 2026: Registration, Fees, Syllabus & Complete Guide

IIBF - Revision - IIBF DRA Exam Date 2026: Registration, Fees, Syllabus & Complete Guide

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

These soft-skill and ethics topics are described as scoring areas with direct questions.

- 18** **The DRA exam fee is the same for IIBF members and non-members, with an additional late fee for extended registration.**

Applicable GST is added on top of the base exam fee for all candidates.

- 19** **The DRA admit card is emailed roughly 10 days before the exam and is also downloadable from the IIBF website.**

Candidates must carry a printed admit card plus a photo ID for entry.

- 20** **The final DRA certificate is typically sent by IIBF via speed post within about 2 months of the result.**

The marksheet itself is made available earlier through the candidate's IIBF login.

Keep Learning with Learning Sessions

iibf.store

Mock tests, video classes, one-liners & PDFs — all in one portal.

YouTube: Learning Sessions

Subscribe for free daily video classes.

WhatsApp

8360944207

Send your course name for daily updates.