



DEFENCE · MAP #28

CDS — one exam, four academies, and the allotment that decides whether you get a pension



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Clear the CDS after your degree and you are commissioned an officer at 22 or 23. Which academy you are sent to decides the rest: IMA, INA and AFA lead to a permanent commission and a pension, while OTA is ten years, extendable to fourteen, with a gratuity at the end and no pension. Of the 451 seats in the current notification, 293 are OTA.

Last reviewed 13 August 2026

THE 30-YEAR JOURNEY

Every other career on this site forks somewhere in the middle. This one forks at the door. You sit one exam, clear one SSB, and land on one merit list. Then you are allotted an academy, and that allotment settles whether you are starting a career or a decade. Both paths pay the same on day one, wear the same uniform and carry the same rank badges. Only one of them ends with a pension.

SALARY PROJECTION

If you joined today

Figures as of August 2026

7th CPC defence pay matrix, Military Service Pay ₹15,500 for officers up to Brigadier, DA @ 60%, X-city HRA, after NPS and AGIF deductions. Army ladder used after commissioning.. The two columns are identical for the first eight years and that is the point: same rank, same pay, same work. They separate at ten years, when one commission offers an extension and an exit and the other simply continues. The gap that matters is not in this table at all, because a pension does not show up as monthly pay. 7th-CPC DA revises about every six months. We update this every year.

YEAR	MILESTONE	OTA — SHORT SERVICE 293 of 451 seats. Ends at 10 to 14 years	IMA, INA, AFA — PERMANENT 158 of 451 seats. Pension at 20 years
0	Commissioned (Lieutenant)	L10 · ₹1.06L Both paths identical so far · Lieutenant	
6	Major, on time scale	L11 · ₹1.26L Both paths identical so far · Major	
10	The ten-year mark	L11 · ₹1.26L Major, deciding whether to extend Extend to fourteen years, apply for a permanent commission at around eleven or twelve, or leave at 32 with the gratuity.	L11 · ₹1.26L Major, continuing No decision to make. Lieutenant Colonel arrives on time scale at thirteen years.

YEAR	MILESTONE	OTA — SHORT SERVICE 293 of 451 seats. Ends at 10 to 14 years	IMA, INA, AFA — PERMANENT 158 of 451 seats. Pension at 20 years
14	Fourteen years in	Out · ₹0k Released, gratuity and leave encashment The Short Service ceiling. Released in your mid-thirties with a gratuity and no pension. This row is zero because the commission has ended, not because the pay was.	L12A · ₹2L Lieutenant Colonel On time scale at thirteen years, with the selection board and the rest of the ladder ahead. See the NDA map for how that fork runs.
20	Twenty years in	Out · ₹0k Civilian, six years on Not projectable, and this map will not invent a figure. Twenty years of qualifying service is where a pension vests, which is the line this path does not reach.	L13 · ₹2.15L Colonel By selection at around 15 to 18 years, or on time scale at 26 without a unit command. Pension vests at twenty years of qualifying service.

In-hand figures are derived from basic, MSP and DA @ 60% and are not quoted from a pay order. The Short Service column stops because the commission does. Snapshot dated August 2026.

Sarkari Job Guide does not claim this salary structure. The figures come from the verified sources listed on the career page.

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NDA

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Agniveer (Indian Army)

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CAPF Assistant Commandant

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Visual career maps for government jobs in India. Each map shows the full 30-year path: pay at every stage, promotion timelines, and the costs nobody mentions.

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