

Learning Sessions

20 True / False | IIBF DRA Exam Date 2026: Registration, Fees, Syllabus & Complete Guide

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

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20 True or False

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

Question 1

The Ce-DRA exam certifies Debt Recovery Agents and is conducted by IIBF.

TRUE

IIBF conducts this certificate examination for Debt Recovery Agents.

Question 2

The DRA certification course was developed entirely by RBI, without involvement from IBA or IIBF.

FALSE

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

Question 3

RBI requires all recovery agents employed by banks and NBFCs to hold the IIBF DRA certificate.

TRUE

No bank or NBFC can deploy an agent who is not DRA-certified.

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Question 4

The DRA exam has 150 MCQs for 200 marks.

FALSE

The DRA exam has 90 MCQs for a maximum of 100 marks.

Question 5

The DRA exam has negative marking for wrong answers.

FALSE

There is no negative marking, so candidates are encouraged to attempt every question.

Question 6

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

TRUE

This is the qualifying mark, with no additional sectional cut-off.

Question 7

Candidates get unlimited attempts to clear the DRA exam with no time limit.

FALSE

Candidates get only 3 attempts within 9 months of their training date.

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Question 8

Candidates who fail to clear the DRA exam within the time window can reattempt without retraining.

FALSE

They must complete DRA training again and re-enrol for the certificate exam.

Question 9

Minimum eligibility for the DRA exam includes completion of 18 years of age.

TRUE

Candidates must have completed 18 years at the time of applying for training.

Question 10

Candidates below graduation need only 50 hours of DRA training.

FALSE

Candidates below graduation need 100 hours of training; graduates need 50 hours.

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Question 11

Graduate BPO or call-centre employees need only 50 hours of DRA training.

TRUE

This matches the reduced training requirement generally applicable to graduates.

Question 12

Retired bank officers aged 60 and above can never be exempted from DRA training under any circumstances.

FALSE

They may be exempted from training or certification at the concerned bank's discretion.

Question 13

The DRA Tele-callers exam is conducted in English only.

TRUE

Unlike the main DRA exam, the Tele-callers version is offered only in English.

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Question 14

Mobile phones are allowed in the DRA exam hall as long as they are switched off.

FALSE

Mere possession of a mobile phone, even switched off or on silent, is treated as unfair means.

Question 15

Scientific calculators are permitted in the DRA exam.

FALSE

Only basic calculators with up to 8 functions and a 12-digit display are allowed; scientific calculators are banned.

Question 16

The DRA syllabus is divided into two modules, A and B.

TRUE

Module A covers banking basics and products, while Module B covers soft skills and code of ethics.

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Question 17

Module B of the DRA syllabus covers soft skills and the code of ethics, including the RBI fair-practice code.

TRUE

This module also includes communication, negotiation skills and behavioural topics.

Question 18

The DRA exam fee differs significantly between IIBF members and non-members.

FALSE

The exam fee is the same for both IIBF members and non-members.

Question 19

The DRA admit card is emailed roughly 10 days before the exam.

TRUE

It is also downloadable from the IIBF website under the Admit Letter section.

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Question 20

The DRA certificate is issued instantly on the day of the exam with no delay.

FALSE

The certificate is typically sent by speed post within about 2 months of the result being declared.

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