



Kamyabi humara haq hai. Hum kamyab hokar rahenge!

— Anil Nagar, Founder & CEO, Adda Education

Adda247
PUBLICATIONS

DRA

MASTER GUIDE

Debt Recovery Agent Examination Complete Preparation Manual



Covers Key Topics:

- Latest as per IIBF Pattern & Guidelines
- Chapter-Wise Coverage Concept-Based, Legal & Real-World Application-Oriented Questions
- 5 Full-Length Mock Tests for Final Practice

3000+
MCQs

Ideal For

- IIBF-Certified DRA Exam Aspirants
- Recovery Agents & Banking Professionals
- NBFC & Collection Agency Executives

CONTENTS

MODULE A: BASICS OF BANKING

1. Overview of Banking and Finance	05
2. Banker-Customer Relationship	27
3. Various Deposit Schemes and Other Services	49
4. Account Opening and Operations in Accounts	70
5. Provisions of NI Act for Payment and Collection of Cheques	90

MODULE B: BRIEF OUTLINE OF VARIOUS PRODUCTS AND LEGAL ASPECTS OF RECOVERY

6. Credit Cards and Debit Cards	104
7. Various Types of Loans and Advances	118
8. Securities and Modes of Registering or Recording Securities	151
9. Loan Documentation	173
10. Income Recognition and Asset Classification	192
11. Legal Aspects of Loan Recovery	204
12. Collection Operations	226

MODULE C: DRA ROLE IN LOAN RECOVERY AND SOFT SKILLS

13. DRA – Meaning, Legal and Regulatory Framework	237
14. Functions of Debt Recovery Agents	259
15. Policy, Processes and Procedure of Debt Recovery	265
16. Soft Skills and Strategies for Debt Recovery	277
17. Rights and Duties of Recovery Agents	303
18. Fair Practices Code for Lenders	311

MODULE D: ADDITIONAL READING ON NBFCs

19. Non-Banking Financial Companies (NBFCs).	317
20. Fair Practices Code (FPC) for NBFCs	333

FULL LENGTH MOCK

Mock 01	347
Mock 02	357
Mock 03	366
Mock 04	375
Mock 05	384