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A Human Capital Investment Model for India's National Security System

Containing India's Burgeoning Defence Pension
Expenditure

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Executive Summary

India's burgeoning defence pensions expenditure is unsustainable and begs immediate action. Starting with the Kargil Review Committee, many solutions have been mooted over the last two decades to address this problem but none of them have fructified. Meanwhile, the expenditure has ballooned after the implementation of the One Rank One Pension (OROP) scheme.

In this paper, we propose that the solution of lateral movement of armed forces personnel into the national security system has significant potential to contain the defence pensions expenditure. We conceptualise a model to operationalise the lateral movement solution. We also estimate that the government can achieve savings worth a net present value of ₹1.2 lakh crores if this model is implemented.

I. Background

In FY 2019-20, out of every 1 rupee budgeted for expenditure on defence, 25 paise will go towards paying pensions alone, a total of ₹1.12 lakh crores. In comparison, only 22 paise out of every rupee has been allotted for capital outlay on defence services. Defence pensions now account for nearly 64 percent of the Union government's total expenditure under the major budget head 'pensions and other retirement benefits'¹.

Notwithstanding the existing burden, the defence pensions expenditure is set to rise even further and at a much faster pace because of the introduction of the One Rank One Pension (OROP) scheme. The OROP being a defined benefit scheme that resets periodically based on current employee compensation², the Union government has committed itself to a perpetually growing liability. Since its implementation, the fiscal implications are already making their mark: in 2015-16, before the OROP was introduced, defence pension expenditure was at ₹54,000 crore. By FY 2019-20, it had more than doubled³.

Such rapidly expanding expenditure faces imminent risk of becoming unserviceable. A few early estimates claim that the implicit pension debt (expressed in terms of Net Present Value of all future pension disbursements) may be nearly 50 percent GDP⁴, a fiscally unsustainable burden. This is likely to rise even further as life expectancies increase.

Warning bells about rising defence pension expenditure have been tolling for decades, much before OROP was implemented. The Kargil Review Committee Report, for instance, in 1999 said: 'the Army pension bill has risen exponentially since the 1960s and is becoming an increasing burden on the national exchequer. Army pensions rose from Rs. 1568 crores in 1990-91 to Rs. 6932 crores (budgeted) in 1999-2000, the equivalent of almost two-thirds of the current Army salary bill.'⁵

Since then, various solutions have been proposed at different fora to contain defence pensions expenditure (**Appendix A lists these solutions in detail**). None of these solutions have come to fruition. In August 2017, these solutions came up for consideration in front of the Standing Committee on Defence as part of its 33rd report to the Lok Sabha titled Resettlement of Ex-Servicemen (henceforth referred to as the Ex-Servicemen Report).

This Ex-Servicemen Report is the most recent compilation of solutions proposed over the last two decades for welfare, re-employment, and re-training of Ex-Servicemen. Since issues of Ex-Servicemen are tightly linked to defence pension expenditures, the report makes several observations/recommendations relevant to the debate on reduction of defence pensions expenditure.

In particular, the Ex-Servicemen Report compiles views of various stakeholders on one solution. This solution involves lateral movement of armed forces personnel into the larger national security system. It is this solution which we explore further in this paper.

The next section presents this approach in detail. In Section III, we conceptualise a model called *The Human Capital Investment Model for India's National Security System* to operationalise this solution. Section IV deals with savings that can be achieved if such a model is implemented. Finally, in Section V, we conclude by presenting the limitations of the model, common objections, and a possible way forward.

II. What Does Lateral Movement Mean?

The solution of lateral movement is based on a concept paper designed by the National Security Council Secretariat (NSCS) in 2015. At its core, this solution aims to decrease defence pensions expenditure by retaining armed forces personnel even after their colour service within the National Security System. In order to accomplish this, the methodology proposed by NSCS was⁶:

1. CAPFs will identify the number of vacancies required every year for filling up by PBOR. A long term average annual projection can be made as per this.
2. Recruitment will be done for CAPFs based on the projected requirement and the personnel will be shifted to Defence Forces for training and service for 5-7 years. On completion, the personnel will return to CAPFs. Lateral induction in the officer cadre could be after 3-5 years of training and service in Defence Forces. During their tenure in Defence Forces, their pay and service conditions will be governed by the Defence Forces Acts and Rules.
3. On return to CAPFs, the pay and seniority will be protected w.r.t. their juniors who were recruited along with them and remained in CAPFs. The personnel on lateral transfer will also be given induction training to imbibe the CAPFs ethos.

4. *The Defence Forces will gain by way of keeping the lower age profile of their personnel and the CAPFs will gain by way of experienced/trained manpower on the expense of little higher age profile.*
5. **The government will gain as the manpower so served in the Defence Forces will be covered under New Pension Scheme as against the personnel serving in Defence Forces are still covered under the Old Conventional Pension Scheme. This will reduce the pension liability of the Government.**

The Ex-Servicemen Report, after analysing the above proposal, gave its approval to this idea of lateral movement with some modifications. In a section titled 'Direct induction of Servicemen into Central Armed Police Forces, State Police, and Command Battalion for Resolute Action Battalion, Rapid Action Force, etc.', the Committee recommended⁷:

"The Committee desire that the requirement of Central Armed Police Forces (CAPF), Command Battalion for Resolute Action (COBRA) Battalion should be fully met by Servicemen. For this purpose these soldiers could be inducted into CAPF directly. The induction may commence at 7 years of service and can continue up to 30 years of service to ensure an ideal age profile of the CAPF. Modalities could be worked out in consultation with the Armed Forces. The Committee also desire that there should be no other selection criteria except on the basis of health, discipline and physical parameters aspects. The induction should be direct in consultation with the Armed Forces Headquarters and no separate selection be conducted".

Subsequent to this endorsement by the Standing Committee, the government submitted a reply to this effect⁸:

The proposal for lateral induction of serving army personnel into CAPFs after 7 years of colour service in the Army did not find favour with the Ministry of Home Affairs (MHA). A suggestion was, therefore, made to MHA that, to begin with, lateral induction of service personnel into CAPFs may be commenced on a pilot basis (say about 1000 Nos. initially). A new cadre/sub cadre could be created in the CAPFs for such lateral inductees, which will obviate inter se seniority issues etc. However, this proposal was not agreed to by MHA in view of the likely impact on CAPFs.

Thus, the current status is that despite modifications, this solution continues to be vehemently opposed by the Ministry of Home Affairs (MHA). As of now, it is reported that MHA has constituted a Committee under the Chairmanship of DG CRPF with all other DGs of the Forces as members to examine the issue and furnish its recommendations, the report of which is still awaited⁹.

While the NSCS proposal argued that lateral movement will reduce the pension liability of the government, it did not delve on the quantum of savings that can be achieved using this method. Moreover, the proposal in its current form looks narrowly at lateral movement between CAPFs and the armed forces. These are the missing elements that form the motivation for this paper. In the next section, we propose a model for the operationalisation of the lateral movement solution described in Section II. Section IV then estimates the potential cost savings.

III. The Human Capital Investment Model for National Security

Figure 1 is an illustration of the *Human Capital Investment Model for National Security*. It is named thus because the focus of this model is retention and enhancement of human capital within the Indian national security system.

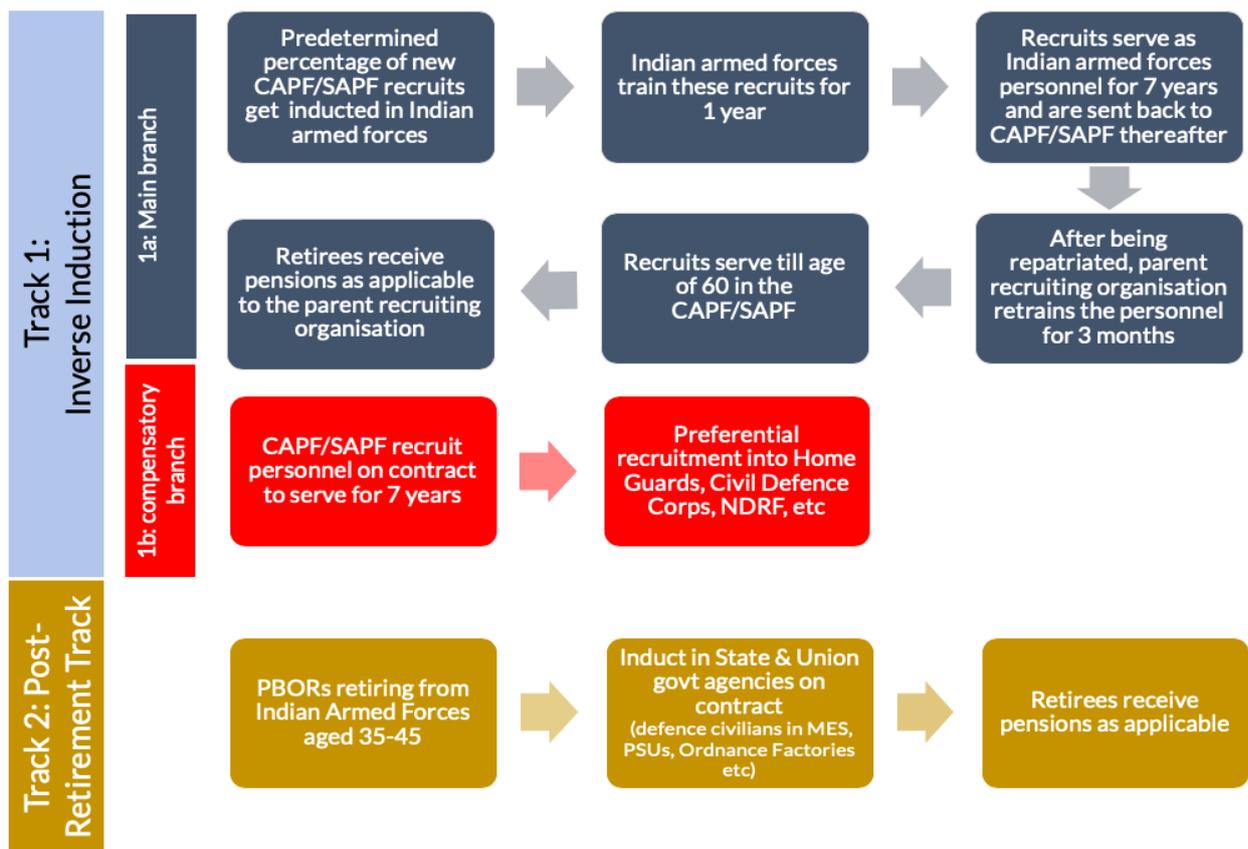


Figure 1: The Human Capital Investment Model for National Security System. *Note: This model can also be applied to the Indian armed forces officers*

The model describes two implementation tracks: inverse induction (Track 1) and post-retirement (Track 2). The inverse induction track is an operationalised version of lateral movement argued in the Ex-Servicemen Report.

Track 1 is termed as *Inverse Induction* because the recruiting organisation in this solution is an armed police force and the personnel go back to the recruiting organisation after serving in the Indian armed forces for a short period. (In contrast, the regular induction method talks about inducting retired armed forces personnel recruited and hired by the Indian armed forces into armed police forces. See Appendix A for the merits and demerits of regular induction.)

Track 1 further has two branches: main and compensatory.

The focus of the main branch is to save on defence pension expenditures. This branch kicks off with the induction of a predetermined number of personnel recruited by Central and State Armed Police Forces (CAPF/SAPF) into the Indian armed forces for a colour service of seven years. The Indian armed forces train the incoming personnel as per their standards following which the personnel serve for seven years. After the seven-year term ends, the recruit is sent back to the parent organisation. After undergoing reorientation training for around three months, the personnel are absorbed on duty along with the retention of their seniority in the parent CAPF/SAPF. Retirees receive pensions as applicable to the recruiting organisation.

The compensatory branch of Track 1 is to ensure that defence preparedness of CAPFs and SAPFs is not hampered as a consequence of inverse induction. Under this track, CAPF/SAPF recruit personnel on contract for a period of seven years. After their service ends, they are recruited into Home Guards, Civil Defence Corps, National Disaster Response Force (NDRF), and other security agencies which are severely understaffed.

Defence pension savings come from two things. One, the personnel are retained within the National Security System for a longer period of time as the retirement age for all CAPF personnel is 60¹⁰. The annual defence pension bill due to Track 1 will start accruing after 15-20 years from the start of implementation. Without this track, the OROP pension bill of a member of the armed forces personnel recruited now would start being charged from the start of his retirement 15-20 years later and continue until his death. This will be replaced by a much smaller National Pension System (NPS) bill of a CAPF/SAPF recruit which will start being

charged from the start of his retirement nearly 40 years later and continue until his death. The Ministry of Defence does not have to bear the pension burden since CAPF/SAPF fall outside their funding mandate. Moreover, there are likely to be positive spill-over effects as fighting capabilities of the CAPF/SAPF will improve as a result of inverse induction.

Track 2 of the model is an implementation aimed at reducing the immediate pension expenditure bill for existing defence personnel. Under this track, the retiring personnel are inducted in Union government agencies on contract as civilians in Military Engineer Services, Defence Accounts Department, Ordnance Factories, public sector companies etc. They can also be employed in a government agency outside the Ministry of Defence as long as there is a match between the employee skill set and job requirements. They will receive salaries net of pension for their contract period. Subsequent to their retirement at the age of 60, their OROP pensions can continue to support them.

The next section estimates a conservative pension bill reduction savings achievable through the implementation of the model.

IV. Deriving a Conservative Pension Bill Reduction Estimate

Using publicly available data on yearly pension expenditure, we estimate that the average pension expenditure per PBOR per year in FY 2019-20 is ₹3.46 lakhs/personnel/year (calculation used to arrive at this number is given in Appendix B).

This is not a static number. Since the pension is wage indexed, it will keep rising with each pay commission award. Assuming that the annualised wage increase is 3 per cent (as recommended by the 7th Central Pay Commission), the pension expenditure per personnel/year in year n will be $3.46 * (1 + 3/100)^n$ lakhs/personnel.

This number allows us to calculate the pension bill reduction for both tracks of the model.

For Track 1 (Inverse Induction)

1. For every armed forces personnel getting replaced by CAPF/SAPF personnel using the inverse induction track, the Ministry of Defence saves ₹3.46* $(1 + 3/100)^n$ lakhs/personnel/year.
2. **If over time, 10 percent of the Indian armed forces is replaced by personnel through the inverse induction track i.e. 1.2 lakh personnel, the pension bill reduction in year 15 will be ₹6468 crore. In year 16, the savings will increase to ₹6662 crore. In this way, the pension expenditure saved every year will keep rising.**
3. Since future pension payments need to be provisioned in advance, estimating the present value of all future payments using a standard net present value formula is instructive. Using this technique, the net present value of pension expenditure/personnel over 30 years is nearly ₹1 crore. **For a 10 percent inverse induction rate, the net present value of the pension reduction bill comes out to ₹1.2 lakh crores.**

For Track 2 (Post-retirement)

Assuming that in the steady state, 10 percent of the current armed force strength is inducted in State and Union government agencies on contract, the pension bill reduction in year 1 will be ₹4152 crore. **In year 2, the reduction will be ₹4276 crore. In this way, the pension expenditure saved every year will keep rising.**

V. Arguments against, Limitations, and Future Work

Despite the potential of reduction in defence pensions expenditure without compromising on the fighting ability of India's armed and paramilitary forces, the operationalisation model does not address a deep-seated perception that armed forces personnel cannot be re-trained to work in internal security because the training they receive is incompatible with the skills required for internal security management.

Specifically, the MHA argued before the Standing Committee that lateral induction into State police services was undesirable because¹¹:

- a. *On account of tough training and attitudinal changes, in law and order problems handling an aggressive crowd an army Jawan can potentially deploy more force than a young civilian recruit, which could be excessive leading to potentially undesirable consequences.*
- b. *Due to advancing age, the response in case of an encounter could be slow and during Anti-Naxal Operations, Commando Operations, Anti-crime Operations, age matters a lot as long distance has to be covered on foot, physical fitness is required and a retired Army Jawan may not be suitable on this ground.*
- c. *A retired Army Jawan needs to go through intensive attitudinal and psychological training to bring about changes required to deal with general public and civilians who could be unruly members of a Crowder occasions.*
- d. *However, the retired Army Jawans may be useful as support contingent in Anti- Naxal Operations, Anti-Crime Operations and also in distant areas crime prone where there are not many law and order issues where tough posture which is generally adopted by retired Army Jawans may be useful.*
- e. *Hence, it would be advisable to leave the issue to the State Government alone as law and order is a State Subject.*

The operationalisation model we propose addresses concerns of advancing age (concern b) by lateral movement of officers after a short seven-year service period. To address the concern of intensive attitudinal and psychological training (concern c), a re-training period of three months with the parent recruiting organisation is proposed. The point about applicability of this model to the state police forces (concern e) is an important one: lateral movement into such forces should be done only based on the concurrence of state governments. Nevertheless, this concern does not prevent an application of this model to CAPF and other national security forces under the Union government's ambit.

However, we do realise that the foremost concern is about incompatibility of skills (concern a), which requires a paradigm shift in thinking about human resources. The incompatibility argument ignores the fact that a robust training mechanism can mould human capital, and that skills and organisational culture attributes are malleable. A few recent studies in other countries have even shown that police officers with prior military experience may be better prepared for the stress of police work¹².

However, we do acknowledge that this concern looms heavy even in countries where retired armed personnel are routinely employed in law enforcement agencies after their colour service. For example, a recent study based on a data survey of law enforcement officers in New England state in the US concluded that besides reintegration programs for returning combat veterans, there's a need for sensitivity training for other officers in police agencies, so that they can appreciate and focus more on the positive aspects of combat deployment experience¹³. Thus, we propose that instead of rejecting lateral movement altogether, we propose that the Union government seriously consider this option.

For illustrative purposes, this model has been applied in a conservative manner to include only a few government services such as armed police forces. But this principle of circulating trained personnel within the government is scalable and can easily be applied to include more ministries. This method can also be used to address the problem of understaffing in state police which is an India-wide problem. Secondly, the pension reduction estimate is also conservative and can be improved by using sophisticated statistical techniques. It is our hope that this paper will encourage further studies in this direction.

Finally, it is imperative that measures to contain the rapidly increasing defence pension expenditure be taken immediately. We propose that the solution of lateral movement of armed forces personnel into the national security system solution has significant potential in addressing the financial unsustainability of defence pensions. In this paper, we conceptualised *The Human Capital Investment Model for India's National Security System model* to operationalise this solution. We also estimated that **with a 10 percent inverse induction rate, the government can achieve savings worth a net present value of ₹1.2 lakh crores.**

Appendix A: A Review of Proposed Solutions

Various solutions have been considered over the years to reduce the pensions expenditure burden. A few factors need to be considered while evaluating these solutions. The first factor is its *impact on defence preparedness*. Solutions for reducing defence pension expenditure should not come at the cost of the fighting ability of India's armed forces. The second factor is *political feasibility*. Solutions that might be economically optimal might not be politically feasible. Hence, the current status of the political debate on defence pensions needs careful consideration. The third factor is *the spill over effects of a solution on the broader*

national security system. Armed Forces have highly trained professionals who retire after a service of 15-20 years. On the other hand, many other police forces at Union and State levels are understaffed and undertrained. Solving this larger imbalance in the national security system is important for a holistic upgradation of India's national security.

A discussion of the proposed solutions follows.

Solution 1: Bring defence personnel under the National Pension System

All pension schemes create future liabilities and hence provisioning for these future liabilities today becomes important. Hence, the Union government moved its incoming employees in ministries other than the Ministry of Defence to the National Pension System (NPS). NPS is a “defined contribution” scheme, where the pension is paid out of a corpus the employee creates using their own savings¹⁴. Such a mechanism helps reduce government's own expenditure on employee pensions. So the first (and most obvious solution) that has been mooted is that incoming defence personnel should also be moved to the NPS.

There are two problems that have blocked this solution from being implemented. One, the political feasibility of such a move is extremely low. In fact, not only were defence personnel first left out of the NPS implementation, they were later brought under a new defined contribution scheme called One Rank One Pension (OROP) in 2016. The 2019 General Election manifestos of both major national political parties claimed credit for the implementation of OROP. In sharp contrast with the NPS, the OROP is “wage indexed” and funded entirely by the government. Wage indexation means that a Colonel retiring in 2019 will get the same pension as a Colonel retiring in 2030. Given this reality, watering down the OROP to reduce pension amounts or replacing it with NPS will face massive resistance due to the endowment effect involved.

Two, even if the political feasibility of this transition is managed, NPS will face a key fiscal constraint arising out of the shorter service terms of defence personnel at non-officer ranks. The total contribution rate for mandatory NPS was fixed at 20 per cent of monthly earnings, split equally between the employee and the government. This was fixed in order to ensure that the pension amounts don't decrease after the introduction of the NPS. An equivalent contribution rate will

have to be considerably higher for a significant portion of armed forces personnel as they retire between the age of 35 and 45. This additional contribution will have to be incurred by the government.

Solution 2: Retain soldiers in the national security system after retirement from the armed forces (Regular Induction)

Retaining retired armed forces personnel in the national security system to reduce expenditure on pensions for the additional number of years served is another solution. A variant of this solution was discussed in Section II of the paper. One of the first proponents of this view was the Kargil Review Committee, which recommended that the colour service could be reduced and retiring personnel should be released for service in para-military formations for a few years and then transferred to National Service Corps (or a National Conservation Corps) towards the end of their careers¹⁵.

The Group of Ministers Report on National Security (2001) constituted on the recommendation of the Kargil Review Committee also considered this solution. It stated that: ‘The question of reducing the colour service of Army personnel and their absorption in CPMFs/State police, is a complex subject. While the Army desires a younger age profile, so do the CPMFs. There are divergent views on the subject. It is, therefore, felt that the entire matter should be considered by a committee comprising the Cabinet Secretary, Chief of Army Staff, Home Secretary, Defence Secretary and Secretary Expenditure who would submit their considered recommendations in the matter for the government’s consideration.’¹⁶

This solution also finds some currency in the highest levels of political debate even today. The 2019 Indian National Congress manifesto, for example, promises: ‘we will also allow Armed Forces personnel who retire before the age of 40 years to enter the Central Armed Police Forces at suitable levels based on their qualifications and physical fitness.’¹⁷

Apart from reducing defence pensions expenditure, this solution is also aimed at filling up gaps in the existing capabilities of India’s State and Central Armed Police forces. However, the solution is not viewed in favourable terms by the retiring armed forces personnel. A Ministry of Defence submission to the Standing Committee on Defence cites the reason as: ‘the benefit of rank, seniority and pay protection based on their experience is not being given to the Ex-Servicemen’.

Consequently, the existing vacancies for armed forces personnel in Central Armed Police Forces (CAPF) have not been filled completely¹⁸.

Solution 3: Reduce intake of defence personnel gradually

A third solution is a reduction in the intake of defence personnel into the armed forces over time. However, any such reduction is heavily dependent on operational requirements and threat perceptions. Given India's national security challenges and the continuing continental strategic challenge posed by China and Pakistan, a major reduction in intake is unlikely.

Solution 4: Raise retirement age of armed forces personnel

In August 2019, there were reports in the Indian media suggesting that the Indian Army plans¹⁹ to raise the retirement age of specialists such as medical assistants, radiologists and electronics and mechanical engineers posted at Corps Headquarters and base workshops to between 55 and 58. However, this constitutes only to a minuscule portion of the total pensions expenditure of the government.

Separately, there are also indications that the Army is considering increasing the pensionable service of jawans and lance naiks by two years from the current 15 years and further up to 20 years in a phased manner²⁰. However, such measures ignore the fact that a youthful armed force is necessary for operational requirements.

Solution 5: Reduce the number of defence civilians

A fifth solution is to reduce the number of defence civilians in the armed forces. The Indian military's 'tooth-to-tail' ratio of about one soldier to 1.15 civilians is considered quite high.²¹ Any proposed change in this ratio again needs to be on the basis of operational requirements. However, unlike the OROP for defence personnel, incoming defence civilians have been made a part of the NPS which means that the pension expenditures incurred per civilian by the Union government will decline over time²². Moreover, our calculations show that the total defence pension outgo planned for all defence civilians is 25 per cent of the total defence pension expenditure in FY 2019-20.

Thus, reduction in the number of defence civilians even if done in a manner that does not affect defence preparedness will result in a savings that will easily be outrun by the additional expenditure on OROP implementation.

Solution 6: Inverse induction of retired personnel in the National Security System

The Kargil Review Committee recommended this solution in order to manage the opposition arising out of *Solution 2*. Addressing the issue of perceived non-compatibility of ethos between armed police forces and the Indian armed forces, leading to a sustained opposition to lateral induction, the committee observed: ‘The para-military and police forces have their own ethos and traditions and might well be chary of such lateral induction as has been proposed. This objection might be overcome were the para-military forces to undertake recruitment on the basis of certain common national military standards and then send those selected for training and absorption in the Army for a period of colour service before reverting to their parent para-military formations.’²³ Benefits of this solution have been discussed as part of sections II, III, and IV.

Appendix B: How much does the government spend on the pension of each armed forces personnel?

Table 1 lists the last publicly available number of defence pensioners divided into three categories - officers, PBORs, and defence civilians.

Table 1: Number of pensioners (as of April 2017)²⁴

Category	Total
Officers	76610
PBORs	2331788
Defence Civilians	561985

We also have pension expenditure figures for each of the three categories for FY 2016-17. Assuming that the pensioners in each of the three categories in 2019-20 is the same as it was in 2016-17, we estimate category-wise pension expenditures for FY2019-20 in Table 2.

Table 2: category-wise pension expenditures (in ₹ crore)²⁵

Year	Defence Personnel	Civilians	Total
2016-17	70261	17565	87826
2019-20 (Estimated)	89663.5	22415.5	112079

Using Tables 1 and 2, the pension expenditure per employee for FY 2019-20 is calculated in Table 3. At this stage one assumption needs to be made regarding the ratio of the average pension of an officer to that of a PBOR as budget data only gives aggregate expenditure for the combined category called 'Defence Personnel' (Table 2). We assume this ratio to be 3.35 based on a survey of defence personnel retirees.

Table 3: Pension Expenditure per employee in ₹ lakh (2019-20)

Category	Expenditure/retiree
Defence Civilian	4.3
Officer	17
PBOR	3.46

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