



ABOUT AISECT

AISECT is India's leading Social Enterprise working in the areas of Skill Development, Higher Education, Financial Inclusion, e-Governance and other ICT-based services, to bring about an inclusive change in the semi-urban and rural areas of the country. Established in 1985, the Bhopal-headquartered organization has been tirelessly working to reach the remotest corners of the country to empower people through education, generate employment for the youth and nurture to realize entrepreneurial dreams.

AISECT is recognised as India's leading skill development, training, education services provider, with an unrivalled and robust network of over 49,000 Centres across 28 States and 6 Union Territories. A recipient of several national and international awards, AISECT has transformed the lives of over 2 million students, through a host of skill development programs. It has imparted skills-based training to over 31 lakh people, created employment opportunities within the network for more than 1,00,000 people and empowered the lives of over 50 lakh people through various innovative products and services. AISECT has also expanded its reach in international markets and has set up offices and training centers in Ghana and UAE.

The AISECT Group of Universities has established six premier universities at locations that were in dire need of a quality higher education ecosystem. These include Dr. C.V. Raman University in Kota, Bilaspur (Chhattisgarh), Rabindranath Tagore University in Bhopal (Madhya Pradesh), AISECT University in Hazaribag (Jharkhand), Dr. C.V. Raman University in Vaishali (Bihar), Dr. C.V. Raman University in Khandwa (Madhya Pradesh), Scope Global Skills University in Bhopal (Madhya Pradesh).

Under financial inclusion scheme, through its 7800 kiosks AISECT works as a National Business Correspondent for six nationalized banks, one Regional Rural Bank and one payments bank. The AISECT Banking Kiosks also offer a host of services under Government schemes such as the Pradhan Mantri MUDRA Yojana, Pradhan Mantri Suraksha Bima Yojana, etc. The organization's ongoing e-Governance initiatives include working as a UID Permanent Enrolment Centre, managing 620 E-Mitras in 13 Districts of Rajasthan and working with the State Bank of India for rolling-out its Electronic Toll Collection (ETC) Project across 537 Toll Plazas on the National Highway. B2C services like mobile and DTH recharge, examination form download and submission, railway ticket booking, etc. are also offered through the AISECT network. Owing to these endeavors, AISECT has won numerous awards and accolades at prestigious national and international platforms.

Recently AISECT has been accredited by the Indian Institute of Banking and Finance (IIBF) for conducting certification course training to Debt Recovery Agents(DRA) at Bhopal. Under this flagship programme we are authorized to provide 50/100 hours training to graduates and under graduates aspirant DRAs. Under this initiative we have successfully completed 3 Batches (offline and online) in which more than 100 candidates have been trained so far as per the guidelines of IIBF. We have excellent-infrastructure and qualified faculties having Banking background and expertise to impart effective training to the participants.





ABOUT DEBT RECOVERY AGENT (DRA)

CAREER IN BANKING BY DEBT RECOVERY AGENT :

Debt Recovery Agent defined as a person or entity engaged by a Financial Institution for the purpose of collecting specified loans or advances or other kind of debts from the borrowers.

SERVICES OFFERED BY DEBT RECOVERY AGENTS :

- Collecting due receivables.
- Remitting collected funds.
- Initiating legal action.
- Tracing Debtors.
- Compiling opinion reports.

SCOPE OF DRA PROFESSION

Over a Period of time with the increase in the volume of loan and advances of Bank, NBFCs and other financial institutions and also the volume and number of non performing assets (NPAs) particularly in retail and agriculture loans have also increased, with a view to reduce the NPAs and keep it to at the minimum level the need of outside recovery agencies felt necessary and thereafter concept of Debt Recovery Agents (DRA) was introduced by Reserve Bank of India.

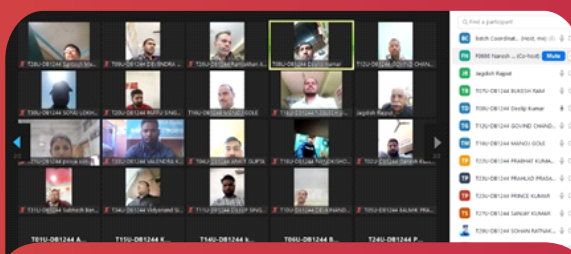
NEED OF DRA

RBI has requested to Indian Bank Association (IBA) to formulate, in consultation with Indian institute of Banking and finance (IIBF), a certificate course of recovery agents with minimum 100 hrs. Of training for under graduates and 50 hrs. of training for graduates and certificate is mandatory to become recovery agent of Banks, NBFCs and financial Institutions.

ADVANTAGES OF DRAs.

- Debt Recovery Process through DRAs enables Officials of Banks Financial companies to develop more remunerative Business.
- Chances of recovery are more as DRAs are trained and specialist persons having Knowledge of Policies of Debt Recovery Process and Procedures.
- Opportunity for unemployed youth to get engaged in recovery / collection work with the Banks and other financial institutions and earn enormous income.
- DRA training enables aspirants to increase their skills particularly soft skills which will help them to lead good life.
- DRAs may develop good rapport with Banks and other financial institutions for getting additional business.
- DRAs are well recognized in the society and are treated equivalent to the Bank staff.

Glimpse of Sessions



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