



# THE COMPLETE GUIDE TO BECOMING A COMMISSIONED OFFICER

Army • Navy • Air Force — Full Edition

*After 12th, NCC-linked, General Duty (Non-Technical), Technical, Medical/Dental/Veterinary, and In-Service entries for serving JCOs, NCOs, Sailors and Airmen — with a dedicated chapter on pay, allowances and promotion*

**VISHVASNIYA EDUCATION FOUNDATION**

A Promise of Trust

Vetted, comprehensive Edition — August 2026 (Corrected)

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This Full Edition supersedes all earlier, narrower VEF guides on officer entry

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## PART I

# ORIENTATION

*Who this is for, and the complete landscape at a glance*

## 1. WHO THIS GUIDE IS FOR, AND HOW TO USE IT

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This is the full edition of the guide I put together for cadets, graduates and parents asking the same question in different forms: given everything I could be eligible for, where do I actually start? Earlier editions of this guide covered after-12th, NCC-linked and technical entries. This edition adds what was missing — every non-technical graduate route into the Arms, Services and specialist branches of the Army, Navy and Air Force; the Medical, Dental and Veterinary entries; and the routes by which a serving JCO, NCO, Sailor or Airman can earn a commission. Pay, allowances, perks and promotion now sit in their own dedicated part, since money questions deserve a clear answer rather than scattered mentions.

A word on how to read this: not every reader needs every Part. A Class 12 PCM student should read Parts I, II, III and IX. A law graduate should go to Part IV. A doctor or veterinarian should go straight to Part VI. A serving Havildar or Petty Officer should go to Part VII. The master table in Section 3 is built so you can find your own starting point in under a minute.

One honest caution: recruitment rules move constantly. Every figure here is anchored to notifications live or most recently closed as of August 2026, and flagged with a vetted note wherever it is likely to shift. Treat this as your map of the terrain — always confirm the live notification before you act.

## 2. ELIGIBILITY PRINCIPLES — STREAM, MEDICAL, GENDER

I want to correct a persistent myth before anything else: not studying Science does not shut the door on a military career, and not studying engineering does not either. The Armed Forces need infantry commanders, logisticians, lawyers, teachers, accountants, air traffic controllers, doctors and veterinarians as much as they need engineers and pilots. Your stream and degree decide which specific door you walk through — not whether a door exists for you.

- Class 12, any stream: eligible for NDA Army Wing, and — after further study — the entire non-technical graduate landscape in Part IV.
- Class 12 PCM: additionally eligible for NDA Navy/Air Force Wings, TES, and the Navy's 10+2 B.Tech entry.
- Any graduate degree: eligible for CDS (IMA/OTA), and, depending on subject, JAG (law), Navy Executive/Logistics/Education, and IAF Ground Duty Non-Technical branches.
- Engineering graduates: eligible for the full technical landscape in Part V, in addition to every non-technical route their degree also qualifies for.
- MBBS/BDS/BVSc graduates: a separate, parallel landscape in Part VI, largely independent of CDS/AFCAT/SSC(NT).
- Serving JCOs, NCOs, Sailors and Airmen: a separate landscape in Part VII, open regardless of the candidate's original entry into the ranks.
- Medical and physical standards apply across every entry, with the Flying Branch carrying the strictest bar. Chronic conditions or major physical deformities can lead to rejection — have these checked early.
- Gender: most entries across the Army, Navy and Air Force are now open to both men and women. A small number — TES, Army TGC, and select combat-arms allocations — currently remain restricted; this guide flags each such case explicitly.

### 3. THE COMPLETE ENTRY LANDSCAPE — EVERY ROUTE, AT A GLANCE

| Entry                                                | Service      | Who it targets                                                                                                                                   | Route                                       | Part |
|------------------------------------------------------|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|------|
| NDA (all wings)                                      | Army/Navy/AF | 10+2, any stream (Army) / PCM (Navy, AF)                                                                                                         | UPSC written + SSB                          | II   |
| TES                                                  | Army         | 10+2 PCM + JEE (Main)                                                                                                                            | Direct SSB                                  | II   |
| 10+2 (B.Tech) Cadet Entry                            | Navy         | 10+2 PCM + JEE (Main)                                                                                                                            | Direct SSB on JEE CRL                       | II   |
| NCC Special Entry / relaxation                       | Army/Navy/AF | NCC 'C' Certificate holders, graduates                                                                                                           | Direct SSB/AFSB, or shortlisting relaxation | III  |
| CDS Exam                                             | Army/Navy/AF | Any graduate (IMA/OTA); Engineering (INA); PCM/Engg (AFA)                                                                                        | UPSC written + SSB                          | IV   |
| JAG Entry                                            | Army         | LLB graduates, via CLAT PG score                                                                                                                 | Direct SSB                                  | IV   |
| AEC Entry — dormant since ~2017-18                   | Army         | Postgraduates in notified subjects (historical pattern)                                                                                          | Direct SSB (when last live)                 | IV   |
| Navy Executive/Logistics /ATC/Observer/Law/Education | Navy         | Graduates/postgraduates, subject-specific                                                                                                        | Direct SSB, merit shortlisting              | IV   |
| IAF Ground Duty (Non-Technical)                      | IAF          | Graduates/postgraduates: Admin, Logistics, Accounts (commerce-specific), Education (PG-specific), Meteorology (science-specific), Weapon Systems | AFCAT written + AFSB                        | IV   |
| TGC / SSC Tech                                       | Army         | Engineering graduates                                                                                                                            | Direct SSB                                  | V    |
| SSC Technical / Naval Constructor / Submarine Tech   | Navy         | Engineering graduates                                                                                                                            | Merit shortlisting + SSB                    | V    |
| Technical Branch (AFCAT / GATE)                      | IAF          | Engineering graduates                                                                                                                            | AFCAT written, or GATE-exempt               | V    |
| AFMC (MBBS)                                          | Tri-Service  | 10+2 PCB + NEET UG                                                                                                                               | NEET + AFMC screening                       | VI   |
| AFMS SSC/PC (MBBS/BDS)                               | Tri-Service  | Medical/Dental graduates                                                                                                                         | Interview + medical board                   | VI   |
| RVC Entry                                            | Army         | BVSc graduates                                                                                                                                   | Direct SSB                                  | VI   |
| ACC / SCO / PCSL                                     | Army         | Serving JCOs/NCOs/Other Ranks                                                                                                                    | Written exam + SSB                          | VII  |
| CW (Commission Worthy) Scheme                        | Navy         | Serving Sailors                                                                                                                                  | Written exam + SSB                          | VII  |
| Service Entry Commission                             | IAF          | Serving Airmen (limited)                                                                                                                         | Departmental selection                      | VII  |

**Vetted note (August 2026):** Read this table as a map, not a menu to choose from once. Many aspirants legitimately qualify for, and apply to, several rows at once — an engineering graduate with an NCC 'C' Certificate could sit CDS, apply to TGC, apply to IAF Technical Branch via GATE, and use the NCC relaxation for Navy SSC Technical, all in the same season.

## PART II

# ENTRY ROUTES AFTER CLASS 12

*NDA, TES, the Navy's 10+2 B.Tech Entry, and the IAF's Flying Branch route*



## 4. THE NATIONAL DEFENCE ACADEMY (NDA) — ARMY, NAVY AND AIR FORCE WINGS

NDA remains the single most flexible after-12th route, since the Army Wing is open to every academic stream and the exam is conducted twice a year by UPSC.

### Current cycle — NDA & NA Examination II, 2026

- Notification released 20 May 2026; written examination held 13 September 2026, for the 158th NDA Course and the 120th Indian Naval Academy Course (INAC), commencing 1 January 2027.
- 394 vacancies notified across the Army, Navy and Air Force wings for this cycle.
- Age: 16½ to 19½ years, born between 2 January 2008 and 1 January 2011 for this cycle — unmarried candidates only.
- Army Wing: Class 12 pass or appearing, from any recognised board, in any stream.
- Navy and Air Force Wings: Class 12 pass or appearing with Physics and Mathematics compulsory.
- Written examination: Mathematics and General Ability Test (GAT), combined 900 marks, with negative marking of roughly one-third per wrong answer.
- Final All-India Merit List combines written score (900) with SSB score (900); separate qualifying marks required in each.

**Vetted note (August 2026):** NDA is conducted twice yearly — always confirm the exact course number and commencement date in the live notification, since sources vary slightly on numbering conventions.

## 5. INDIAN ARMY — TECHNICAL ENTRY SCHEME (TES)

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A direct route for PCM students certain the Army is their destination, shortlisting on Class 12 marks and JEE (Main) score, with no written examination, sending candidates straight to the SSB.

- Current cycle: TES-56, course commencing January 2027; roughly 90 provisional vacancies; window ran 13 May to 12 June 2026.
- Age: 16½ to 19½ years as on the course-commencement reference date.
- Eligibility: unmarried male candidates with 10+2 PCM, minimum 60% aggregate in PCM, and mandatory appearance in that year's JEE (Main).
- Leads to commissioning as a Permanent Commission Lieutenant with a B.Tech already in hand.

## 6. INDIAN NAVY — 10+2 (B.TECH) CADET ENTRY SCHEME

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The Navy's equivalent of TES — a direct-from-Class-12 route into a fully sponsored four-year B.Tech at the Indian Naval Academy, Ezhimala, with the degree conferred by Jawaharlal Nehru University. Shortlisting runs entirely on the JEE (Main) All India Common Rank List.

- Recent cycles ran for July 2026 and January 2027 intakes, with vacancy figures in the 44–60 range (combined Executive and Technical intake), with up to 7–8 seats reserved for women.
- Age: approximately 17 to 19½ years as on the course reference date — shifts by a few months each cycle.
- Eligibility: Class 12 with at least 70% aggregate in PCM, and 50% in English; JEE (Main) appearance compulsory.
- Branch allocation between Executive and Technical decided at the Academy on merit; a small share of Mechanical Engineering cadets may move to Naval Architecture and Shipbuilding at NCW, Kochi.

## 7. INDIAN AIR FORCE — THE FLYING BRANCH ROUTE AND CPSS

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The Air Force Wing of the NDA is, for most Class 12 students, the only after-12th route into the IAF. Physics and Mathematics at Class 12 are compulsory.

### The Computerised Pilot Selection System (CPSS)

Flying Branch aspirants face CPSS in addition to the standard SSB. Developed by DRDO's Defence Institute of Psychological Research and Aeronautical Development Establishment, it replaced the older Pilot Aptitude Battery Test, evaluating psychomotor skills, processing speed, coordination, visualisation and time-sharing ability.

- Conducted at Air Force Selection Boards, and for certain stages, at ASTE, Bangalore.
- A candidate is permitted to attempt CPSS only once in a lifetime.
- Failing CPSS does not end an Air Force career — Ground Duty (Technical or Non-Technical) remains open on merit.

PART III

## NCC-LINKED ENTRIES

*How the NCC 'C' Certificate opens doors in each Service — and where it does not*

## 8. INDIAN ARMY NCC SPECIAL ENTRY SCHEME

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The cleanest pathway from a college campus to a Service Selection Board — no CDS written examination; shortlisted candidates go straight to the SSB.

### Current eligibility — 125th Course (April 2027)

- Unmarried, including under the Wards of Battle Casualties category.
- Age: 19 to 25 years as on 1 January 2027.
- A recognised graduation degree with minimum 50% aggregate; final-year candidates may apply subject to completion conditions.
- NCC 'C' Certificate with at least 'B' Grade, minimum two years' Senior Division/Wing service.
- Wards of Battle Casualties may apply under a separate category without needing the NCC 'C' Certificate.
- A candidate may sit for only one of either the SSC(NT)/CDSE interview or the NCC Special Entry interview in a given cycle.

## 9. INDIAN AIR FORCE NCC SPECIAL ENTRY

Bundled into the AFCAT notification; a valid NCC Air Wing Senior Division 'C' Certificate is the specific prerequisite, and the written AFCAT examination is exempted — direct AFSB call.

- Current cycle: AFCAT 2/2026, courses commencing July 2027.
- Age: 20 to 24 years; CPL holders relaxed to 26 years.
- Education: minimum 50% marks each in Physics and Mathematics at 10+2, plus a graduation degree meeting the cycle's percentage.
- NCC prerequisite: valid NCC Air Wing 'C' Certificate, acquired within two years of AFCAT registration.
- No application fee for the NCC Special Entry route.

**Vetted note (August 2026):** A standing provision reserves 10% of Ground Duty (Technical and Non-Technical) vacancies for NCC Air Wing 'C' Certificate holders — the NCC advantage is not limited to the Flying Branch.

## 10. INDIAN NAVY — THE NCC SHORTLISTING ADVANTAGE

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There is no standalone 'NCC Special Entry' scheme in the Navy comparable to the Army's. What exists, consistently across recent SSC Officer notifications, is a shortlisting concession built into the standard entry.

- NCC 'C' Certificate holders receive a 5% relaxation in the cut-off marks used for SSB shortlisting.
- The certificate may be from the Naval, Army or Air Wing, minimum 'B' Grade.
- Minimum two academic years' Senior Division service required.
- The certificate must meet a currency requirement stated in the live notification — this cut-off date moves cycle to cycle.



**PART IV****GRADUATE ENTRY: GENERAL DUTY / NON-TECHNICAL**

*The routes this guide previously left out — Arms, Services, law, education, logistics, air traffic control and more*

## 11. CDS — THE COMMON GATEWAY FOR NON-TECHNICAL GRADUATES

If NDA is the after-12th gateway, the Combined Defence Services (CDS) Examination is its graduate equivalent — the single largest written-exam route into IMA, OTA, INA and AFA for a graduate of any stream. UPSC conducts it twice yearly, alongside NDA.

### Current cycle — CDS Examination II, 2026

- Notification released 20 May 2026; written examination 13 September 2026, for courses commencing July 2027; 451 vacancies notified across IMA, INA, AFA and OTA.
- IMA and OTA: any recognised graduation degree, any stream.
- INA: graduation degree in Engineering.
- AFA: graduation degree with Physics and Mathematics at 10+2, or a Bachelor of Engineering.
- OTA is open to men and women (unmarried, or widows/divorcees who have not remarried); IMA, INA and AFA remain restricted to unmarried men through the CDS route.
- Age: broadly 19 to 24/25 years depending on academy — always confirm the exact bracket against the live notification, since it is recalculated each cycle.
- Selection: written exam, followed by SSB interview, document verification and medical examination.

A CDS candidate selected for IMA or OTA is not choosing a Corps at the time of application — branch and Corps allocation happens later, on merit and preference, as explained in Section 12.

## 12. INDIAN ARMY — ARMS, SERVICES AND THE GENERAL DUTY OFFICER

This is the part of Army officer entry that most guides skip past, and it is exactly what a general-duty graduate needs to understand. A candidate commissioned through NDA, CDS (IMA/OTA), or the Army's SSC (Non-Technical) route is not commissioned directly into 'Vet Corps' or 'ASC' — they are commissioned as a General Duty officer, and allocated to a specific Arm or Service during training, based on merit, vacancy and personal preference.

### The Arms (combat and combat-support)

- Infantry, Mechanised Infantry, Armoured Corps, Army Air Defence, Regiment of Artillery, Corps of Engineers, Corps of Signals, and Army Aviation.

### The Services (combat-support and logistics)

- Army Service Corps (ASC) — transport, supply and catering logistics for the entire Army.
- Army Ordnance Corps (AOC) — weapons, ammunition, vehicles and equipment supply and management.
- Corps of Electronics and Mechanical Engineers (EME) — maintenance and repair of Army equipment.
- Army Postal Service, Military Police, Intelligence Corps, and Pioneer Corps.

### How allocation works

- At NDA, allocation happens after the Army Wing's fourth term, based on order of merit and the cadet's own preference, subject to vacancies in each Arm/Service that year.
- At IMA (CDS/SSC-NT entry), allocation similarly follows order of merit in the passing-out course and declared preference.
- Combat Arms (Infantry, Armoured Corps, Mechanised Infantry, Artillery, Army Air Defence) remain currently restricted to men; the Services and several other Arms (Corps of Engineers, Signals, Army Aviation, Intelligence Corps, and others) are increasingly open to women officers, with the specific list expanding — check the current policy at the time of application.

**Vetted note (August 2026):** There is no separate 'entry scheme' for ASC, AOC, EME, or most other Services and Arms the way there is for JAG or RVC (AEC's direct-entry route is currently dormant — see Section 14). A candidate cannot apply directly to become an ASC or AOC officer from outside — they must first be commissioned as a General Duty officer through NDA, CDS or SSC(NT), and are then allocated a Corps during training.

### 13. INDIAN ARMY — JAG ENTRY SCHEME (LAW GRADUATES)

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The Judge Advocate General's (JAG) Branch is the Army's dedicated legal branch, and its entry is a clean, direct route for law graduates — no separate written examination by the Army; shortlisting runs on the CLAT PG score.

#### Current cycle — 125th Course (April 2027)

- 10 combined vacancies for men and women; online window 17 July to 17 August 2026.
- Age: 21 to 27 years as on 1 January 2027 (born between 2 January 2000 and 1 January 2006).
- Eligibility: unmarried men and women with an LLB degree, minimum 55% aggregate, from a university recognised by the Bar Council of India, and eligible for registration as an Advocate.
- A valid CLAT PG score of the preceding year is mandatory — shortlisting for SSB is based entirely on this score; there is no separate Army-conducted written test.
- Selection: CLAT PG shortlisting, SSB interview, medical examination, final merit.
- Training: 49 weeks at Officers Training Academy, Chennai. Stipend during training: Rs 56,100/month.

## 14. INDIAN ARMY — ARMY EDUCATION CORPS (AEC) ENTRY

I need to correct what I wrote here in an earlier edition of this guide. I had described AEC officer entry as a live, standing scheme. On going back to verify directly, the picture is materially different, and I would rather give you the accurate, less convenient answer than repeat a comfortable but outdated one.

### The historical scheme, for reference

- AEC's direct-entry officer scheme last issued a public notification for its 126th Course, and no fresh AEC officer-entry notification has been published since around 2017–18.
- Where it did run, the pattern was: age approximately 23 to 27 years; a postgraduate degree (MA/M.Sc/M.Com/MCA/MBA) with first or second division, in Army-notified subjects; no separate written examination beyond the postgraduate qualification; SSB interview and medical examination; training and commissioning at IMA, Dehradun.

### What has actually changed since

- A committee (reportedly chaired by Lt Gen (Retd) D.B. Shekatkar) recommended winding down the AEC as a standalone Corps over five years, redeploying its personnel — including roughly 370 officers — toward cyber warfare, electronic surveillance/intelligence, electronic warfare and UAV-operator roles.
- More significantly, a merger of the Army, Navy and Air Force Education branches into a unified Tri-Services Education Corps was reported as announced in September 2025, with implementation reported as underway by November 2025 — this is the most consequential, and most recent, change in this space.
- Recruitment activity for 'Army Education Corps' that is genuinely live in 2026 is at the Havildar (Education) level — a soldier/JCO-track entry for IT/Cyber, Information Operations and Linguist categories — not a commissioned-officer entry.

**Vetted note (August 2026):** I am not confident enough in secondary reporting on the Tri-Services Education Corps merger to state it as settled fact, and I could not independently confirm it against a Gazette notification or an official MoD/Army press release. What I am confident about, from the consistent absence of any AEC officer-entry notification since 2017–18, is that the direct-entry AEC officer route described in earlier defence-coaching material is not currently live. If you are a postgraduate specifically drawn to a teaching/training role in uniform, watch [joinindianarmy.nic.in](http://joinindianarmy.nic.in) for either a revived AEC notification or a new Tri-Services Education Corps entry, rather than preparing against the old AEC pattern above.

## 15. INDIAN NAVY — EXECUTIVE, LOGISTICS, ATC, OBSERVER, LAW AND EDUCATION BRANCHES

The Navy's non-technical officer cadre is genuinely broad, and it is the part of Navy entry most aspirants never see past the Executive (General Service) branch. The standing SSC Officer notification, issued roughly twice a year, covers all of the following in a single recruitment cycle. I have gone back to the branch-wise qualification tables in the current notification for this edition, since several branches carry a specific professional qualification rather than 'any graduate degree' — a distinction the previous edition of this guide understated.

### Current cycle — SSC Officer, June 2027 (AT 27) Course

- Approximately 275 tentative vacancies across 12 branches/cadres, including Executive, Pilot, Naval Air Operations Officer (Observer), Air Traffic Control (ATC), Logistics, Education, Engineering, Electrical, Naval Constructor and Submarine Technical.
- Online window 25 June to 3 August 2026 (extended); training at INA, Ezhimala; commissioning as Sub Lieutenant; starting gross salary approximately Rs 1,25,000/month.

### Executive Branch (General Service) and Hydro cadre

- BE/B.Tech in any discipline with minimum 60% marks (this branch is not open to non-engineering graduates in the current notification pattern, despite older material describing it as any-discipline).
- Leads to seagoing command-track roles aboard warships and shore establishments.

### Pilot and Naval Air Operations Officer (Observer) entries

- Both entries: BE/B.Tech in any discipline with minimum 60% marks, plus 60% aggregate in Class X and XII and minimum 60% in English at Class X or XII.
- Pilot entry additionally requires meeting DGCA-linked physical/medical standards (height, leg length) assessed via SSB, CPSS and an Aviation Medical Examination.

### Air Traffic Control (ATC) Branch

- Same qualification pattern as the Pilot/Observer entries: BE/B.Tech in any discipline, minimum 60% marks, with the same Class X/XII and English conditions.

### Logistics Branch

- BE/B.Tech in any discipline with First Class; OR an MBA with First Class; OR a B.Sc/B.Com/B.Sc (IT) with First Class together with a PG Diploma in Finance, Logistics, Supply Chain Management or Material Management.
- Manages supply, provisioning, victualling and financial logistics for the Fleet.

### Education Branch — and how Meteorology is actually selected in the Navy

This is worth explaining carefully, because the Navy does not run a standalone 'Meteorology Branch' the way the IAF does. Meteorology, Oceanography and Atmospheric Sciences postgraduates are commissioned through the Education Branch's qualification stream, alongside Physics and Applied Physics postgraduates — they are not a separate cadre with their own vacancy line.

- Qualification: M.Sc/M.A. with minimum 60% marks in Physics, or Applied Physics (with Mathematics studied at B.Sc level), or Meteorology, or Oceanography, or Atmospheric Sciences.
- Candidates applying under the Education entry must additionally have scored a minimum of 60% marks in Class X and Class XII, and minimum 60% in English at Class X or XII.
- A closely related qualification pathway also exists within the Engineering Branch for ME/M.Tech holders in Thermal/Production Engineering, Machine Design, Systems and Controls, Manufacturing, Mechatronics, Meteorology, Oceanography or Atmospheric Sciences (with Physics and Mathematics at graduation level) — so a Meteorology-adjacent postgraduate with an engineering background has two possible qualifying routes to check against the live notification.
- Selection follows the standard SSC process — shortlisting on normalised qualifying-degree marks, SSB interview, medical examination — there is no separate written test specific to meteorological duties.

## Law Branch

- LLB/LLM graduates, eligible for registration as an Advocate — the Navy's equivalent of the Army's JAG entry, though run within the standing SSC notification rather than as a separately branded scheme.

## Naval Constructor and Submarine Technical

- Naval Constructor: BE/B.Tech with minimum 60% marks in Mechanical, Civil, Aeronautical, Marine, Ocean, Naval Architecture, Metallurgy or Ship Design/Building disciplines.
- Submarine Technical (Electrical): same qualifying pattern as the standard Electrical Branch, with additional submarine-specific training and the Submarine Allowance on qualification.
- Women's entry: Short Service Commission is open to women in Naval Architecture, Law, Logistics, ATC, Aviation (Observer) and Education Branches; Permanent Commission has separately been approved for women in the Education, Law and Naval Architecture branches, on completion of the SSC tenure, subject to merit and vacancy.

**Vetted note (August 2026):** The single most important correction in this section: several Navy 'non-technical' branches — Executive, Pilot, Observer and ATC — in fact require a BE/B.Tech engineering degree in the current notification pattern, not an any-discipline graduate degree as I stated in an earlier edition. Only Logistics, Education and Law genuinely accept non-engineering graduates, each against its own specific qualification list. Branch-wise age brackets and exact qualification lists shift by cycle — the figures above reflect the notification for the current SSC Officer cycle; always cross-check the live notification before applying.

## 16. INDIAN AIR FORCE — GROUND DUTY (NON-TECHNICAL) BRANCHES

AFCAT is not only a Flying Branch and Technical Branch exam. The same AFCAT notification carries the IAF's full Ground Duty (Non-Technical) cadre. I want to correct two things from an earlier edition here: the branches do not share one uniform 'any graduate' eligibility, and the Legal specialisation is not a direct entry the way Army JAG is.

### Administration and Logistics

- Graduate degree (minimum three years), any discipline, minimum 60% aggregate; OR a postgraduate degree/diploma in any discipline with minimum 60% aggregate.
- Administration includes the ATC (Air Traffic Control) and Fighter Controller (FC) streams, managing air traffic and directing ground-based air defence operations.

### Accounts

- A specific commerce/finance qualification is required — this is not open to an any-discipline graduate. Eligible qualifications: B.Com degree (minimum three years) with minimum 60% marks; OR BBA/BMS/BBS with a Finance specialisation; OR a qualified CA/CMA(ICWA)/CS/CFA; OR B.Sc with a Finance specialisation; OR a postgraduate degree/diploma in Commerce (M.Com) with minimum 50% marks.

### Education (Edn)

- A postgraduate degree in any discipline (including an integrated PG programme) with minimum 50% aggregate, together with a graduation degree in any discipline — both legs of this qualification are checked, not the postgraduate degree alone.
- Age relaxed up to 25 years for postgraduates generally, and up to 27 years for M.Ed/PhD holders.

### Meteorology (Met)

This branch genuinely does carry its own specific, narrower qualification list — it is not open on an any-postgraduate basis, and I want to state the actual list rather than the generic version I gave earlier.

- Route one: a Postgraduate degree in any Science stream, Mathematics, Statistics, Geography, Computer Applications, Environmental Science, Applied Physics, Oceanography, Meteorology, Agricultural Meteorology, Ecology & Environment, Geo-Physics, or Environmental Biology — with minimum 50% aggregate across the PG, provided Mathematics and Physics were studied at Graduation level with minimum 55% marks in each.
- Route two (as updated for the current AFCAT cycle): 10+2 pass and a B.Sc with Physics and Mathematics, minimum 60% marks or equivalent; or a 4-year Engineering/Technology degree with minimum 60% marks in a specified relevant stream.
- Meteorology Branch officers handle satellite imagery and monitoring equipment, and brief pilots and operations staff on weather conditions.

### Legal — a correction: this is not a direct entry

Unlike the Army's JAG Entry Scheme or the Navy's Law Branch, the IAF has no standalone legal-entry route. There is no AFCAT category called 'Legal' that a law graduate applies to directly.

- A law graduate applies through the ordinary Ground Duty (Non-Technical) route — typically Administration, Accounts (if holding a B.Com as well) or Education (if holding a qualifying postgraduate degree) — on exactly the same qualification terms as any other candidate for that branch.
- Each AFCAT cycle typically reserves a small number of seats (recent cycles: 2 seats) within Ground Duty (Non-Technical) specifically for law-qualified candidates.
- Only after commissioning into a Ground Duty branch may such an officer be posted into the IAF's internal Judge Advocate General (Air) Department to perform legal duties — the legal role is a post-commissioning posting, not a branch you are commissioned directly into.

### Weapon Systems (WS) Branch — a genuinely new branch, previously omitted

This branch did not exist in older IAF material and deserves its own entry. Announced in 2022 to unify all weapon-system operator roles under one stream, its first commissioned batch passed out from the Air Force Academy recently. It replaces



and absorbs what used to be described loosely as 'Navigator' roles.

- Four sub-streams: surface-to-surface missile operations, surface-to-air guided missile operations, Remotely Piloted Aircraft (UAV) operations, and Weapon Systems Operators aboard twin-seat/multi-crew aircraft (such as the Su-30MKI) and attack helicopters.
- Eligibility: 10+2 with minimum 50% marks each in Mathematics and Physics, and a graduation degree (any discipline) with minimum 60% marks — the same academic bar as the Flying Branch, reflecting its aircrew-adjacent role.
- Age: 20 to 24 years at course commencement, in line with Flying Branch timelines.
- Training: an initial phase at the Air Force Academy, Dundigal, followed by specialised instruction at the newly established Weapon Systems School, Begumpet.

### General eligibility pattern across Ground Duty branches

- Age: 20 to 23 years for graduates, 20 to 25 years for postgraduates, at course commencement; relaxed to 26 years for Law graduates (3-year LLB course), and up to 27 years for CA/ICWA/M.Ed/PhD holders.
- Marital status: candidates below 25 years must be unmarried.
- Gender: both men and women eligible across every Ground Duty branch, including Weapon Systems.
- Selection: AFCAT written examination, AFSB testing, medical examination, final merit — the written exam is not exempted for this route (unlike NCC Special Entry or the GATE Score Technical Branch route).

**Vetted note (August 2026):** AFCAT 02/2026 bundles Flying, Technical, Ground Duty (Technical and Non-Technical, including Weapon Systems and Meteorology), NCC Special Entry, and GATE Score Technical Branch into one notification window (20 May–19 June 2026, courses from July 2027). I have cross-checked the branch-wise qualification detail above against [careerairforce.gov.in](https://careerairforce.gov.in)'s own published branch tables and the AFCAT 02/2026 notification as reported by multiple independent sources — treat the Accounts, Meteorology and Weapon Systems qualification lists here as materially more reliable than a generic 'any graduate' statement would be, but still confirm against the live notification before applying, since specific subject lists are revised most cycles.

**PART V**

**GRADUATE TECHNICAL ENTRIES**

*TGC, SSC Technical, Naval Constructor, Submarine Tech, and the IAF's GATE Score route*

## 17. INDIAN ARMY — TGC AND SSC TECHNICAL

### 17.1 Technical Graduate Course (TGC)

- Current cycle: TGC-144, course commencing January 2027; roughly 30 vacancies across Civil, Computer Science, Electrical, Electronics and Mechanical streams.
- Age: 20 to 27 years as on 1 January 2027; unmarried male candidates; live academic backlog disqualifies.
- No written examination — direct SSB. Training: ~49 weeks at IMA, Dehradun, with one year ante-date seniority. Leads to Permanent Commission from day one.

### 17.2 Short Service Commission (Technical) — SSC Tech

- Current cycle: SSC (Tech) 68th Men and SSCW (Tech) Women, course commencing April 2027; 381 vacancies (350 men, 31 women, plus a small reserved share for widows of defence personnel).
- Age: 20 to 27 years. Training: 49 weeks at OTA, Gaya, leading to Short Service Commission.

**Vetted note (August 2026):** The Army's University Entry Scheme (UES) has not run since UES-27, around 2017–18. TGC, TES and SSC Tech are the Army's live technical routes today.

## 18. INDIAN NAVY — SSC TECHNICAL, NAVAL CONSTRUCTOR AND SUBMARINE TECHNICAL

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- SSC Technical (Engineering/Electrical): engineering graduates, or final-year students with proof of 60% aggregate by the notified deadline, in a discipline recognised for the branch applied for.
- Naval Constructor: BE/B.Tech, minimum 60% marks, in Mechanical, Civil, Aeronautical, Marine, Ocean, Naval Architecture, Metallurgy or Ship Design/Building.
- Submarine Technical (Electrical): same qualifying pattern as Electrical Branch, with additional submarine-specific training.
- Shortlisting on normalised marks in the qualifying degree, using the Navy's own normalisation formula.
- NCC 'C' Certificate holders continue to receive the 5% shortlisting relaxation described in Part III.

The Navy also lists a University Entry Scheme for pre-final and final-year engineering students on its recruitment portal. I have not been able to confirm a detailed notification for this within the current 2026 cycle — treat it as a route to watch, and verify directly on [joinindiannavy.gov.in](http://joinindiannavy.gov.in).

## 19. INDIAN AIR FORCE — TECHNICAL BRANCH VIA AFCAT, AND THE GATE SCORE ROUTE

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Current cycle: AFCAT 2/2026, courses commencing July 2027, age 20 to 26 years, requiring a BE/B.Tech degree with a minimum of 60% aggregate marks.

### **New in 2026 — Technical Branch entry via GATE score**

- Candidates with a valid, qualifying GATE score are shortlisted directly for AFSB testing — the written AFCAT examination is exempted for this route.
- Applies exclusively to the Technical Branch — not Flying or Ground Duty (Non-Technical).
- Educational qualifications mirror the existing Technical Branch criteria under AFCAT.
- A detailed list of acceptable GATE subjects/papers is published in AFCAT Notification 02/2026, at [career.af.gov.in](http://career.af.gov.in) and [afcat.edcil.co.in](http://afcat.edcil.co.in).
- AFCAT continues in parallel — a candidate may choose either pathway, or apply under both where eligible.

PART VI

## MEDICAL, DENTAL AND VETERINARY ENTRIES

*AFMC, the Armed Forces Medical Services, and the Remount Veterinary Corps*

## 20. AFMC, PUNE — UNDERGRADUATE MBBS ENTRY

The Armed Forces Medical College, Pune, established in 1948, is the only route by which a Class 12 student can enter a fully-funded MBBS with a guaranteed pathway into the Armed Forces Medical Services (AFMS) as a Commissioned Officer on graduation.

- MBBS 2026: 145–150 seats (roughly 115 for men, 30 for women, plus a small number of MEA-sponsored foreign-national and SC/ST reserved seats).
- Age: 17 to 24 years as of 31 December 2026 (born between 1 January 2003 and 31 December 2009); unmarried at the time of admission.
- Educational qualification: Class 12 with Physics, Chemistry, Biology and English, minimum 50% aggregate (40% for reserved categories); candidates who passed 12th in a supplementary/compartment attempt are not eligible.
- NEET UG 2026 is compulsory; AFMC shortlists roughly 2,000 candidates (about 1,600 men, 400 women) from the NEET merit list for its own screening.
- AFMC's own selection layers on top of NEET: a Test of English Language and Reasoning (ToELR — 40 MCQs, 30 minutes), a Psychological Aptitude Test, and a personal interview; final merit combines NEET score and ToELR score.
- AFMC graduates undertake a service bond (recent figures cite around Rs 71 lakh if the bond is broken) and carry a service liability of roughly 7 years in the AFMS after graduation.

**Vetted note (August 2026):** AFMC is genuinely unique among Indian medical colleges — NEET score alone does not secure a seat; AFMC's own screening (ToELR, psychological assessment, interview and medical fitness against Armed Forces standards, stricter than civilian norms) sits on top of it.

## 21. SHORT SERVICE AND PERMANENT COMMISSION FOR MBBS/BDS GRADUATES (AFMS)

The Armed Forces Medical Services is a tri-Service organisation — a doctor or dentist commissioned through this route serves the Army, Navy or Air Force as directed, rather than choosing a single Service the way a general-duty officer might. This is the route open to any MBBS or BDS graduate, not only AFMC alumni — civilian medical and dental college graduates are equally eligible.

### Eligibility for Short Service Commission (Medical Officer)

- A recognised MBBS or BDS degree from an Indian university, or a foreign medical qualification approved by the National Medical Commission, with completed internship.
- Final MBBS (Part I & II) must have been passed in not more than two attempts.
- Valid, permanent registration with a State Medical Council or the National Medical Commission (formerly MCI).
- Age: below 30 years for an MBBS degree holder, below 35 years for a Postgraduate degree holder (as on 31 December of the application year); the overall upper age limit across AFMS SSC entry is 45 years for specific specialist/senior categories.
- Selection: shortlisting on the qualifying degree/NEET PG score, personal interview at Army Hospital (R&R;), Delhi, and a Special Medical Examination Board.
- Tenure: initial Short Service Commission of 5 years, extendable in two further spells (5 years, then 4 years) for those who wish to continue, subject to vacancy and performance.

### Path to Permanent Commission

- On completion of 2 years of SSC service, and before 9.5 years, officers may apply for Departmental Permanent Commission (DPC), subject to age limits: below 30 years for MBBS, below 31 for a PG Diploma, below 35 for a PG Degree, at the time of the DPC application.
- Ante-date seniority is granted for postgraduate qualifications: 3 years for a PG Degree, 2 years for a recognised PG Diploma, and 6 months for a completed house job — a meaningful head start for doctors who specialise before joining.

### Dental Officers

BDS and MDS graduates follow a closely parallel route into the Army Dental Corps (ADC), and the equivalent dental cadres of the Navy and Air Force, under the same AFMS umbrella — recognised dental qualification, State Dental Council registration, an interview and medical board, with Short Service Commission as the standard entry and Departmental Permanent Commission available on the same broad pattern as medical officers.

### Super-specialisation and postgraduate pathway

Serving AFMS medical officers compete for NEET PG-linked postgraduate seats through a dedicated AFMS/DGHS counselling round layered on top of the civilian NEET PG process — this is separate from open civilian PG admission, and typically involves a NEET PG score combined with a Service interview and fitness assessment. Officers who complete a PG degree or diploma while serving carry the ante-date seniority described above and become eligible, over time, for specialist and super-specialist (DM/M.Ch-equivalent) postings within Armed Forces hospitals.



## 22. INDIAN ARMY — REMOUNT AND VETERINARY CORPS (RVC)

The RVC is one of the Army's oldest formations, responsible for the breeding, rearing, training and veterinary care of every animal in Army service — horses, mules and dogs — across operational, ceremonial and logistical roles. It is the dedicated, direct entry route for veterinary graduates.

### Current cycle — 95th SSC RVC Course

- 20 vacancies (18 men, 2 women); separate application windows — women 15 April to 15 May 2026, men 17 April to 18 May 2026.
- Age: 21 to 32 years as on the date of course commencement.
- Eligibility: a BVSc or BVSc & AH degree from a recognised Indian university (or approved foreign equivalent), with completed internship, and registration with the Veterinary Council of India or a State Veterinary Council.
- No written examination — Application Screening, 5-day SSB Interview, Medical Examination, Final Merit List. SSB interviews held at Allahabad, Bhopal, Bengaluru or Gandhinagar.
- Selected candidates are commissioned as Captain and undergo post-commission training at the RVC Centre & College, Meerut Cantonment. Starting basic pay: Rs 61,300/month (Level 10B) plus MSP, Non-Practising Allowance and other allowances.
- Permanent Commission: BVSc/BVSc & AH graduates granted SSC are considered for PC only if below 30 years of age on the date of grant of SSC, and subject to qualifying the departmental PC Test. MVSc and Doctorate holders receive age relaxation for PC consideration, commensurate with ante-date seniority.

## 23. A NOTE ON ARCHITECTURE, AGRICULTURE AND OTHER SPECIALISED GRADUATES

I want to be straightforward here rather than stretch a fit that does not exist. Unlike law (JAG), or veterinary science (RVC), there is no dedicated, branded, currently-live commissioned-officer entry scheme specifically for Architecture or Agriculture graduates in the Army, Navy or Air Force as of August 2026.

- Architecture graduates: the closest institutional fit is the Military Engineer Services (MES), which does employ architects and engineers — but MES posts are overwhelmingly Defence Civilian appointments (recruited via the MES/Central Government civilian recruitment process, not a Service commission) rather than commissioned-officer roles. An Architecture graduate seeking a commission would apply through the standard General Duty routes in Part IV (CDS/SSC-NT) like any other graduate, where the degree itself is not a specific qualifying criterion but does not disqualify either.
- Agriculture graduates: similarly, there is no dedicated 'Agriculture Corps' commissioned-officer entry. An agriculture graduate is eligible for the same General Duty routes as any other graduate (CDS/SSC-NT), and separately for RVC only if the underlying qualification is specifically BVSc.
- Both groups remain fully eligible for NDA (if applying before their degree), CDS, Army JAG (if they separately hold a law degree), and every General Duty and specialist entry that does not require a specific technical or professional degree.

**Vetted note (August 2026):** *If a dedicated Architecture or Agriculture entry scheme is introduced in a future cycle, it would be announced through the same official channels listed in Section 36 — I have deliberately not invented a scheme that does not currently exist, and recommend treating any claim of one with scepticism until confirmed against an official notification.*

**PART VII**

**IN-SERVICE COMMISSIONING FOR SERVING  
PERSONNEL**

*How a serving JCO, NCO, Sailor or Airman earns a commission*

## 24. INDIAN ARMY — ACC, SCO AND PCSL ENTRIES

The Army offers the broadest set of in-service commissioning routes of the three Services, reflecting a long tradition of soldiers earning their commission through demonstrated leadership in the ranks.

### 24.1 Army Cadet College (ACC) Entry

- Open to serving soldiers of the Army, Navy and Air Force (though commissioning is into the Army only), with a minimum of two years' service.
- Age: 20 to 27 years. Educational qualification: Class 12 pass (10+2) or equivalent.
- 75 vacancies per course, conducted twice yearly (notifications typically in March and August, issued through the MP Directorate and AG's Branch via individual units).
- Selection: a written examination (General Mental Ability, Current Affairs, Mathematics, English), followed by SSB interview and medical examination.
- Training is at the ACC Wing of IMA, Dehradun. Under reforms introduced in 2026, a serving soldier who already holds a recognised graduation degree no longer needs the full 3-year academic phase at ACC — total training is reduced to about 1.5 years. Soldiers without a degree (12th pass) continue on the traditional 4-year pattern (3 years academic at ACC + 1 year at IMA).
- Commanding Officer's recommendation, a clean service record, positive ACRs, and SHAPE-1 medical category are essential prerequisites before a soldier can even apply.

### 24.2 Special Commissioned Officer (SCO) Entry

- For experienced JCOs and Other Ranks; age typically 30 to 35 years, as notified for the specific course.
- Educational qualification: Class 12 (10+2) or a recognised diploma of at least one year's duration after Matriculation.
- Selection follows a written exam, SSB interview, and medical examination, broadly similar in structure to the ACC route, but pitched for a more senior, experienced candidate and a shorter subsequent training period given the candidate's existing service experience.

### 24.3 Permanent Commission Special List (PCSL)

A further departmental route by which eligible serving personnel may be granted a Permanent Commission outside the standard ACC/SCO examination cycle, subject to the specific age, service and eligibility criteria the Army lays down for that category — administered through Army Headquarters rather than a standing annual public notification.

**Vetted note (August 2026):** Applications for ACC, SCO and PCSL are made departmentally, through the candidate's own unit and Commanding Officer — a civilian cannot apply to any of these three routes; eligibility begins only after enrolment and qualifying service as a soldier, sailor or airman.

## 25. INDIAN NAVY — THE COMMISSION WORTHY (CW) SCHEME

Also historically known as the Upper Yardman Scheme, the CW Scheme is the Navy's route for serving Sailors to earn a Permanent Commission, conducted twice yearly at six-monthly intervals.

- Age: Non-Artificer sailors must be under 22½ years, and Artificers under 24 years, as on 1 January (or 1 July, for the second cycle) — a one-year relaxation is available in specified conditions, subject to approval through the Administrative Authority and Bureau of Sailors.
- Educational qualification: 10+2 pass with Physics and Mathematics; sailors without a formal 10+2 certificate may still apply by submitting original educational documentation directly to the Preliminary Screening Board (PSB) for evaluation.
- A Non-Artificer sailor must have completed induction training (including 3rd class specialist qualification, where applicable) before sitting the written examination; an Artificer sailor must hold the rank of Artificer 5th Class or higher.
- Both unmarried and married sailors may apply; married sailors cannot live with family during training.
- Selection: application via CABS (Commodore Bureau of Sailors) approval, Preliminary Screening Board, written examination (Mathematics, Physics, English, General Knowledge), SSB interview.
- Selected candidates are designated Cadets and undergo the four-year B.Tech course at INA, Ezhimala, passing out as Permanent Commission officers — the same academic pipeline as the Navy's direct 10+2 B.Tech Cadet Entry.
- A candidate may attempt the CW written examination a maximum of three times.

## 26. INDIAN AIR FORCE — SERVICE ENTRY COMMISSION

The IAF's in-service commissioning route for Airmen exists, but it is considerably narrower than the Army's ACC/SCO pathway or the Navy's CW Scheme, and this is a fair point to be direct about.

- The IAF's own career-planning material confirms a 'Service Entry Commission' by which an Airman may become a commissioned officer, run departmentally rather than through a standing public annual notification of the kind used for AFCAT.
- Separately, Airmen may compete for entry into the Indian Army through the Army Cadet College (ACC) Course, exactly as serving Navy Sailors may (see Section 24.1) — this is a cross-Service route, not an IAF-internal commission.
- On superannuation, a Warrant Officer may be granted an Honorary Commission in recognition of long service — this is a ceremonial recognition at the end of a career, not a route to a working commissioned posting.

**Vetted note (August 2026):** Compared with the Army and Navy, the IAF offers meaningfully fewer formal channels for an Airman to become a full commissioned officer within the Air Force itself. An ambitious Airman aiming for a commission has historically had better-documented, more standing prospects via the Army's ACC route than through an IAF-internal channel — verify current departmental Service Entry Commission criteria directly with Air Force Records/Air HQ, since this route is not publicly notified in the same way as AFCAT.

## PART VIII

# SELECTION AND TRAINING

*The common Board, and the training pipeline from every route*

## 27. THE SSB/AFSB SELECTION PROCESS, COMMON TO EVERY ENTRY

Whichever Service, stream and entry route brought you here — after 12th, NCC, General Duty, technical, medical, or in-service — the underlying architecture of selection is the same. Your qualification gets you to the door; the Selection Board decides whether you walk through it.

| Stage                                       | Purpose                                                                       | What carries you through                                                             |
|---------------------------------------------|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Shortlisting                                | Screens on academic record, written exam score, or professional qualification | Cumulative percentage, stream match, complete and accurate documentation             |
| Screening (Day 1)                           | Basic intelligence and initial group evaluation                               | OIR test performance, PPDT narration and discussion                                  |
| Psychology, GTO, Interview                  | Assesses personality, leadership and professional grounding                   | Genuine Officer Like Qualities, not memorised answers                                |
| CPSS (Flying Branch only)                   | Psychomotor and cognitive skills specific to piloting                         | Genuine coordination, reaction and multitasking ability — once-in-a-lifetime attempt |
| Medical examination / Special Medical Board | Confirms physical and medical fitness for commission                          | Fitness against Service- and branch-specific standards                               |
| Merit list                                  | Final selection within available vacancies                                    | Overall SSB/AFSB or interview score, stream-wise or branch-wise                      |

Assessors look at fifteen core Officer Like Qualities — sound judgement, decision-making, social adaptability, courage and stamina among them. These are built through daily habits, not crammed overnight: self-awareness, staying active, following current affairs, and taking real responsibility in everyday life.



## 28. TRAINING AND COMMISSIONING — THE COMPLETE PIPELINE

| Route                             | Training destination                                  | Commissioning rank               |
|-----------------------------------|-------------------------------------------------------|----------------------------------|
| NDA — Army Wing                   | 3 yrs NDA + 1 yr IMA, Dehradun                        | Lieutenant, Indian Army          |
| NDA — Navy Wing                   | 3 yrs NDA + further training at INA, Ezhimala         | Sub-Lieutenant, Indian Navy      |
| NDA — Air Force Wing              | 3 yrs NDA + 1 yr AFA, Dundigal                        | Flying Officer, Indian Air Force |
| CDS (IMA)                         | 1 yr IMA, Dehradun                                    | Lieutenant, Indian Army          |
| CDS (OTA)                         | 49 weeks OTA, Chennai/Gaya                            | Lieutenant, Indian Army          |
| TES (Army)                        | Integrated 4–5 yr programme, culminating at IMA       | Lieutenant, Indian Army (PC)     |
| 10+2 B.Tech / CW Scheme (Navy)    | 4-yr B.Tech at INA, Ezhimala                          | Sub-Lieutenant, Indian Navy (PC) |
| JAG / SSC Tech / TGC / RVC (Army) | 49 weeks OTA Gaya/Chennai, or IMA Dehradun            | Lieutenant/Captain, Indian Army  |
| Navy SSC (all branches)           | Branch-dependent training at INA / specialist schools | Sub-Lieutenant, Indian Navy      |
| AFCAT/GATE (all IAF branches)     | 52–74 weeks at AFA, Dundigal, depending on branch     | Flying Officer, Indian Air Force |
| AFMC (MBBS)                       | 66 months (5.5 yrs incl. internship) at AFMC, Pune    | Commissioned on completion, AFMS |
| ACC (Army)                        | 1.5–4 yrs at ACC Wing, IMA (degree-dependent)         | Lieutenant, Indian Army          |

**PART IX****PAY, ALLOWANCES, PERKS AND PROMOTION**

*The dedicated money chapter — stipend, commissioning pay, the full rank matrix, and how promotion actually works*

## 29. STIPENDS DURING TRAINING — THE TWO MODELS

Every officer entry falls into one of two stipend patterns, and confusing the two is the single most common source of disappointment I have seen among cadets' families.

- **Model A — NDA/TES/CW pattern:** no Government stipend for the multi-year joint-academy phase (NDA: 3 years; CW Scheme cadets: the full 4-year B.Tech). Only pocket money of roughly Rs 2,500–3,000/month, drawn from a family-funded advance deposit. The fixed stipend begins only in the final training year (NDA at IMA/INA/AFA) or, for CW/10+2 B.Tech cadets, may begin earlier depending on the specific INA course structure — confirm against the current INA training schedule.
- **Model B — direct-entry pattern:** TGC, SSC Tech, JAG, RVC, Navy SSC (all branches), and IAF entry via AFCAT or GATE draw a fixed stipend from day one, since there is no preceding joint-academy phase.

| Entry                               | Service      | Stipend pattern                                                                                                                                       |
|-------------------------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| NDA (all wings)                     | Army/Navy/AF | No stipend for 3 yrs (pocket money only); fixed stipend from the 4th year                                                                             |
| TES                                 | Army         | No stipend for 3 yrs; fixed stipend from the 4th year                                                                                                 |
| TGC / SSC Tech / JAG                | Army         | Rs 56,100/month throughout, from day one                                                                                                              |
| RVC                                 | Army         | Rs 61,300/month (Level 10B, Captain rank on commissioning) plus MSP, NPA, allowances                                                                  |
| 10+2 B.Tech Cadet Entry / CW Scheme | Navy         | Fixed stipend once formally inducted as Cadet                                                                                                         |
| SSC (all branches)                  | Navy         | Rs 56,100/month throughout, from day one                                                                                                              |
| AFCAT / GATE (all branches)         | IAF          | Rs 56,100/month throughout, from day one                                                                                                              |
| AFMC (MBBS)                         | Tri-Service  | A training stipend/allowance during the MBBS course, separate from post-commissioning AFMS pay — check the current AFMC brochure for the exact figure |

### What the stipend covers, and what is deducted

- **Provided free:** accommodation, mess/food, uniforms and kit, books, and medical care. For TES, the Navy's B.Tech entry and CW Scheme, the entire engineering degree is fully sponsored.
- **Deducted:** Army/Service Group Insurance Fund (AGIF or equivalent) — a compulsory monthly subscription providing substantial insurance cover; a one-time, non-refundable premium (historically Rs 6,000–7,200 across a 3-year cover) typically payable at joining; mess/canteen charges beyond the standard free entitlement.

### 30. PAY ON COMMISSIONING AND THE RANK-WISE PAY MATRIX

On commissioning, pay is fixed against the 7th Pay Commission Defence Pay Matrix — the same 18-level structure (Level 1 to Level 18) used for all Central Government employees, with Military Service Pay layered on top for uniformed personnel specifically. A freshly commissioned Lieutenant/equivalent starts at Level 10, Rs 56,100 basic — the same starting point across the Army, Navy and Air Force, and across every entry route, technical or non-technical.

#### The rank-to-pay-level ladder (Army; Navy/IAF ranks run in parallel at the same levels)

| Pay Level | Army rank                      | Navy equivalent                  | Air Force equivalent    |
|-----------|--------------------------------|----------------------------------|-------------------------|
| Level 10  | Lieutenant                     | Sub Lieutenant                   | Flying Officer          |
| Level 10B | Captain                        | Lieutenant                       | Flight Lieutenant       |
| Level 11  | Major                          | Lieutenant Commander             | Squadron Leader         |
| Level 12A | Lieutenant Colonel             | Commander                        | Wing Commander          |
| Level 13  | Colonel                        | Captain                          | Group Captain           |
| Level 13A | Brigadier                      | Commodore                        | Air Commodore           |
| Level 14  | Major General                  | Rear Admiral                     | Air Vice Marshal        |
| Level 15  | Lieutenant General (HAG)       | Vice Admiral                     | Air Marshal             |
| Level 16  | Lieutenant General (HAG+)      | Vice Admiral (HAG+)              | Air Marshal (HAG+)      |
| Level 17  | Army Commanders / VCOAS (Apex) | Fleet Commanders-in-Chief / VCNS | Command-in-Chief / VCAS |
| Level 18  | Chief of Army Staff            | Chief of Naval Staff             | Chief of Air Staff      |

- Level 10 basic pay rises from Rs 56,100 to Rs 1,77,500 across its stages before an officer moves to Level 10B on promotion to Captain/Lieutenant/Flight Lieutenant.
- Military Service Pay (MSP) is a fixed Rs 15,500/month, paid to every officer from Lieutenant/equivalent up to Brigadier/equivalent — it stops at the two-star (Major General/Rear Admiral/Air Vice Marshal) level and above.
- AMC/ADC/AFMS medical and dental officers additionally draw Non-Practising Allowance (NPA), reflecting the restriction on private practice for a serving Service doctor.

### 31. ALLOWANCES, PERKS AND PRIVILEGES

| Component                      | Current figure/range                                                                  | Notes                                                                                        |
|--------------------------------|---------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Dearness Allowance (DA)        | Revised twice yearly; currently in the high-50s to low-60s % of Basic + MSP           | Applies uniformly; check the latest rate before budgeting.                                   |
| House Rent Allowance (HRA)     | 9%–27% of Basic Pay                                                                   | Only where Government accommodation is not provided; depends on city classification (X/Y/Z). |
| Flying Allowance               | Roughly 25% of Basic Pay for qualified pilots                                         | Flying Branch officers only.                                                                 |
| Technical Allowance            | Roughly Rs 2,500–4,500/month                                                          | Technical-stream officers, tiered.                                                           |
| Field Area Allowance           | Rs 10,500–25,000/month depending on posting area                                      | Location-dependent.                                                                          |
| Siachen Allowance              | Historically around Rs 42,500/month                                                   | Highest-altitude postings specifically.                                                      |
| Submarine Allowance            | Roughly 25% of Basic Pay                                                              | Submarine-qualified Navy officers.                                                           |
| Non-Practising Allowance (NPA) | A percentage of Basic Pay, capped as per rules                                        | AMC/ADC/AFMS medical and dental officers.                                                    |
| Kit Maintenance Allowance      | Roughly Rs 600–1,800/month (approx. Rs 20,000/year for the Dress allowance component) | All officers.                                                                                |
| Ration Money Allowance         | Roughly Rs 97.85/day (peace station rate, revised periodically)                       | When not drawing rations from unit mess.                                                     |
| Transport Allowance            | Roughly Rs 3,600–7,200/month depending on city and level                              | All officers.                                                                                |

#### Perks and privileges beyond monthly pay

- Free or heavily subsidised medical care for self and dependants through Service hospitals and, post-retirement, the Ex-Servicemen Contributory Health Scheme (ECHS).
- Canteen Stores Department (CSD) access for subsidised goods, for self and family.
- Government-provided or subsidised accommodation at most postings, or HRA in lieu.
- Leave Travel Concession, and warrant-based rail/air travel entitlements on transfer and leave.
- Group insurance cover (AGIF or Service equivalent) at rates well below open-market premiums.
- A defined pension (or the National Pension System, for personnel commissioned after 2004, with the corpus-plus-annuity structure that entails) after the qualifying period of service, plus gratuity on retirement or release.

For an illustrative sense of scale: a freshly commissioned Lieutenant, Level 10 with DA around 58–60%, MSP Rs 15,500, and HRA at an X-city rate, draws a gross salary in the broad range of Rs 1.15–1.30 lakh per month before AGIF and NPS deductions — actual figures vary by posting, marital status and the exact DA rate in force at the time.

## 32. THE PROMOTION PATHWAY, RANK BY RANK

Promotion in the Armed Forces runs on two distinct mechanisms depending on rank: time-scale promotion at the junior levels, and selection-based promotion — increasingly competitive — from Lieutenant Colonel/equivalent upward.

- Lieutenant to Captain, and Captain to Major (Army; equivalent timelines apply in Navy/IAF): time-scale, based on satisfactory service and completion of prescribed courses, with limited attrition.
- Major to Lieutenant Colonel: increasingly selection-based, benchmarked against vacancy and performance, though a Time Scale promotion to Lieutenant Colonel is also available to officers not selected for command, after a prescribed length of service.
- Lieutenant Colonel to Colonel, and above: fully selection-based, decided by Selection Boards that weigh Annual Confidential Reports (ACRs)/Annual Performance Assessment Reports, courses, command tenures, and vacancies — competition sharpens markedly at each successive level, and a meaningful proportion of officers will not be empanelled for the next rank purely on vacancy constraints, regardless of merit.
- Command tenures (commanding a unit, ship or squadron) are a near-mandatory gate for further promotion at the middle and senior levels — an officer who is not empanelled for command generally will not progress to flag/general-officer rank.
- Specialist cadres (AMC/ADC/AFMS, JAG, RVC and others) follow the same pay-level ladder but with cadre-specific promotion boards and, in the case of AFMS, additional postgraduate/super-specialisation milestones that influence both seniority and promotion prospects.

**Vetted note (August 2026):** Promotion timelines and vacancy-based bottlenecks are reviewed periodically by each Service HQ and can shift — the pattern described here (time-scale up to Major/equivalent, selection-based above) has been stable for years, but exact years-of-service benchmarks for each promotion are best confirmed against current Service-specific promotion policy letters rather than assumed from an old batch's experience.

### 33. THE 8TH PAY COMMISSION — WHAT IS CONFIRMED, WHAT IS OPEN

Every pay figure in this Part sits under the 7th Pay Commission, still in force as of August 2026.

- The 8th Central Pay Commission was formally constituted on 3 November 2025, headed by former Supreme Court judge Justice Ranjana Prakash Desai, with 1 January 2026 as the reference date for revised pay.
- As of August 2026, the Commission remains in its consultation and data-collection phase — Ministries were given until 31 July 2026 to submit employee and manpower data.
- Expected to take roughly 18 months from constitution to submit its report, placing a realistic report date in 2027, with implementation likely some months after.
- The fitment factor remains unsettled; public commentary has ranged from an employee-side demand of 3.83 to market expectations closer to 2.86.
- Army HQ has separately submitted proposals for a substantial increase in MSP for JCOs and Other Ranks — these remain proposals awaiting Government decision, not notified figures.

**Vetted note (August 2026):** Do not let any coaching centre or social media post quote you a confirmed 8th CPC stipend or salary figure for defence officers — none exists yet as of August 2026. Every stipend and pay figure in this guide is the confirmed, currently applicable 7th CPC number.

PART X

## GETTING READY

*How to prepare, common mistakes, and where to verify everything yourself*



## 34. HOW TO PREPARE — A PHASED ROADMAP

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### Six to twelve months out

- Identify every entry route you are eligible for using the master table in Section 3 — not just the one you heard about first.
- Verify academic eligibility and improve your aggregate marks where possible.
- Understand the medical standards relevant to your target entry — get an early check if you have any doubt.
- Organise NCC, professional (Bar Council/Veterinary Council/Medical Council) and academic documentation.
- Read national and international affairs regularly.

### Academic and physical preparation

- Roughly two hours daily on previous years' NDA/CDS Mathematics and GAT/English papers, or your core professional subjects, for speed as much as accuracy.
- At least 45 minutes daily of physical training; aim to run 2.4 km within 12 minutes, alongside push-ups, sit-ups and chin-ups.

### Personality and SSB readiness

- Do not rely purely on coaching institutes, and do not neglect current affairs.
- Practise public speaking and join group discussions with friends.
- Build a habit of honest self-reflection, so you can discuss your own choices clearly and confidently.
- Prepare a personal dossier — NCC, professional or academic — not to memorise answers, but to recall facts accurately: dates, appointments, achievements, failures and lessons learned.

## 35. COMMON MISTAKES AND QUESTIONS I AM ASKED MOST OFTEN

### **I studied Arts/Commerce, not Science. Am I shut out of a military career?**

No. The Army Wing of NDA is open to any stream, and CDS (IMA/OTA) is open to any graduate degree. Law, education and most General Duty routes have no Science requirement at all.

### **How do I become an ASC, AOC, EME, Infantry or Armoured Corps officer directly?**

You cannot apply to a specific Arm or Service directly (with the exception of JAG and RVC, which are separately branded entries). You are commissioned as a General Duty officer through NDA, CDS or SSC(NT), and allocated a Corps during training based on merit and preference.

### **Can I join the IAF's Legal branch directly with a law degree, the way I can join Army JAG?**

No. The IAF has no standalone legal-entry scheme. A law graduate applies through the ordinary Ground Duty (Non-Technical) route (typically Administration, or Accounts/Education if separately qualified), competing for a small number of seats reserved for law-qualified candidates each cycle. Only after commissioning may such an officer be posted to the IAF's internal Judge Advocate General (Air) Department for legal duties.

### **Does the IAF still have a 'Navigator' branch?**

Not by that name. In 2022 the IAF created the Weapon Systems (WS) Branch, which absorbed the old Navigator role into a wider structure covering surface-to-surface and surface-to-air missile operations, RPA (UAV) operations, and weapon systems operators aboard twin-seat/multi-crew aircraft. Its first commissioned batch has already passed out of the Air Force Academy.

### **How are Meteorology officers actually selected in the Navy, since I don't see a separate branch?**

The Navy does not run a standalone Meteorology Branch. Meteorology, Oceanography and Atmospheric Sciences postgraduates are commissioned through the Education Branch's qualification stream (or, for engineering postgraduates, an equivalent stream within the Engineering Branch), alongside Physics and Applied Physics postgraduates — not through a separate vacancy line.

### **Is every IAF Ground Duty branch open to any graduate?**

No. Administration and Logistics are genuinely open to any-discipline graduates. Accounts requires a commerce/finance qualification (B.Com, CA, CMA, CS or CFA). Education requires a postgraduate degree. Meteorology requires a specific science/mathematics-linked postgraduate or B.Sc qualification. Weapon Systems requires 10+2 Physics/Mathematics at the Flying Branch standard.

### **Can a law graduate join the Navy or Air Force, not just the Army's JAG Branch?**

Yes, though differently in each case. The Navy's Law Branch commissions law graduates directly, run within the standing SSC notification rather than as a separately branded scheme like Army JAG. The IAF, as explained above, has no direct legal entry — a law graduate competes for reserved seats within Ground Duty (Non-Technical) and moves into legal duties only after commissioning.

### **Is there a written exam for AFMC or for becoming an Army/Navy/Air Force doctor?**

AFMC (undergraduate MBBS) requires NEET UG plus AFMC's own screening. Becoming a Service doctor after an MBBS/BDS from any recognised college requires no separate written exam — shortlisting is on your qualifying degree or NEET PG score, followed by an interview and medical board.

### **Can a serving Sepoy, Airman or Sailor really become a commissioned officer?**

Yes, in the Army and Navy this is a well-established, standing pathway (ACC, SCO, PCSL in the Army; the CW Scheme in the Navy). The IAF's internal route (Service Entry Commission) is narrower and less publicly documented; an ambitious Airman has historically had a better-established path via the Army's ACC Course, open to personnel from all three Services.

### **Does an NCC 'C' Certificate guarantee an SSB call, in any entry?**

No. It improves shortlisting odds or removes a written exam, but every eligibility condition must still be met, and the SSB itself remains fully competitive.

**Is the Army's University Entry Scheme (UES) still active?**

No. It has not run since UES-27, around 2017–18. TGC, TES and SSC Tech are the Army's live technical routes today.

**Do I get paid from day one of training?**

Only on direct-entry routes (TGC, SSC Tech, JAG, RVC, Navy SSC all branches, IAF AFCAT/GATE). NDA and TES cadets receive family-funded pocket money for the multi-year joint-academy phase, with the fixed stipend beginning only in the final training year.

**Is the Army Education Corps (AEC) officer entry still an active route?**

Not currently. No AEC direct-entry officer notification has been published since around 2017-18, and reported policy moves point toward a Tri-Services Education Corps rather than a revived standalone AEC scheme. The only genuinely live AEC-branded recruitment in 2026 is Havildar (Education), a soldier/JCO-track entry, not a commission.

**Is there a commissioned-officer entry specifically for Architects or Agriculture graduates?**

No dedicated, branded scheme exists for either as of August 2026. Both remain eligible for the General Duty routes (CDS/SSC-NT) open to any graduate, and for RVC only if their specific qualification matches those schemes' notified subject lists.

## 36. MASTER CHECKLIST AND OFFICIAL SOURCES FOR PERIODIC MONITORING

- I know every entry route across Parts II–VII that I am eligible for, not just the one I heard about first.
- I have checked the latest official notification rather than relying on old eligibility tables or discontinued schemes such as the Army's UES.
- My date of birth falls within the exact notified age bracket for the specific course I am applying against.
- My academic percentage, stream, semester documentation and any professional registration (Bar Council, Medical/Dental Council, Veterinary Council) meet the requirement, with no live backlog.
- If applying through TES, the Navy's 10+2 entry, JAG, or the IAF Technical Branch via GATE, I have the relevant JEE/CLAT PG/GATE score and know my standing.
- I know which stipend model applies to my chosen entry, and I am not confusing pre-academy pocket money with a Government stipend.
- I understand that no confirmed 8th Pay Commission figure exists yet for defence officers, and I treat any such figure online as a projection.
- I understand the SSB/AFSB process and, for Flying Branch aspirants, CPSS, and I am building genuine Officer Like Qualities through daily habits rather than last-minute coaching alone.
- I understand that recommendation, medical fitness and merit are all necessary — and that none alone is sufficient.

### Official sources — bookmark these, check periodically

| What to monitor                                                                                                                                | Official source                                | Link                                                                                                                                                                                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Army entry notifications (NDA/TES/CDS eligibility, TGC, SSC Tech, JAG, AEC, RVC, NCC Special Entry, ACC/SCO) and pay circulars                 | Indian Army Recruiting                         | <a href="http://joinindianarmy.nic.in">joinindianarmy.nic.in</a>                                                                                                                                            |
| Navy entry notifications (10+2 B.Tech, SSC all branches, CW Scheme, NCC relaxation clause) and pay circulars                                   | Indian Navy Recruitment                        | <a href="http://joinindiannavy.gov.in">joinindiannavy.gov.in</a>                                                                                                                                            |
| IAF entry notifications (AFCAT, GATE Score Technical Branch, NCC Special Entry, Meteorology Entry, Service Entry Commission) and pay circulars | Indian Air Force Careers                       | <a href="http://careerairforce.gov.in">careerairforce.gov.in</a> / <a href="http://careeriaf.gov.in">careeriaf.gov.in</a>                                                                                   |
| AFCAT-specific application and exam updates                                                                                                    | AFCAT (EdCIL-administered)                     | <a href="http://afcat.cdac.in">afcat.cdac.in</a> / <a href="http://afcat.edcil.co.in">afcat.edcil.co.in</a>                                                                                                 |
| NDA & NA and CDS Examination notifications, exam dates, results                                                                                | Union Public Service Commission                | <a href="http://upsconline.nic.in">upsconline.nic.in</a> and <a href="http://upsc.gov.in">upsc.gov.in</a>                                                                                                   |
| AFMC MBBS admission, brochure and counselling                                                                                                  | Armed Forces Medical College, Pune             | <a href="http://afmc.nic.in">afmc.nic.in</a> ; NEET counselling via <a href="http://mcc.nic.in">mcc.nic.in</a>                                                                                              |
| 7th CPC Defence Pay Matrix, MSP, DA revisions, and any 8th CPC notification once issued                                                        | Controller General of Defence Accounts         | <a href="http://cgda.nic.in">cgda.nic.in</a>                                                                                                                                                                |
| 8th Pay Commission constitution, consultation updates and eventual report/notification                                                         | Ministry of Finance, Department of Expenditure | <a href="http://doe.gov.in">doe.gov.in</a> ; MyGov feedback module at <a href="http://mygov.in">mygov.in</a>                                                                                                |
| JEE (Main), GATE, and CLAT PG registration, admit card and rank/score                                                                          | National Testing Agency / Consortium of NLUs   | <a href="http://jeemain.nta.nic.in">jeemain.nta.nic.in</a> ; <a href="http://gate.iitm.ac.in">gate.iitm.ac.in</a> (or current host IIT); <a href="http://consortiumofnlus.ac.in">consortiumofnlus.ac.in</a> |
| National Cadet Corps certificates, grading and directorate information                                                                         | Directorate General NCC                        | <a href="http://dgncc.gov.in">dgncc.gov.in</a>                                                                                                                                                              |

Source note: This Full Edition integrates and supersedes all earlier, narrower VEF guides on officer entry, and extends them to cover CDS, JAG, Navy's non-technical branches, IAF Ground Duty Non-Technical branches, AFMC/AFMS, RVC, and Army/Navy/IAF in-service commissioning routes. Figures are checked against notifications current or most recently closed as of August 2026, including: UPSC NDA & NA Examination II and CDS Examination II 2026 (courses from January/July 2027); Army TES-56, TGC-144, SSC (Tech) 68th, JAG Entry 125th Course, NCC Special Entry 125th Course, and 95th SSC RVC (courses April/January 2027); Navy 10+2 (B.Tech) Cadet Entry and SSC

Officer AT 27 Course (courses through 2027); AFCAT 2/2026 with its accompanying NCC Special Entry, Meteorology Entry and GATE Score Technical Branch schemes; and AFMC Pune MBBS Admission 2026. Pay and allowance figures are cross-checked against the 7th CPC Defence Pay Matrix as administered by the Controller General of Defence Accounts. Recruitment rules and pay structures are revised periodically — verify every figure against the notification current on the day you apply.

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*Vishvasniya Education Foundation — A Promise of Trust*

**JAI HIND**