

Certified Debt Recovery Agent VS-1097



Certified Debt Recovery Agent

Certification Code VS-1097

Vskills certification for Debt Recovery Agent assesses the candidate as per the company's need for recovery of debt products which are to be recovered as per the procedures mandated by RBI. The certification tests the candidates on various areas in debt recovery, RBI guidelines and ethics which include the knowledge of legal aspects of debt recovery, debt products, computers, functions of a debt recovery agent, skills and strategies for debt recovery and right and duties of a debt recovery agent.

Why should one take this certification?

This Course is intended for professionals and graduates wanting to excel in their chosen areas. It is also well suited for those who are already working and would like to take certification for further career progression.

Earning Vskills Debt Recovery Agent Certification can help candidate differentiate in today's competitive job market, broaden their employment opportunities by displaying their advanced skills, and result in higher earning potential.

Who will benefit from taking this certification?

Job seekers looking to find employment in Banks, Electricity companies, Mobile companies and recovery agencies or recovery departments of various companies, students generally wanting to improve their skill set and make their CV stronger and existing employees looking for a better role can prove their employers the value of their skills through this certification. An individual can also start a debt recovery agency of own and be self-employed.

Test Details

Duration: 60 minutesNo. of questions: 50

Maximum marks: 50, Passing marks: 25 (50%)

There is no negative marking in this module.

Fee Structure

Rs. 3,499/- (Excludes taxes)*

Companies that hire Vskills Certified Debt Recovery Agent

Debt Recovery agents are in great demand. Companies specializing in debt recovery or bills recovery are constantly hiring skilled debt recovery agents. Various public and private companies also need debt recovery agent for their debt recovery departments.

^{*}Fees may change without prior notice, please refer http://www.vskills.in for updated fees

Table of Contents

1. Basics of Banking

- 1.1 Principles of Banking
- 1.2 Structure of Banking
- 1.3 Function of Banking
- 1.4 Deposits Opening and Operations
- 1.5 Deposits and Types

2. Basics of Banking

- 2.1 Principles of Banking
- 2.2 Structure of Banking
- 2.3 Function of Banking
- 2.4 Deposits Opening and Operations
- 2.5 Commonly Used Terms in Banking

3. Customer Relationship

- 3.1 Customer and relationships types
- 3.2 Secrecy and Disclosure
- 3.3 Precautions while disclosing
- 3.4 Opinions reports

4. AML and KYC

- 4.1 Basics of KYC
- 4.2 KYC Norms
- 4.3 Key elements of know customer
- 4.4 Money laundering
- 4.5 Money laundering Stages
- 4.6 Role of Banks

5. E-Banking

- 5.1 Basics of E-banking
- 5.2 E-banking products

6. Compliance and Legal

- 6.1 Consumer Rights and Importance
- 6.2 Legal aspect of agent's contract
- 6.3 Features and elements of debt recovery
- 6.4 Legal and regulatory framework for debt recovery

7. Banking Products

- 7.1 Loans
- 7.2 Credit Cards
- 7.3 Other Credit Products
- 7.4 Debit Cards
- 7.5 Other Banking Products

8. Functions of DRA

- 8.1 Dues Collection
- 8.2 Remittance of collected funds
- 8.3 Book Keeping
- 8.4 Re-possession of security
- 8.5 Legal action
- 8.6 Tracing debtors

9. Debt Recovery Procedure

- 9.1 General Guidelines
- 9.2 Debt recovery policy
- 9.3 Debt recovery processes and procedure
- 9.4 Skills and Strategies of Debt Recovery
- 9.5 Skills Needed
- 9.6 Communication skills
- 9.7 Listening skills
- 9.8 Inter-personal skills
- 9.9 Persuasive skills
- 9.10 Negotiation skills
- 9.11 Dealing with difficult debtors
- 9.12 Strategy for recovery

10. Rights and Duties on DRA

- 10.1 Right to Remuneration
- 10.2 Right to Retainer
- 10.3 Right to Compensation
- 10.4 Right to Indemnity
- 10.5 Duty to Follow Instructions
- 10.6 Duty to Follow Trade Customs
- 10.7 Duty To Exercise Care and Skill
- 10.8 Duty To Communicate
- 10.9 Duty to Render Accounts
- 10.10 Duty to Remit Money
- 10.11 Asset Classification
- 10.12 Basics
- 10.13 Standard Assets
- 10.14 Sub-standard Assets
- 10.15 Doubtful Assets
- 10.16 Loss Assets

11. Notices and Forms

- 11.1 Acknowledgement Letter
- 11.2 Impound Order
- 11.3 Authorization to take possession
- 11.4 Skip tracing work Sheet

12. International Debt Recovery Practices

- 12.1 Introduction
- 12.2 Practices in the USA
- 12.3 Practices in the UK
- 12.4 Debt Collectors do's and don'ts

13. Code of Ethics

- 13.1 Organizational Guidelines
- 13.2 RBI Guidelines

14. Basic Arithmetic

- 14.1 Multiplication
- 14.2 Division
- 14.3 Fraction
- 14.4 Percentages

15. Communication Skills

- 15.1 Importance of Communication
- 15.2 Basics of Communication
- 15.3 Communication types
- 15.4 Communication Barriers
- 15.5 Verbal Communication
- 15.6 Non-Verbal Communication
- 15.7 Communication Skills Development

16. Etiquette, Manners and Grooming

- 16.1 Etiquette
- 16.2 Grooming
- 16.3 Manners

17. Planning and Organizing Techniques

- 17.1 Planning Techniques
- 17.2 Organizing Techniques
- 17.3 Time Management

18. Stress Management

- 18.1 Stress Management
- 18.2 Causes of Stress
- 18.3 Signs of stress

18.4 Techniques of Stress Management

19. Team Work

19.1 Formation of a Team

20. Computers Basics

Introduction - What is Computer?

- 20.1 Commonly Used Computer Terms
- 20.2 Units of a computer system
- 20.3 Representation of information
- 20.4 Basic Operations of a Computer Input, Process and Output
- 20.5 Input Devices
- 20.6 Output Devices
- 20.7 Storage Devices
- 20.8 Types of Software
- 20.9 Disk Organization Terms

21. Software and Windows

- 21.1 Using the Mouse
- 21.2 Windows Interface
- 21.3 Parts of a Window
- 21.4 File and Folder Management
- 21.5 Windows Explorer and Control Panel
- 21.6 Hardware & Software (install and troubleshoot)
- 21.7 Sharing information

22. Word Processing

- 22.1 MS-Word Interface
- 22.2 File Management
- 22.3 Printing and Formatting
- 22.4 Formatting Document

23. Excel

- 23.1 MS-Excel Interface and Moving in a worksheet
- 23.2 Data entry and types (date, alphanumeric)
- 23.3 Formulae, Cell referencing (absolute & relative) and worksheet ranges
- 23.4 Printing & Formatting

24. Presentation Software

- 24.1 MS-PowerPoint Interface
- 24.2 Slide Views
- 24.3 Slide animation
- 24.4 Setting a Slide Show

25. Internet

- 25.1 Networking Concepts 25.2 Network types
- 25.3 Internet
- 25.4 Windows Networking terms
- 25.5 Sharing Local Printer
- 25.6 Connecting to a Network Printer
- 25.7 Email
- 25.8 Sending an E-mail Message from Outlook 25.9 Sending email from Google's Gmail
- 25.10 Download from Internet

Sample Questions

1. The term EMI expands to A. Equal Monthly Installment B. Equated Monthly Installment C. Equated Monthly Initial Amount D. None of the above
2. The cheque crossing is used for A. Crossing refers to correction to be done by Bank if any B. Instruction for non-payment on counter by cash C. Space to add detail by Bank D. None of the above
3. The method used by banks for validating credit card is A. Photograph of customer B. Online username C. PIN D. None of the above
4. The organization which issues the debit cards is A. Banks B. Credit Card Companies C. Retail shops D. None of the above
 5. The board under which a bank gives it's collection policy, is A. Banking Codes and Standards Board of India B. Banking Codes Board of India C. Banking Standards Board of India D. None of the above
Answers: 1 (B), 2 (B), 3 (C), 4 (A), 5 (A)

Certifications

Accounting, Banking and Finance - Certified AML-KYC Compliance Officer

- Certified Business Accountant
 Certified Commercial Banker
 Certified Foreign Exchange Professional
- Certified GAAP Accounting Standards Professional
 Certified Financial Risk Management Professional
- Certified Merger and Acquisition Analyst
- Certified Tally 9.0 Professional
 Certified Treasury Market Professional
 Certified Wealth Manager

Big Data

- Certified Hadoop and Mapreduce Professional

▶ Cloud Computing

- Certified Cloud Computing Professional

DesignCertified Interior Designer

Digital Media

- Certified Social Media Marketing Professional
- Certified Inbound Marketing Professional
 Certified Digital Marketing Master

- Certified Export Import (Foreign Trade) Professional

> Health, Nutrition and Well Being

➤ Hospitality

— Certified Restaurant Team Member (Hospitality)

➤ Human Resources

- Certified HR Compensation Manager Certified HR Stafffing Manager
- Certified Human Resources Manager
- Certified Performance Appraisal Manager

Office Skills

- Certified Data Entry Operator
- Certified Office Administrator

Project Management
 Certified Project Management Professional

Real Estate

- Certified Real Estate Consultant

MarketingCertified Marketing Manager

Quality

- Certified Six Sigma Green Belt Professional
- Certified Six Sigma Black Belt Professional
 Certified TQM Professional

Logistics & Supply Chain Management

- Certified International Logistics Professional Certified Logistics & SCM Professional
- Certified Purchase Manager
- Certified Supply Chain Management Professional

- ➤ Legal

 Certified IPR & Legal Manager

 - Certified Labour Law Analyst
 Certified Business Law Analyst
 Certified Corporate Law Analyst

➤ Information Technology

- Certified ASP.NET Programmer
 Certified Basic Network Support Professional
- Certified Business Intelligence Professional
- Certified Core Java Developer
 Certified E-commerce Professional
 Certified IT Support Professional
- Certified PHP Professional
 Certified Selenium Professional
 Certified SEO Professional
- Certified Software Quality Assurance Professional

➤ Mobile Application Development — Certified Android Apps Developer

- Certified iPhone Apps Developer

Security

- Certified Ethical Hacking and Security Professional
 Certified Network Security Professional

Management

- Certified Corporate Goverance Professional
 Certified Corporate Social Responsibility Professional

- Certified Business Communication Specialist
- Certified Public Relations Officer

Media

- Certified Advertising Manager
- Certified Advertising Sales Professional

> Sales, BPO

- Certified Sales Manager
- Certified Telesales Executive

& many more job related certifications

Contact us at:

Vskills

011-473 44 723 or info@vskills.in

www.vskills.com