Paper-I : 24/10/2026 (FN)

GOVERNMENT OF PUDUCHERRY
DEPARTMENT OF PERSONNEL AND ADMINISTRATIVE REFORMS
(PERSONNEL WING)

LIMITED DEPARTMENTAL COMPETITIVE EXAMINATION FOR PROMOTION TO THE POST OF ASSISTANT – 2026

PAPER -I
(NOTING, DRAFTING AND PRECIS WRITING)

Time: Two hours Maximum Marks: 100

NOTE:

1. Candidates should attempt all questions.
2. The marks carried by each question is indicated within the brackets below the question.
3. Each answer should be restricted to the number of words indicated below each question.
4. Each question must be started on a fresh page.

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1. The data regarding the performance of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) in Puducherry during the Financial Years 2023–24 to 2025–26 is provided below. Put up a note to the Government on behalf of the Rural Development Secretariat examining the trends in employment generation, utilisation of the approved labour budget, average days of employment per household, wage rates and participation of women, SCs, STs and differently abled persons. Identify the major achievements and challenges, and suggest suitable measures to improve the effectiveness of the scheme.

Progress	FY 2025-2026	FY 2024-2025	FY 2023-2024
Approved Labour Budget [In Lakhs]	15	10	22
Persondays of Central Liability so far [In Lakhs]	11.59	10.78	21.89
% of Total LB	77.26	107.77	99.49
SC persondays % as of total persondays	29.45	29.45	28.24
ST persondays % as of total persondays	0.27	0.24	0.29
Women Persondays out of Total (%)	87.97	87.56	87.39
Average days of employment provided per Household	24.3	22.95	41.69
Average Wage rate per day per person (Rs.)	303.79	290.6	279.93
Total No of Households completed 100 Days of Wage Employment	0	1	62
Total Households Worked [In Lakhs]	0.48	0.47	0.52
Total Individuals Worked [In Lakhs]	0.5	0.5	0.59
Differently abled persons worked	747	774	834

(300 Words)
(30 Marks)

2. The Government, with a view to expediting transaction of business, had conferred ex-officio Secretariat status (Under/Deputy/Joint/Additional Secretary) on the Heads of Departments (Directors) of several directorates such as School Education, Social Welfare, Local Administration, Industries, Tourism, etc. A review of the arrangement revealed that it has not worked satisfactorily, chiefly because of the absence of independent scrutiny by the Secretariat and for certain other reasons. The Government is therefore considering reverting to the earlier system of a separate Secretariat distinct from the Directorates. Put up a Note to the Government on behalf of DP&AR critically examining the case for reverting to the old system for consideration of the Government covering (a) the rationale behind the Secretariat-Directorate separation and the principle of "checks and balances" in file processing; (b) the problems that arise when the Head of Department also functions as Under/Deputy/Joint/Additional Secretary/ Secretary (e.g., same officer being originator, examiner and approving authority, weakened financial and legal vetting, accountability gaps); and (c) the measures needed to ensure that the restored system does not revert to delay, such as time-bound disposal, delegation of powers and reduction of tiers.

(300 Words)
(30 Marks)

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3. Write a precis of the following passage with a suitable title.

India's healthcare system is one of the most complex in the world, characterized by a mix of public and private service providers and a vast demographic landscape. Health insurance is increasingly seen as a pivotal tool in bridging the accessibility and affordability gap. It contributes about 29% of the insurance industry's premium income and serves as a financial safety net for millions. While still developing, the sector shows promise in delivering accessible healthcare solutions across socio-economic strata.

India's journey in health insurance has evolved significantly from limited government employee coverage to ambitious goals of universal health coverage (UHC) by 2030. In the pre-1986 era, health coverage was primarily provided through schemes like the Employees' State Insurance (ESI) in 1952 and the Central Government Health Scheme (CGHS) in 1954. Between 1986 and 1999, the landscape began to change with the introduction of Mediclaim policies by the General Insurance Corporation (GIC). The period was also marked by the formation of the Insurance Regulatory and Development Authority of India (IRDAI) in 1999, a crucial step toward regulating and liberalizing the sector. Post-2000, the sector witnessed accelerated growth. Private insurers entered the market, and public schemes like the Rashtriya Swasthya Bima Yojana (RSBY) were introduced in 2008. Coverage increased substantially, driven by competition and innovation. Products diversified into critical illness plans, family floaters, and senior citizen coverage. In the current scenario, the launch of Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PMJAY) in 2018 has been transformative, aiming to cover over 50 crore beneficiaries from economically vulnerable groups. Today, around 30% of the Indian population has some form of health insurance, though rural penetration remains low. There is now a wide variety of specialized plans including coverage for maternity, chronic diseases, and lifestyle-related conditions. However, there are so many challenges in the Health Insurance sector.

A major challenge is the fragmented healthcare system. India's hospitals and providers lack uniform treatment protocols, billing formats, and coding practices. There's a stark variation in pricing and care quality, particularly between urban and rural areas. To address this in India, implementing standard treatment guidelines and mandatory coding systems across providers, along with encouraging NABH accreditation, can bring much-needed uniformity. Fraudulent claims and high claim ratios represent another critical issue. With inflated bills, ghost patients, and unnecessary procedures becoming commonplace, insurers and TPAs suffer financial losses. India, should use mechanisms like deploying AI/ML to detect anomalies, maintain a central blacklist of errant providers and conduct real-time audits to mitigate frauds effectively. One of the most foundational problems is the lack of robust data infrastructure. Many hospitals still operate with paper-based records, which leads to delays and inaccuracies in claims processing. India's Ayushman Bharat Digital Mission (ABDM) offers a promising solution by pushing hospitals toward electronic health records and real-time data exchange through open APIs.

Delayed claim processing remains a significant pain point for TPAs, primarily due to manual workflows and a lack of automation. Indian TPAs deal with excessive paperwork and coordination delays. Automating backend processes using robotic process automation (RPA), real-time dashboards, and fast-track approvals for low-risk claims can greatly improve efficiency and customer satisfaction. Regulatory compliance in India poses another operational burden. Constant updates from IRDAI and pricing caps create a highly dynamic and often restrictive environment. Indian TPAs should establish dedicated compliance teams to adapt quickly and participate in industry forums like FICCI or CII to ensure that regulatory reforms consider practical implications. Customer experience, too, remains suboptimal in India. Many policyholders are unaware of exclusions, sub-limits, or waiting periods, leading to frustration during claims. Globally, insurers in the US are required to provide clear Explanation of Benefits (EOBs), and Singapore's HealthHub app offers full transparency to policyholders. Indian TPAs can replicate these practices by creating simplified, visually engaging policy summaries, leveraging AI-driven chatbots, and setting up real-time alerts to guide customers through the claim journey.

As TPAs move toward digital ecosystems, cybersecurity and data privacy become critical. As India's Digital Personal Data Protection (DPDP) Act introduces new responsibilities for data handlers, Indian insurers and TPAs must invest in encrypted systems, conduct regular security audits, and ensure compliance with evolving data laws. Another operational issue is the shortage of skilled professionals in claims adjudication, coding, and fraud analytics. To overcome this, TPAs can partner with educational institutes to launch certification programs and create structured career pathways to retain talent and reduce attrition. In conclusion, India's health insurance landscape is at a critical juncture. While the country faces significant challenges, it also has a unique opportunity to leapfrog traditional systems by embracing digital innovation and regulatory reforms. By adopting global best practices, improving infrastructure, and putting customers at the centre of operations, TPAs and insurers can transform into agile, tech-enabled, and trusted pillars of India's healthcare ecosystem.

(260 words)
(40 Marks)

Paper-II : 24.10.2026
(A.N)

GOVERNMENT OF PUDUCHERRY
DEPARTMENT OF PERSONNEL AND ADMINISTRATIVE REFORMS
(PERSONNEL WING)

LIMITED DEPARTMENTAL COMPETITIVE EXAMINATION FOR RECRUITMENT TO THE POST OF ASSISTANT-2026

PAPER-II
(Without books)

Time: Three Hours Maximum Marks: 100

PART-A

(Procedure and Practice in the Government of Puducherry, Secretariat and Non-Secretariat Departments/Offices)

1. Answer **ALL** the following Questions: **(5x2= 10 Marks)**

a) What is a "Precedent book"?
b) Write a short note on the Penalty for late attendance.
c) What is meant by the lapse of allotment?
d) Define the term "Department".
e) What does "C. R. No." stand for?

2. Answer any **FOUR** of the following questions: **(4x5=20 Marks)**

a) Write a short note on the geographical position of Puducherry.
b) Explain the reservation of vacancies for persons with benchmark disabilities in the present context.
c) Explain the procedure for the despatch of secret papers.
d) Write a short note on the handing over and taking over of records.
e) How many classes are prescribed for the classification of records? Explain each class.

3. Answer any **TWO** of the following questions: **(2x10=20 Marks)**

a) Explain the following forms of communication: letter, office memorandum, inter-departmental note and endorsement.
b) Explain in detail the present administrative structure of Puducherry.
c) Explain in detail the procedure for dealing with legislative proposals, questions, resolutions etc., in the Legislative Assembly.

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PART-B

(Constitution of India, Union Territories Act, 1963 and Practice and Procedure of Puducherry Legislative Assembly)

4. Answer **ALL** the following Questions: **(5x2= 10 Marks)**

a) Under what circumstances can the seat of a member of the Legislative Assembly of a Union Territory be declared vacant due to absence from meetings?
b) What powers does the Supreme Court have for the enforcement of Fundamental Rights?
c) What provision does the Constitution make regarding education for children?
d) Who is responsible for the custody of the records, documents and papers of the Legislative House, and under whose permission can they be taken outside the Legislative House premises?
e) How many seats are allotted to the Union Territory of Puducherry in the House of the People?

5. Answer any **FOUR** of the following questions: **(4x5=20 Marks)**

a) Explain how the questions raised by Members of the Legislative Assembly are classified, and describe each type in detail.
b) Explain the rules governing motions for discussion on matters pending before tribunals, commissions, and courts of inquiry.
c) List any five Fundamental Duties prescribed in the Constitution of India.
d) Explain the provisions relating to the failure of constitutional machinery in a Union Territory and the procedure for authorising expenditure in such circumstances.
e) Rewrite the following Articles of the Indian Constitution in the correct order, mentioning their correct Article numbers.
   I. Protection of life and personal liberty.
   II. Protection against arrest and detention in certain cases.
   III. Protection of certain rights regarding freedom of speech, etc.
   IV. Right to education.
   V. Protection in respect of conviction for offences.

6. Answer any **TWO** of the following questions: **(2x10=20 Marks)**

a) Explain the constitutional provisions relating to the rights of citizenship of persons of Indian origin residing outside India, persons voluntarily acquiring citizenship of a foreign State, continuance of citizenship rights, and the power of Parliament to regulate citizenship by law.
b) Explain in detail the procedure for discussing matters arising out of questions and answers under the Half-an-Hour Discussion.
c) Reproduce the Preamble to the Constitution of India.

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