



AUSSIE TRISHAKTI

June 2021

A Periodical of the NDA Alumni Association (Australia Chapter)

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Message from the President

Towards a More Inclusive Australia Chapter



Greetings from Perth – the most remote city in the world!

The Australia Chapter is very pleased to release this periodical for your

reading pleasure.

Despite the lockdowns and inter-state travel restrictions, some of our members from Canberra and Sydney managed to find a window to travel to Melbourne and catch up with each other. The Melbourne crowd was delighted to host Sqn Ldr Umang Nautiyal (113/D) and his spouse, Lt Mayurika Handa. Umang is attending the staff course in Canberra. I believe another ex-NDA officer, Maj Dikshant Mahajan (115/H) is also attending the course. He was unable to make it due to his infant daughter falling ill. On behalf of the Australia Chapter, I would like to convey our best wishes to the officers on the staff course and let them know that they have a standing invitation to visit the other cities in Australia. All they need to do is contact our secretary, Col Rajesh Kaswan.

I am particularly delighted to welcome Lt Col Samir Roychowdhury (Retd) as a 'Friend of the NDA' -- a new category of membership that we have instituted. Col Roychowdhury is an ex-AEC officer who had served in the NDA as an instructor in the 1970s. The periodical carries an interview with him. It is also pleasing that Dr. Sushrut Patil, a haematologist and a

military history buff who is friends with the veteran community in Melbourne has contributed an article to the periodical.

While we will continue bringing you news about the activities we undertake, our focus will be on generating content that is likely to be of interest to all ex-NDAs. In this regard, I would like to thank Col Vijay Gidh (Retd) of the Pune Chapter for writing a piece of historical importance on the late Prof NB Sawardekar. Thanks also to Lt Col VK Bhandare (Retd) for sharing an action report from the 1965 operations. First-hand credible battle accounts like his deserve to be archived.

I am sure you will find the contributions made by our members on *information operations* and the QUAD quite informative. The periodical also carries a useful article on financial advice by our Associate Member based in Delhi, Maj Ashish Chadha (Retd), 65/K.

My compliments to the Editorial team for producing a quality periodical.

Before signing off, I would like to reiterate that under my leadership, the Australia Chapter will be making a concerted effort on becoming more inclusive. We do not want any barriers between the ex-NDAs and the other veterans in Australia. India has several fine military training institutions. The periodical reflects our desire to invite articles from diverse sources. In the days ahead, we hope to organize events with other veterans in Australia. Our aim will be to intermingle with each other and improve the quality of our social life.

Do stay safe and get your Covid shots if you have not already.

Au revoir!

Col Arun Sahgal (Retd), 34/G



Secretary's Report



With the international community bracing the impact of COVID 19 virus, the Chapter too had its share of woes, with little activity during the latter half of 2020. The pandemic and lockdowns precluding physical meetings and because of the geographical spread of the members, the only possible way of having a get-together was online and so we did have a few, thanks to Zoom.

During the inaugural AGM held at Canberra in June 2019, Melbourne was chosen as the venue for AGM 2020, but COVID 19 played spoilsport and the dates kept getting postponed until we decided to hold the AGM online, on 22nd Aug 2020 over Zoom. Thanks to all members and specially to those who attended, few important decisions could be taken at the AGM, following a democratic process. Besides electing the new Committee, one of the important decisions taken was to form a sub-committee to streamline the Rules to make them as simple and practical as possible and rule out the possibility of any autocracy. The AGM was also attended by Maj Gen RS Nadkarni, and Brig Ajit Apte, Senior Vice President, NDAAC Central, Kahadakwasla, as Observers. They also shared their valuable thoughts for the overall furtherance of the Chapter.

Signing off with best wishes to all members and their families for a safe and healthy 2021.

Col Rajesh Kaswan (Retd), 77/D

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 Service Before Self

Duly following the then existing Rules, the Revised Rules as recommended by the sub-committee, were approved during a General Meeting held online over Zoom on 20th Sep 2020. They have since been uploaded on Consumer Affairs Victoria website.

Moving into 2021, the first quarterly meeting was held online over Zoom on 17th Jan 2021.

As the restrictions eased, the Melbournian members held a get together on 27th March which was attended by some new members for the first time, including Lt Col Samir Roychowdhury, Friend of the NDA. He has had 2 Instructional tenures at the NDA in the 1970s. Two other guest ex NDAs also attended.

We would endeavour to have physical meetings more often, of course most of them would be restricted to the respective cities. Situation permitting, we plan to hold the AGM 2021 at a mutually accepted venue to make it possible for maximum members to attend.

The Chapter currently boasts of a robust strength of 54 members located in various states/cities/overseas as under -

- a. Victoria – 8 members.
- b. Queensland – 3 members.
- c. New South Wales – 6 members.
- d. South Australia – 2 members.
- e. Western Australia – 6 members.
- f. Australian Capital Territory – 2 members.
- g. Overseas – 27 associate members.



News Round Up July 2020 – June 2021

Unfortunately, as the Secretary’s report above mentions, the year gone by was ravaged by Covid-related lockdowns. The pictures below are of a couple of Zoom meetings and events that the Australia Chapter managed to host in Melbourne.

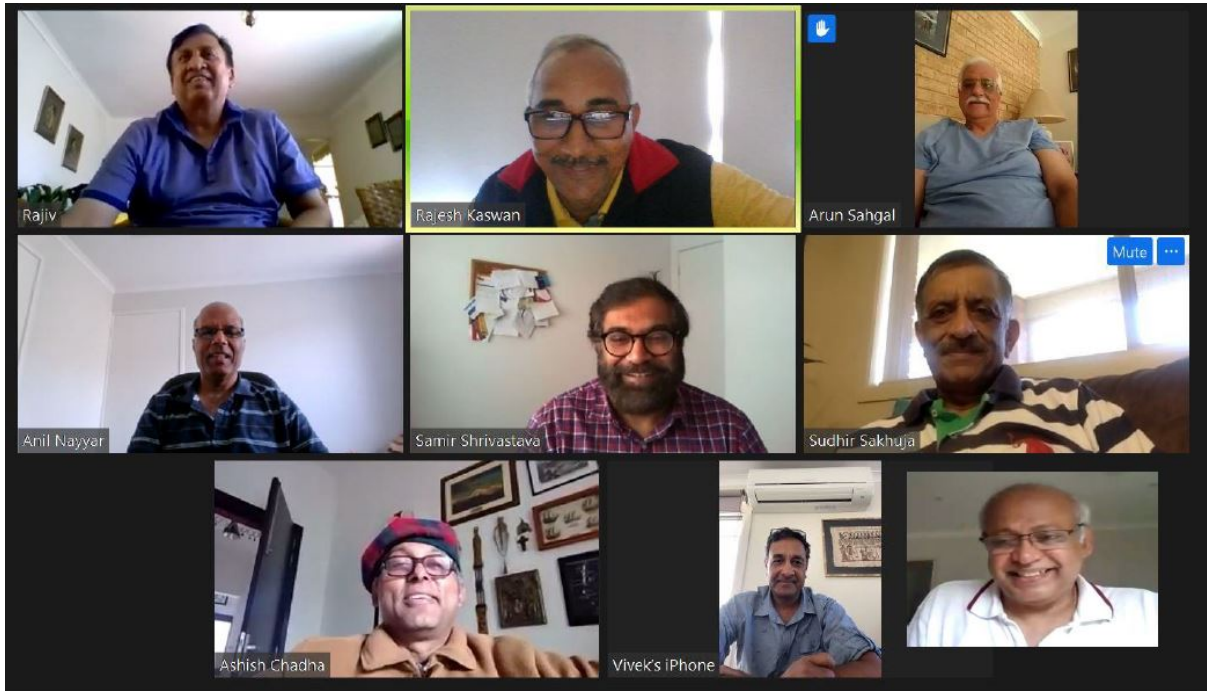
AGM 2020



National Defence Academy Alumni Association (Australia Chapter) Incorporated



**AGM 2020 – 22nd Aug 2020
Virtual Meeting on ZOOM**



NDAAC(AC) QUARTERLY MEETING 1 OF 2021 DATED 17TH JAN 2021 HELD ONLINE ZOOM



Melbourne get together: 27 March 2021

Venue: The Shrivastava residence



Standing L to R: Maj Samir Shrivastava (65/L); Col Rajesh Kaswan (77/D); Sqn Ldr Ajith Nambiar (guest); Maj Rajiv Seth (59/D); and Lt Col Anil Nayyar (59/I)

Sitting L to R: Col (Dr) Sudhir Sakhujia (47/H); Capt Alan Talukdar (41/A); Col Surinder Kahlon (36/I); Lt Col Samir Roychowdhury;



Ladies L to R: Mrs Rekha Nayyar, Mrs Neelu Kahlon, Mrs Jyotsna Seth, Mrs Lalita Menon Shrivastava, Mrs India Mohan; Mrs Shobha Singh Sakhujia, Mrs Freeda Talukdar, Mrs Sarika Kaswan, Mrs Subhadra Roychowdhury



Melbourne get together with outstation members:10 April 2021

Venue: The Shrivastava residence



Back Row: Gp Capt Yadu Das (42/I) & Mrs Sagari Das from Canberra
 Front Row: Col Surinder Kahlon (36/I) & Mrs. Neelu Kahlon; Col (Dr) Sudhir Sakhuja (47/H) & Mrs Shobha Singh Sakhuja; Lt Col Ambar Banerjee (57/K) & Mrs Sanjukta Banerjee from Sydney; Lt Col Anil Nayyar (59/I) & Mrs Rekha Nayyar;
 Maj Rajiv Seth (59/D) & Mrs. Jyotsna Seth; Maj Samir Shrivastava (65/L) & Mrs. Lalita Menon Shrivastava; and Sqn Ldr Umang Nautiyal (113/D) & Lt Mayuri Handa.
 Mayuri is a serving naval officer visiting her spouse Umang, who is currently doing his staff course in Canberra.

We do not have news to report from India. The Pune and Kolkata Chapters inform us that the pandemic interfered with their plans as well.

How to get your choice of Arms

A patriotic sex worker in London in the 1940s wanted to enlist in the army. The recruitment form required her to declare her expertise/current profession. She wrote, "demolishing temporary erections." She was allotted sappers!



Remembering Professor Sawardekar

Col Vijay Yeshvant Gidh, VSM (Retd)

Professor Narahar Balkrishna Sawardekar, Head of the Physics Department at the NDA passed away on



Prof NB Sawardekar
1922-2019

17 January 2019. He had served in the NDA for over 29 years, from 1951 to 1980, and had been one of those charismatic and dedicated teachers who left a deep impression on the minds of thousands

of young cadets. Prof Sawardekar was born in Sawarde, Goa on 04 February 1922. After his schooling, he joined Rajaram College at Kolhapur, where he had the distinction of standing Second in BSc in the entire Bombay University. After completing his MSc from St Xavier's College, Bombay, he joined Rajaram College on a leave vacancy. He was offered a Lecturer's post – a Gazetted Class I, Central Government post – in the NDA in September 1951. At that time, the NDA was in Dehra Dun.

The NDA Joint Services Wing (JSW) had started functioning at the former prisoner of war barracks in Clement Town, Dehra Dun from January 1949; and the 4th and 5th Course cadets were undergoing training when Prof Sawardekar got posted there. During their stay in Dehradun, the civilian instructors had to participate in all activities with the cadets like their counterparts in the Services. This included attending Training Camps and playing games with the cadets.

The JSW moved to its permanent location in Khadakwasla in December 1954. The NDA then consisted of a total of 747 cadets, belonging to the 8th, 9th, 10th, 11th, 12th and 13th Course. The Academy was formally inaugurated by Mr Morarji Desai, Chief Minister of Bombay State on 16

January 1955. The first Passing Out Parade (POP) of the NDA, Khadakwasla was reviewed by Mr Jawaharlal Nehru on 05 June 1955.

The tradition of civilian masters being involved in outdoor activities continued in Khadakwasla as well. Prof. Sawardekar was very much an outdoor person and took keen interest in sports, especially cricket. He was assistant to Capt (later Col) Hemu Adhikari, who was the Officer in Charge Cricket at the NDA. When Hemu Adhikari got posted out of the NDA in 1956, Prof. Sawardekar became the Officer in Charge Cricket. The crowning glory of the sports activities at Khadakwasla came when the Services played the West Indies at the Bombay Stadium from 05-07 November 1958. Two young cadets of the NDA, Bhide and Sengupta, and two ex-NDA officers, Surendranath and Grewal, played for the Services team and faced the tourists with confidence. Cadet Sengupta earned the distinction of being the first batsman to score a century against the tourists! Prof. Sawardekar continued coaching budding cricketers right until his retirement in 1980.



In JSW

The Services team for the Ranji Trophy Championship always had a significant number of ex-NDA's; and my Airforce course mates Ravi Burli, Amit Aneja and KK Govil were amongst these officers who, no doubt, owed their expertise to Prof. Sawardekar's coaching. Besides taking interest in games and sports, Sawardekar wrote very well. He was a Commentator at most events which took place in NDA and Gen GG Bewoor had once remarked "You cannot enter the NDA without hearing the voice of Sawardekar."



On 27 October 1956, Emperor Haile Selassie visited the NDA. He was impressed with the standard of training being imparted in the Academy and wished to have an Army Academy like the NDA in Ethiopia. Brig NC Rawley was deputed to travel to Ethiopia with a team of 8 Army officers and a civilian teacher, Prof. Sawardekar. The team helped Ethiopia set up its Haile Selassie Imperial Military Academy at Harar, the birthplace of the emperor.

The Indian team was housed in beautiful bungalows built by the Italians who had occupied Ethiopia during World War II. The

team drafted the syllabus, supervised the construction of the classrooms and laboratories, and at the same time taught cadets at the Harar Military Academy (HRA). The HRA's official website has this to say about the founding team from India, "The Indian military contingent was particularly impressive ... An equally qualified civilian team of Indian professors who were recruited from the Indian National Defence Academy reinforced the military team. The Indian contingent, as a whole, was a highly qualified and disciplined professional team that made a deep impression upon the Gentlemen Cadets of the Academy and contributed to the rapid growth and development of the Academy."

After the 1971 conflict with Pakistan and the proven prowess of ex-NDA officers in the battlefield, India decided to raise NDA's strength to 1800 cadets with 300 cadets being admitted every term. The dearth of accommodation and instructional rooms meant that the Army Cadet College was shifted from Ghorpodi to the IMA Campus at Prem Nagar, Dehra Dun. The vacated barracks in Ghorpodi were

handed over to the NDA. Thus, was born the NDA Wing in July 1977. The first batch of cadets who reported there was the 58th Course. The first Commander of the NDA Wing was Col Satjit Singh and the first Head of the Academic Team (called Vice-Principal) was NB Sawardekar, Reader in Physics. Both these gentlemen were imaginative, resourceful, and indefatigable. Prof. Sawardekar retired from the NDA Wing on 03 February 1980.



With the Ethiopian Emperor Haile Selassie (centre) at the NDA in 1956

Like some of his other NDA colleagues, Mr Sawardekar decided to settle down in Bavdhan, which was close to NDA. Post retirement, he took to writing letters and articles on a variety of subjects. He was co-founder of a coaching

academy which prepared young aspirants for the NDA Entrance Exam.

Prof. and Mrs Sawardekar had two children – a daughter, Nirmala (Mehta) and a son Nitin. Mrs Nirmala Mehta, following in her father's footsteps, is an educationalist and lives with her family in Pune. Growing up in NDA inspired Nitin to join the Armed Forces. An alumnus of the 48th Course, he was a torch holder and passed out as a BCA in the NDA. He was commissioned in 15 MAHAR in June 1976 and was later posted as a Divisional Officer in his old Delta Squadron. After putting in 20 years of service in the Army, Lt Col Nitin Sawardekar hung up his uniform in January 1997. Sadly, Nitin passed away on 12 June 2012 at the age of 57.

When I was posted as a Battalion Commander in NDA in early 2000s, ex-NDA instructors used to be invited for lunch after the Commandant's Press Conference a few days before the POP. It was such a pleasure to meet Mr TN Raina, Sawardekar, Keshwani, Padmanabhan and some others. We vividly recollect Mr Raina's thundering,



resounding voice during the commentary for the NDA POP every term; Mr Keshwani was fondly called “the Adjutant of Science Block”. Unfortunately, Mr Raina and Mr Keshwani passed away some years ago. All these instructors were an institution unto themselves.

It was always a pleasure visiting the Sawardekars in Bavdhan. Prof. Sawardekar was a lively person, he had an excellent memory and enjoyed narrating stories from his JSW days. Indeed, he was a legend. He continues to live in the hearts of all ex-NDA's who had the privilege of being tutored by him.



Col Vijay Yeshvant Gidh, VSM (Retd) is an alumnus of the RIMC, Dehra Dun and the NDA. He was commissioned in 13 PUNJAB (Jind) on 13 June 1976. He was the 2IC of 14 PUNJAB (Nabha Akal) during its tenure in UN Peacekeeping Mission (UNAVEM - III), Angola. He later commanded the unit for four years in J&K, Manipur, and Nagaland. Col Gidh served as an Instructor in NSG Training Centre, Manesar; Brigade Major of the Jelepla Brigade; Battalion Commander in the NDA; and the Centre Commandant of The Punjab Regimental Centre, Ramgarh Cantonment. His son Col Varun Vijay Gidh, SM (Lima Sqn, 104th Course) is presently commanding 14 PUNJAB.

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Information Operations: A Focus area for India-Australia Defence Relations

Brig Vivek Lall, (Retd), SM, 77/I



Image: dras.in

Resumption of Australia's participation in the Malabar naval exercises strengthens the Quad (US, Australia, Japan and India), especially in the wake of China's attempts at economic coercion against Australia, land grabbing against India on the Line of Actual Control and other actions in the Indo-Pacific region which can best be described as bullying. Without undermining the importance of people to people ties as well as trade and education links between India and Australia, it is the realisation of the seriousness of the common threat faced by them that is driving this relationship to a new level. They face a China that is adept at "grey zone operations" and one that has mastered the employment of non-military and non-kinetic tools to gradually secure its revisionist interests. China has so far prevented escalation by operating under perceived red lines without aiming for any specific end result in any specific timeframe. In the past, China also shelved its traditional beliefs of being the "middle kingdom" and was often seen as 'risk-averse' and 'image-conscious'. However, recent events in a Covid-19 infested world indicate a China convinced and open about its centrality to the World and one that is increasingly confident of undertaking risky political, economic and military decisions. The one factor that remains a constant is the CCP (Communist Party of China) concern over its image, mostly within China but also in the World. Criticisms on Covid-19; human rights abuses in Xinjiang, Inner Mongolia,

Tibet and Hong Kong; economic bullying; and undermining of global norms tend to therefore generate very strong reactions. China is likely to continue operations in the grey zone and the world will probably witness increased bullying through the employment of its Armed Forces.

India and Australia share common concerns about China. However, the strategic circumstances of these concerns are different. For India, the biggest concern is along the borders it shares with China, followed by Chinese collusion with Pakistan, and efforts to engage with countries in the South Asian and Indian Ocean region at India's cost. These issues do not necessarily have any direct implication for Australia. Securing its democracy and sovereignty from Chinese interference, denying military space to China in its neighbourhood, maintaining global norms and managing the risks of great power competition in the Indo-Pacific region is at the heart of Australia's concerns. In spite of India's recent establishment of an Indo-Pacific desk in the Ministry of External Affairs and its looking east policy, it is still an outlier to events that take place in Australia's neighbourhood. Given the nature of both nations' concerns, joint naval exercises like Malabar, statements made in the Quad, and collaboration in global organisations are only able to at best express shared interests and concerns. Translating these shared interests into actions that can put a check on CCP's revisionist agenda is the need of the hour.



China has removed its shackles recently possibly because of increased confidence in its military and economic might. Their military capability has been carefully developed around creating a force capable of 'winning information listed local wars' and building asymmetric capabilities within a construct of what Chinese authors have stated as 'unrestricted warfare', which also encapsulates their beliefs on the three wars concept (media, psychological and legal). There are other factors that indicate China's focus on information operations. In their recent white paper on China's National Defence in a New Era, China has laid stress on the need for PLA to 'complete mechanisation' and the need to 'improve informationisation'. Second, PLA's concept of Integrated Network Electronic Warfare aims to dominate the information environment through disrupting an adversary's ability to process and use information. Third, China has established a Strategic Support Force (SSF) in 2015 and placed it directly under the CMC (Central Military Commission), which is chaired by Xi Jinping. The SSF is responsible for synergising warfighting capabilities in the space, cyber, electronic and psychological domains, indicating that its primary role is of 'information support and information dominance' (ISID). This is the area where the bulk of China's grey zone operations are likely to continue taking place. Both countries have witnessed enough Chinese cyber espionage and cyber-attacks to appreciate the significance of the ISID threat as well as its future portents. Information operations thus offer India and Australia a common platform to effectively collaborate and act in support of their shared interests.

Information operations to inform or influence states, populations, organisations etc are undertaken not just by states but increasingly by non-state actors. Unhampered by traditional boundaries or geographical distances, such operations can use emerging disruptive technologies to create complex security challenges. China has invested heavily in space, cyber and electronic

warfare capabilities to influence the information environment or create kinetic effects on adversaries through niche disruptive warfare technologies. Some of their recent developments cannot be ignored. Tracking, telemetry and command stations established by the SSF in Pakistan, Namibia and Argentina when combined with the almost global reach of its satellite navigation systems, give a huge reach to China's C4ISR architecture. This architecture supports an increasingly modernised PLA that regularly demonstrates or signals its technological capabilities, such as developing of suicide drones by China Academy of Electronics and Information Technology, deployment of drones for logistics by the PLA on India's borders, deployment of EW units on China's South-Eastern coast to target Taiwanese air defence systems and developing of Artificial Intelligence powered lethal autonomous weapon systems. Of equal concern are Chinese attempts to control narratives and influence decision making in global institutions. While Australian and Indian primary security concerns may be separated by geography, it is in the information operations domain where this distance does not matter and where both can go beyond just shared interests to collaborate in joint actions against shared threats.

Besides China, there are non-state actors and terrorist groups such as the Islamic State and Lashkar e Taiba that both India and Australia are concerned about and which engage in information operations. Although actions by such actors have so far been in the area of propaganda, recruitment, communication, funding and limited cyber hacks, there is the potential of such groups seeking to exploit emerging off the shelf disruptive technologies to cause terror. Targeting of Saudi oil refineries by a swarm drone strike in Sep 2019 by the Houthi rebels (as claimed by them) highlights the seriousness of this threat.

India and Australia can collaborate in the area of defensive information operations to deal with the range of threats given above. The scope of such collaboration is



large and can include doctrinal development, research and development of new technologies, information sharing, training and even joint information operations. This can then be enhanced to engage in offensive information operations to search and target non-state actors and terrorist groups. The biggest advantage would lie in being able to deny China an asymmetric advantage in future operations, limit their space for grey zone

operations, and their ability to deal with both countries at bilateral levels. Undeniably, information operations transcend geographical limitations to the growth of this relationship and offer space where they can effectively collaborate and even operate together. It is also continued bilateral cooperation within the Quad countries that can drive this forum to its full potential.

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(Source: <https://dras.in/information-operations-a-focus-area-for-india-australia-defence-relations/>)



Brig Vivek Lall, (Retd), SM is an Indian Army veteran with a career spanning myriad challenging assignments over almost three decades in India and overseas. Vivek has served on the LC and LAC as an infantry soldier of the Rajputana Rifles regiment. He participated in the military-strategic planning process as well as doctrinal formulation while in the Military Operations Directorate and the Army Training Command, besides holding other staff assignments. He is an alumnus of the Defence Services Staff College, Wellington and has a Master's in National Security Strategy degree from the National Defence University, USA. He has taught International Politics of India and Pakistan at the University of Waikato in New

Zealand and currently resides in Canberra, Australia.

Bajiraphu Deshpande: The Indomitable Warrior

Dr Sushrut Patil

Of the many qualities of Shivaji Maharaj, perhaps the greatest was his ability to attract and retain men who were dedicated to the Maratha cause. Men like Netaji Palkar, Hambirao Mohite, Prataprao Gujar, Murar Baji Deshpande, Tanaji Malusre, Siddhi Hilal and several others. One of the most notable warriors was Bajiraphu Deshpande. Although the battle in which he laid down his life did not involve large-scale troop manoeuvres, nor did it result in a decisive defeat of the enemy, it was an ultimate test of human courage, endurance, and dedication. The stakes could not have been higher. Nothing less than the life of Shivaji

Maharaj was on the line. Had Bajiraphu and his colleagues failed in their duty during the night of 12th-13th July 1660, quite possibly there would be no Maratha Empire.

The Build up

Shivaji Maharaj had killed Adilshahi General Afzal Khan in the dense forests at Pratapgadh (Satara) on 10th Nov 1659. Without losing any momentum, over the next 18 days, he went on to capture all the territory from Satara to Kolhapur, seizing, in the process, many forts, including the imposing mountain fort of Panhala. Wanting to seize the initiative, Shivaji Maharaj's Sarnaubat (Commander-in-



chief), Netaji Palkar launched a surprise cavalry attack on Bijapur, the capital of Adil Shah's sultanate. Unfortunately, the attack could not be sustained as Netaji Palkar had to switch his priorities due to the fall of Pune to the invading Mughal general and a maternal uncle of Aurangzeb, Shahista Khan. Getting some respite, Adil Shah assembled a large force of approximately 15 -20,000 men under the command of an Abyssinian general, Siddhi Jouhar to decisively deal with Maratha threat.

Like he had done while fighting Afzal Khan, Shivaji Maharaj could have drawn Siddhi Jouhar to the interior of his kingdom in the dense forests and imposing mountains of Sahyadri ranges. However, Shivaji Maharaj was concerned about his subjects who had already suffered greatly at the hands of Afzal Khan's marauding force as it pursued him.

Therefore, Shivaji Maharaj decided to stay put at Panhala, which was at the periphery of his kingdom. The Panhala stronghold was very close to the Konkan region with a few nearby forts under Shivaji Maharaj's control. This relatively minor disadvantage notwithstanding, Siddhi Jouhar, vastly outnumbering the enemy forces, started the siege of Panhala on 2nd March 1660. Shivaji Maharaj wanted to hold on until the arrival of monsoons in June. He knew that it would be extremely difficult for the besieging force to keep its morale high during the monsoons. Siddhi Jouhar also realised this. He enlisted the help of a British officer of the East India company, Henry Revington and got long range canons from him. Henry Revington himself operated the guns at one point during the siege (later, in Dec 1661, Shivaji Maharaj

would plunder the English factory near Ratnagiri and imprison Revington for a few months).

The Battle

Bajiprabhu, who was 15 years older than Shivaji Maharaj, had played a pivotal role in the destruction of Afzal Khan's army at Pratapgadh and was one of the 1,000-odd troops at Panhala (exact number not known). Shivaji Maharaj, having learned from history, rarely, if ever, got involved in battles on open fields or frontal attacks. He started planning his escape and



Bajiprabhu Deshpande statue at Panhala Fort
Source: Wikimedia Commons

commenced negotiating with Siddhi Jouhar about surrendering. Finally, on 12th July, Shivaji Maharaj met Siddhi Jouhar on the outskirts of Panhala and agreed to surrender the fort on the morning of the 13th. He leaked the news of his impending surrender with predictable results. The enemy weakened the siege. Furthermore, there

was a storm and heavy rain that night. Shivaji Maharaj and about 500 others escaped toward Vishalgadh, a mountain fort about 60km westward. As planned earlier, a decoy was arranged. About a dozen or so bulls with *mashals* (wooden torches) tied to their horns were sent in the opposite direction. Around 2-3,000 horsemen from Jouhar's cavalry chased the bulls and captured a man with striking resemblance to Shivaji Maharaj. The man was Shiva Kashid, whose magnificent memorial is also at Panhala.

On realising that he had been deceived, Siddhi Jouhar executed Shiva Kashid and intensified his search for Shivaji Maharaj. By then precious hours had elapsed. With Jouhar's 5,000 strong cavalry closing in, Bajiprabhu asked Shivaji Maharaj to proceed to Vishalgadh forthwith and fire



three canons to signal that he had reached his destination safely. Bajiprabhu with about 300 men (including his brother Fulaji and another capable officer Shambhu Singh Jadhav) decided to make the last stand at Ghod Khind (*khind* in Marathi is a pass). Ghod Khind is a rocky and very narrow pass flanked by high cliffs along a 3-4 km road where only two or three people are able to stand shoulder-to-shoulder. Bajiprabhu and his men kept the enemy at bay for about eight hours until they heard the cannons from Vishalgadh at about 1000 hours on 13th July. Only a handful of Bajiprabhu's force survived. Bajiprabhu along with Fulaji and Shambhu Singh made the ultimate sacrifice. Ghod

Khind became Pavan Khind (*pavan* in Marathi is sacred). History did not record the names of all those who fell that night. This is a small tribute to the unknown gallant soldiers.

The battle at Pavan Khind is often compared to the battle of Thermopylae pass fought in 480 BC – the movie titled "300" is based on it -- where a small Greek army kept a much larger Persian army at bay. In the case of the latter though, the pass was outflanked and eventually overrun. This did not happen, or rather, Bajiprabhu and his charge did not allow this to happen, at Pavan Khind.

(Acknowledgement: Mr Praveen Bhosle, Historian, Sangli, Maharashtra).



Dr Sushrut Patil is haematologist. He migrated to Australia in 1995 and worked in Canberra, Sydney and Tasmania before settling in Melbourne 17 years ago. His expertise is in haematological malignancies (blood cancers) and bone marrow transplant. He grew up in Western Maharashtra listening to tales of Shivaji Maharaj's extraordinary exploits. This generated in him an interest in military history. Dr. Sushrut says he is fortunate to count among his friends several officers from the Indian army, arguably the finest defence force in the world. He hopes to continue interacting with ex-service men, hearing them reminisce and learning from them about different facets of life.

Pakistan's Islamic Identity and its Kashmir Conundrum

Col Rajesh Kaswan (Retd), 77/D

Ideological Origins

In his book, *The Clash of Civilisations and the Remaking of World Order*, Samuel Huntington argues that cultural and religious identities will be the primary source of conflict in the post-cold war era. The Arab Spring flattered to deceive. The negative consequences of the failure of democratic forces have since been exacerbated by ill-conceived US interventions and aloofness in the Middle East. The situation has led to mass migration and mixing of civilisational identities that is triggering a range of political responses. Further, the power of technology is being continuously harnessed by some for the vigorous

pursuit of proselytist religions, with an aim of achieving a global footprint. Newton's third law of motion is perhaps as applicable to society and politics as it is to physics. Propagation of religious fanaticism by some has led to an equally extreme counter reaction by others. In the current environment, the nations in which cultural values clash with religious identities are particularly vulnerable. Pakistan is one such state.

Jinnah's *two-nation theory* promised a better political, economic, and social entity to the Muslims of the Indian subcontinent. The flawed belief was that ancient cultures with distinct traditions, languages and values could readily embrace a



synchronous identity under the Islamic banner. It has been over seven decades since Pakistan came into being. It is moot whether a “better” world for Muslims has been realised. The Baluchis, Pashtuns, Sindhis, Hazaras and Punjabis of Pakistan at various times seem to be up in arms against the State or against one another. These social entities are unwilling to sacrifice their traditions and values handed down over generations at the altar of an artificial form of Islam being propagated to ensure that the elite in the Army and select politicians and religious preachers retain power. Herein also lies the underlying subtext of Pakistan’s Kashmir conundrum. If Kashmir, a Muslim majority region, were to succeed within a secular India, the underlying premise of the two-nation theory would be called into question. It would negate Jinnah’s alarmist prophecy of a Hindu dominated nation bent on trampling its minorities. Thus, to the extent that this reasoning is valid, it is imperative for Pakistan’s national identity that the Kashmir problem simmer in perpetuity.

Ummah: A non-starter

Globally, in sync with its domestic ideology, Pakistan has been promoting “Ummah” to form a strategic alliance with Islamic nations. *Ummah* is an Arabic word that means a community formed on the basis of some commonality. Pakistan views Islam as a geo-political identity that can bring together nations. Being a founding member of the OIC, Pakistan expected the Arab world to share its influence and wealth amongst the *Ummah*. But *Ummah* has failed to gain much traction because international relations are based on national interests and not ideologies. The growing trade and cultural relations between India and the Arab world, despite the former having equally good relations with Israel is a point in case. Moreover, the idea of an equal standing for all Muslims within the *Ummah* would have disrupted the established hierarchy, which perches Arabs at the top followed by Persians.

Asian Muslims, especially those

originating from the Indian subcontinent, are considered as recently converted and belonging to a lower pedigree. They are condescendingly called “Mawali” or “Mawal” by the Arabs. In the present context, *mawali* refers to non-Arab Muslims who attach themselves as client-servants to Arab families to hasten their assimilation into the Arab tribal culture. Given this history of discrimination, it is hardly surprising that the custodians of Islam’s holiest sites and speakers of the language in which the Holy Quran was supposedly originally written, would dilute their identity by aligning with Pakistanis, an “inferior” people.

With attempts to leverage *Ummah* not making headway, Pakistan needs a theme to invigorate nationalism without endangering its existing power structures. Taking a cue from Zia-UI-Haq, the Pakistan Army, through a pliant Prime Minister, seems to be creating an atmosphere of fear that it hopes to utilise to subdue separatist forces. Imran Khan seeks to be crowned as the champion of Muslims world-wide by “fighting” against the growing trend of Islamophobia the world over. Impassioned speeches in the UN, continuous anti-India rants, midnight tweets and promises to counter Islamophobia through dedicated TV channels and social media are aimed at distracting the domestic population from the failures in ‘Naya Pakistan.’

Pakistan’s Kashmir fixation

India comprises of even more disparate cultures and identities than Pakistan. However, unlike Pakistan, India celebrates its diversity. The oft repeated slogan, “Unity in Diversity” reflects India as a nation that not only accepts but also cherishes different religions, customs, and languages. Islam was brought into the subcontinent by Islamic invaders and how they spread Islam is beyond the scope of this article. The relevant issue is that over the years, Islam in India amalgamated with the local culture and has, by and large, co-existed peacefully, with other religious beliefs in most parts of India. There are numerous examples of Muslims in India worshipping Hindu deities.



In contrast, Pakistan views itself and its Islam as a monolith. To the ruling dispensation, if Pakistan were to accept diversity as a social norm, the *raison d'être* that underpins its existence would be rendered meaningless. It follows that it is in Pakistan's interest to encourage religious radicalisation in Kashmir that leads to suppression of Kashmir's *Sufi* philosophy. The emergence of ISIS flags, the calls to shun modern education and ban theatres, music, and arts indicate that Pakistan considers the moderate *Sufi* culture of Kashmir as being antithetical to

Islam. Attempts by Pakistan to influence Kashmiri youth to sacrifice their indigenous culture and embrace the more fundamentalist tenets of Islam as a bulwark against a supposedly Islamophobic India will increase in the coming years. To a large extent, the onus will be on Kashmiri society and its intelligentsia to recognize Pakistan's ulterior motives and align the youth to *Kashmiriyat*, which is being attacked, not by India, but by a confused Pakistan in search of its identity.



Col Rajesh Kaswan (Retd) was commissioned into 6th Bn The Sikh Light Infantry. He is a second-generation infantry officer who served in Assam, Delhi, Poonch, Belgaum, Pathankot, Akhnoor, Wellington, Doda, DR Congo, Mhow, Mt Abu and Arunachal Pradesh. He commanded 1st Bn The Sikh Light Infantry between 2007-2009. After serving in various appointments for 20 years and 7 months, he took pre-mature retirement and migrated to Australia in 2011. He is presently working with Halliburton Aust Pty Ltd in Supply Chain.

The NDA in the 1970s: Down the memory lane with our venerable, Lt Col Samir Roychowdhury (Retd)

IC 20841 K Lt Col Samir Roychowdhury, EC 5 Course, had two tenures as an AEC instructor in NDA's geography department in the 1970s. Col Sudhir Sakhuja (47/H) interviewed him recently in Melbourne. Col Roychowdhury remembered the NDA with fondness. Here he is in his own words.

On his early years

I was born and brought up in Allahabad and obtained my undergraduate and post graduate degrees in geography from Allahabad University and B.Ed from Saugor University. I am also an ex-fellow of the Royal Geographical Society of London. My father was the late Mr. T. Roychowdhury, an engineer with the Indian Railways who served in Basra, Baghdad, and Mesopotamia during the Second World War. Incidentally, during the same period, my father-in-law who was a doctor with the Royal Indian Medical Corps, the late Capt PP Sen, was also serving in the middle east.

The decision to join the army

The Sino-Indian War of 1962 was a great setback for India. Immediately after the war, the Army undertook a massive recruitment drive wherein senior officers delivered motivational talks in various universities urging the youth to join the armed forces. With the aim to inspire students, Lt Gen SPP Thorat visited Allahabad University in 1963. I viewed it as an opportunity to do something for the nation. After a simple one-day initial selection process followed by three days of grilling at the SSB, I was selected to be trained at Dhapodi, Pune which was one of the three Officer's Training Schools (the other two were at IMA and Madras). Six months later, on 26 January 1964, I was commissioned as an Emergency Commissioned Officer (EC-5 Course) and posted to 12 MAHAR, which was then under raising in Saugor.



On shifting to the AEC

Life in the infantry was wonderful, but infantry officers retired at 50. To serve until 55, I switched to the AEC in January 1972. The switch was possible due to my educational qualification prior to joining the Army. Thus, I superannuated in July 1994.

NDA Days

My first AEC posting was as a lecturer in the geography department of the NDA. At that time, the geography department was headed by Mr. B. Basu. Dr. Verma was the Principal and Maj Gen SD Gupta was the Commandant. I taught geography and geo-politics. When Mrs Sehgal, from the language faculty was on sick leave, I stood in for her and taught German as a foreign language to the cadets. I was posted out in December 1975 for a truncated posting to the Officers Training School (OTS), Chennai. The fourth battalion was then under construction at the NDA and the first termers were shifted to OTA for their first term.

Fortunately, I got re-posted to NDA after six months and continued serving there until December 1978. By then I had become a Major and was promoted as a 'Reader' in the geography department.

Civilian counterparts. In the early years of NDA's founding, Dr. Amar Nath Jha, then Vice Chancellor of Allahabad University, was an advisor on the academic board of the NDA. It was on his recommendation that the salaries of the lecturers were pegged at Rs 400 a month, which was Rs 100 higher than what was paid by most universities. A hundred-rupee initial boost in those times, was an incentive enough for drawing the brightest and the best academicians to work at the NDA. During the selection process, the potential lecturers were also graded for their competence in sports and games. This was to ensure that the lecturers would be capable of not only imparting quality teaching in the classrooms, but also interacting with the cadets on the playing fields. Thus, many lecturers besides being university toppers, had also represented their universities and states in different sports and games. Even some

heads of departments (HODs) excelled in a game or two. Just to name a few: Mr. Kuldeep Singh (HOD Math) was a very skillful and tireless swimmer; Mr. Bhandari (HOD Social Studies) could match up with cadets who were 'Blue' in hockey. Similarly, Mr. Bikas Basu who was an Honours graduate from Cambridge University and the HOD of our geography department was very active on the football field and Mr. Shandila of the social studies department was very good at basketball. The academic heads were men of intellectual brilliance and professional integrity.

The Service Officers. I served during the tenures of four commandants, Maj Gen (later Lt Gen) SD Gupta, AVM MB Naik, Rear Admiral MP Awati and Maj Gen (later Lt Gen) Raj Kumar Jasbir Singh (of Jind). Since Maj Gen Jasbir Singh hailed from the royal family of Jind, his car plates bore the numbers Jind 1, Jind 2 and so on. Married to Rani Smt Gita Devi Sahiba, he was indeed a 'maharaja' in his mannerisms. Among the Deputies, I was fortunate to have served alongside the legendary Admiral Ronald Lynsdale Pereira, who later became the Naval Chief. The staff at the NDA nicknamed 'Ronnie' Pereira as 'the one who never sleeps.' Ronnie was not just a hero of sorts for the cadets alone, he was also revered by the serving officers posted in the NDA.

Special memories. We had a stream of visitors at the NDA – senior officers from our own armed forces and those from overseas. Just as is the practice now, cadets from several foreign countries were trained at the NDA. I recall a few instances when the visiting foreign dignitaries visited my class and watched the instructions for a while. I specifically recall the visit of the Ethiopian Vice Premier, who accompanied by the Commandant, Lt Gen SD Gupta observed the instructions being imparted by me in the class for close to ten minutes. Appreciating the mental state and palpitation levels of the lecturers, the cadets generally behaved very well during such visits. The other VVIP visitors which I recall were the Premier of Fiji, the Army



Chief of Singapore, teams of senior officers of the United States Army and other countries, and Palden Thondum Namgyal, the Chogyal of the Kingdom of Sikkim. We also had an 'unforgettable' visitor - the King of Tonga Tāufa'āhau Tupou IV. Unforgettable because he was very tall and heavy. Standing at six feet and five inches and weighing over 200 kgs, he was



Mrs Subhadra & Lt Col Samir Roychowdhury (Retd)

in those days the heaviest monarch in the world. A special chair was commissioned for the dinner night at the Cadet's Mess. It is reported that considering them as a gift, the King used to take such chairs back home. I not sure if he took the chair made for him at the NDA back to Tonga. I learned that in the 1990s, he took part in a national fitness campaign, losing a third of his weight. Incidentally, the three cadets from Tonga at the NDA were also well-built but could not match His Highness!

The decision to migrate to Australia

I was married to Dr. Subhadra Roychowdhury *nee* Sen in 1979. She studied to be a pediatrician from the Institute of Medical Sciences, Varanasi and was a lecturer in the same college before taking up a job at the Kamla Nehru Hospital, Allahabad. In 1991, she was awarded a fellowship training with the Royal College of Physicians in the United Kingdom. On completion of this assignment in 1993, she was offered a job at Royal Northshore Hospital in Sydney. When I superannuated in 1994, we all migrated to Australia. In Australia, Subhadra worked in the pediatric/neonatal departments of various hospitals. She later got a job at the Royal Children Hospital in Melbourne. We thus shifted our base to Melbourne which has continued to be our home.

I have worked in Australia in various teaching jobs for over 20 years. For the last 16 years, I have also been the coordinator of the Indian veteran's

contingent for the ANZAC parade in the state of Victoria. The parade is held on 25th of April every year. Ever since I have taken over this responsibility, the number of the veterans participating has increased from just eight in 2005 to 23 in 2019 (including one Lt Gen and two Maj Gen). Due to Covid, the ANZAC parade was not held in 2020.

In hindsight, I had never thought I would be working until almost 82 years of age. I hung my boots only last year. I have absolutely no regrets about having worked for so many years as it kept me fruitfully occupied and ensured good mental and physical health.

We are very grateful to Australia as we could pursue our dream to educate and settle our children. My son, Arnit has an IT degree from the University of Tasmania and Victoria and is working for an IT company in Melbourne. My daughter Rakhi, after graduating as electronics engineer from the Royal Melbourne Institute of Technology, Melbourne is now a successful entrepreneur.

A Message for Ex NDAs

While I am not an ex-NDA, given my association with the NDA I feel privileged to be an honorary member of the NDAA(AC), and thankful to the Australian Chapter for granting me associate membership as a 'Friend of the NDA'. I hope that this initiative is replicated in India as well. The NDA alumni have been successful leaders not just within the Indian armed forces but also in various other fields. May God bless all ex-NDAs and their families. I can be contacted at suroy30@hotmail.com



India and Australia walking out of the QUAD again: Possible? Probable?

Col (Dr) Sudhir Sakhuja, VSM (Retd), 47/H



Image: The Economic Times

The Quadrilateral Security Dialogue (QSD), popularly called the QUAD, has been extensively covered in the news in recent months. It is widely, but erroneously, believed to be an alliance explicitly formed to contain China in the post pandemic scenario. The alliance, in fact, was forged way back in 2007 on the initiative of Japan as a forum for dialogue on the “freedom of seas and prosperity,” and was supported by the United States, Australia and India. Some also trace its genesis to the understanding formed by the four nations when working together in an ad-hoc Tsunami Core Group to respond to the Indian Ocean tsunami of 2004. It is also viewed as a progression from Trilateral Strategic Dialogues (2002), which were a series of trilateral meetings held among the United States, Japan, and Australia, albeit with the different aim of facilitating US global strategy to fight terrorism and nuclear proliferation.

The official statements about the purpose of QUAD notwithstanding, back in 2007 China reacted strongly to its formation and issued formal diplomatic protests as it perceived QUAD to be an anti-China alliance. The Chinese reaction did seem to have an effect on Australia and India. In January 2008, the then Indian Prime Minister Manmohan Singh declared that

India is not part of any so-called efforts (meaning, QUAD) to contain China. The then newly appointed Australian Prime Minister, Kevin Rudd followed suit the following month to unilaterally exit from the QUAD, possibly without consulting its strategic ally, the USA. Thus QUAD 2007 died in its infancy and both India and Australia were to blame.

The ‘reactivation’ of QUAD (as QUAD 2.0) in the post pandemic scenario since March 2020 has been hailed in some quarters as an effective counter to the growing Chinese influence globally, but more specifically in the South China Sea. The March 2020 meeting of the officials of the QUAD partners was purportedly held to discuss the COVID-19 pandemic. Thereafter, a series of meetings at various levels seem to have primarily focused on a joint strategy to contain China – a nation perceived by the four to be their common adversary. In March 2021, the heads of governments of the four nations met virtually to further boost QUAD. That the US, Japan, India, and Australia have had to come together once again to revive the forum is indicative of the enormity of the challenge that China is perceived to pose. Despite the apparently common objectives of the QUAD nations, their individual interests do not necessarily converge when it comes to dealing with China.



The National Interests of the US and Japan

As for the USA, its signals on China appear to be tough and business-like. However, the US is presently facing several challenges. Namely, partisan politics that tends to paralyse the nation's legislative agenda, and the need to control COVID-19, ensure economic recovery, and address volatile racial issues. These domestic problems, however, will not deter the US from fighting hard to retain its position as the global leader – politically, economically, and militarily. The growth of Chinese influence will trouble the US in the years ahead and the US can be expected to sustain its efforts to fortify QUAD as an anti-China alliance -- an Asian NATO of sorts.

As for Japan, it has symbiotic ties with the USA for its defence. Geographically, Japan is greatly affected by the Chinese dominance of the South China Sea, which Japan maintains must remain as the "seas of freedom and prosperity." It also has a territorial dispute with China. Based on 'historical rights,' China claims the Japanese islands of Senkaku/Diaoyu. These disputed islands are however covered by the treaty of Mutual Cooperation and Security between the US and Japan. Thus, in the event of a military confrontation with Japan, the US too would get involved. Importantly, given the disparity in size, Japan cannot confront the military might of China on its own. Hence it is in Japanese interest to continue being a committed member of the QUAD.

But what about India and Australia?

As for India, its relations with China have soured after the prolonged standoff with the PLA in Eastern Ladakh for the better part of 2020. Consequently, the much-publicized efforts of the Indian Prime Minister Narendra Modi to build bridges with the Chinese President Xi Jinping in the recent years (Ahmedabad in 2014, Wuhan in April 2018, and Mahabalipuram in October 2019) have been nullified. In fact, the Chinese incursions, especially at

a time when India was trying to cope with the COVID 19 pandemic is viewed in India as the 'second' betrayal by China (the first being the one in 1962). Narendra Modi is not likely to forget China's 'betrayal' in a hurry. Nonetheless, unlike the other QUAD partners, India shares a long and contested land frontier with China. If not militarily, at least logistically, China is better placed than India in most of the sectors along the Sino-Indian border. This is an advantage that China is likely to retain for the foreseeable future. China has been extending support to Pakistan and forcing India to prepare for its worst nightmare: a war on two fronts.

Furthermore, China can support insurgent groups in Northeast India and further stretch India's security apparatus. Given the current ground realities, it may not be in India's interest to antagonise China. Additionally, India continues to rely heavily on Chinese-made heavy machinery, telecom equipment and home appliances. So, there appear to be economic interests as well that India needs to factor in.

India too is important to China. It is the largest market for Chinese exports. China also appreciates that India is a major military power with battle-hardened, highly experienced troops in high altitude warfare. India can be expected to defend its territorial integrity with tenacity. Thus, it would seem that it would be in the Chinese interest to somehow get India to withdraw from QUAD, just as it did in 2007. Hence it would not be surprising if China, without losing face, were to offer an olive branch to India to either get it to withdraw from QUAD or reduce its QUAD participation to mere tokenism.

Chanakya's in the BJP, and the policy wonks in Modi's government may also find it politically expedient to not directly confront China. A mature relationship with China (with the caveat that we remain hyper vigilant on the borders) may be viewed as better than partnering with the US. Some do see the US as a weakened and waning power. With respect to India, undeniably, the US in the past has not proven to be a reliable friend.



Finally, onto Australia. Until the relations between the two soured in early 2020, China was Australia's leading trade partner. But the relations between the two worsened rapidly after Australia's calls for an independent investigation into the origins of COVID-19. Post this demand, China laid down curbs on a range of Australian imports including lobsters, beef, timber, sugar, wine, barley and copper. China also warned its students against studying in Australia. Thus, the Australian Universities and allied businesses which draw a major part of their revenue from the Chinese students have been facing a severe cash crunch and the situation may not improve even after the travel restrictions get lifted. China's culture and tourism ministry has issued a travel alert, advising its citizens to avoid traveling to Australia where they might be 'the target of racially motivated attacks, caused by anger over the pandemic'. All these Chinese actions have adversely affected the Australian economy.

As for coal, China's restrictions on import of Australian coal have resulted in power outages in several Chinese towns. Before Russia becomes the alternate source of Chinese coal requirements by 2023, it may be in Australia's interest to settle the impasse.

Though China has commenced sourcing its requirements from other countries, it continues to rely on Australia for its massive requirements of high-quality iron ore. If Australia decides to stop its export,

China may find it difficult to source the quantities required for its iron-guzzling heavy industry.

Australia and China have no historical conflicts nor any border disputes. They have been engaged in highly mutually beneficial trading until recently. However, experts are of the opinion that the relations between the two are not likely to improve until it hurts the economies of both the countries. In the long run, the Australian economy is likely to hurt more. It may indeed be prudent for Australia to mend its fences with China without necessarily abandoning its calls for respect for international laws and human rights. Like in India, in Australia too, some strategists may see merit in diluting the country's commitment to QUAD as a price for normalising trade with China.

China can be expected do all that it can to weaken QUAD. It will probably aggressively target both India and Australia – the two nations that it may perceive to have more leverage over. Only time will tell if India and Australia will exit QUAD or not. Or it may well be that they continue to remain in the alliance but only as its token members.

Will history repeat itself? The quote by the French writer Jean-Baptiste Alphonse Karr comes to mind in this context: *"Plus ça change, plus c'est la même chose"* (the more things change, the more they stay the same)



Col (Dr) Sudhir Sakhuja, VSM (Retd) was a five-star 'torchie' at the NDA. He was commissioned into the Madras Regiment and went on to command 10 MADRAS. A graduate through a competitive vacancy from the Defence Services Staff College, Wellington, he also holds a doctorate in management. He held operational staff appointments in the Military Operations Directorate (China Desk); served as a Directing Staff at Army War College, Mhow. He also had a long stint in the South Block as the Army Spokesperson with three successive Army Chiefs. Post retirement, Sudhir touched the lives of hundreds of young post-graduate students from the fields of media,

communication, and management as a senior academic for over eight years. While in Australia, he has served in an administrative role with RMIT University, Melbourne. He loves to cook and read non-fiction, especially memoirs. Married to Shobha, a chemist with a paint and coating multinational, they both have the travel bug. Theirs is a happy-big family.



Financial Planning Tips

Maj Ashish Chadha (Retd), K/65

Given that I have been running my family-owned stock brokerage and investment firm for the last 25 years in Delhi, I could not decline my course mate's request to write this advisory piece for our fraternity. Incidentally, the firm was started in 1984 by my father, Col Y P Chadha, 4th Course JSW (Able Sqn), an ASC officer and my mother, Mrs. Lakshmi Chadha. They were probably one of the first fauji finance couples of the country. My mother ran the finances at home and was my dad's equal in every sense at the firm. Perhaps the first lesson in finance that I picked up subconsciously was that diversity among decision makers enhances the quality of decisions. Women make good risk managers. We will all do well to involve our spouses in financial decision making. My family firm has seen it all – from the famous Harshad Mehta scandal in 1992 to the crippling Global Financial Crisis in 2008. Even if I say so myself, my father's understanding of the financial markets in India made him exceptional among those with a fauji background. His interest rubbed off on me. But if truth be told, most of us faujis will readily admit that financial planning is not one of our strongest suits. In this materialistic world, our lack of financial acumen can hurt us. I share below some advice and information that will hopefully prove beneficial to you.

To Commute your Pension or Not Should not be a Question

From a risk management perspective, it is unwise for service officers to trade a guaranteed government pension for uncertain returns. A low interest rate regime makes a government pension even more attractive. You may commute your pension for educational needs of children, to pay down the house loan, etc. Unfortunately, I have seen retirees invest their benefits in equities (i.e., the share market) for high returns only to burn their fingers. They forget that equities can take seven to ten years to start steadily producing desirable rates of return.

Spending your assured monthly pension wisely (and squirrelling away some savings) should be preferable to relying on an uncertain outcome of equities and volatile interest rates/credit issues with fixed income instruments. Ideally, invest only the monthly savings from your pension, rent or other income into equities. Retirees living in developed economies abroad experience zero or close to zero interest rates. An ongoing monthly pension of Rs one lakh in such economies is not to be scoffed at. They too should avoid taking a lumpsum.

What about Health Insurance?

It is important for all ex-servicemen to take some amount of private health insurance before they enter their fifties because the better plans are more accessible and affordable to the young. For those service officers who plan to migrate overseas, this process should be planned for the country they wish to settle down in as health insurance outside of India can be very expensive. We, in India, are fortunate that private health care has not come totally out of reach as it has in several developed economies.

On House Ownership

We Indians love buying big houses and often end up with poor cash flows. Renting your dream house may prove cheaper than buying your dream house. Selling off a large house and downgrading to a smaller house may also make sense. It is usually a good idea to shift to one of children's hometown, especially if you get widowed or if your spouse needs medical care. If you do not have children, or you do not along well with them, do not rule out moving to an old age home.

People in developed countries do retire to countries such as Mexico, Thailand, Sri Lanka where cost of rent, living and medical care is cheaper. You too could consider shifting out of metros like Delhi, Mumbai, Bangalore or Pune to tier 2 and 3 cities. It will free up cash flows. Wherever



you live, make it a point to be close to day-to-day necessities, a hospital, and family and friends.

For ex-service folks who decide to migrate, real estate in India offers low rental returns. However, its resale value, if the property is in large cities, tends to be high when compared to properties of a similar size in other developed economies. If you decide to settle abroad, selling your Indian property and buying a house in the new country maybe a sensible idea as interest rates on home loans tend to be very low overseas. Please also remember that as you enter your seventies, long flights to India will become challenging. Ideally, address all your property matters when you are in your sixties.

What should you invest your hard-earned money in?

You have plenty of choices. You can invest in Indian and foreign equities, fixed income instruments (e.g., government bonds and securities), real estate, gold, the commodities market and in other markets such as Bitcoins, hedge funds, etc. Wherever you choose to invest, please do your research. There are plenty of credible sources of information on the net and good books available on the subject. Check out: *The Psychology of Money* by Morgan House; *Fooled by Randomness* by Nassim N Taleb; and *Rich Dad Poor Dad* by Robert Kiyosaki. Please do not invest your hard-earned money with any agency before carefully checking its antecedents. Just as we assess a piece of military intelligence from various sources, so should we cross-check a piece of investment advice. Consider seeking the opinion of a qualified financial planner if the amounts involved are large. Remember: if something is too good to be true, it usually is.

Inflation and taxes

Our current pension is adequate to meet the basic monthly standard of living provided we have no other dependency requiring regular payments from our pension. Your focus should be to earn returns that can off-set your loss to taxes

and inflation. On average you can realistically hope to earn 7% interest from your investments. So, the Rs One Crore lumpsum that you got on retirement will generate seven lakhs for you in the first year after retirement. In India, you will lose 33 percent of your investment returns to taxes. So, 7% minus 33% of 7% will give you a net return on 4.69%. Therefore, after tax you will be left with a return of Rs 4.69 lakhs. If you and your spouse need Rs 8 lakhs per year (assuming you pay no rent) to maintain your lifestyle, your lumpsum will diminish by Rs. 3.31 lakhs (i.e., Rs 8 lakhs less Rs. 4.69 lakhs) after the first year. Next year, your net return will be a bit less because your Rs One crore will have reduced by Rs. 3.31 lakhs. But that is not all, on current trends, you will also need to factor in 4% inflation. So, if you needed Rs 8 lakhs to sustain your lifestyle in 2020, you will need Rs 8.32 lakhs in 2021. As you can see, the calculation can get involved. A financial planner can work out for how many years your Rs. One crore would last. On average, service officers can expect to live up to 80 and their spouses up to 87. Your lifestyle will change as you grow older. Do not forget to factor in the high nursing costs that you may have to incur in the last five-odd years of your life. The tax rates and costs of living may vary, but similar logic would be valid all over the world.

Wills and Family Pension

In India, women tend to be younger than their husbands by five years and outlive them by 7-odd years. So, women may want to plan for 12 years of widowhood. Also, couples need to have a discussion on what happens to one of them if the other person passes away. If you do remarry, do not forget to change your record of service with your corresponding MP5/6 and change your pension records. Otherwise, your second spouse will be denied family pension. Both families need to sit and discuss inheritance of each partner with their children and/or ex-spouses (in case of divorcees) to avoid legal trouble. Please make your wills and ideally leave your assets to your spouse



and not to your children. The surviving spouse can leave behind things for the children. Register your will in court, include in the will all your bank accounts, financial securities, charities, art, property, etc. Death without a will is a recipe for litigation and if you come from an ancestral land-owning family, the litigation could last generations with children not taking care of the surviving parent's health, estate, and money.

Do's and Don'ts

- Day trading may be fun, but I have seen veterans borrowing money to trade on futures and options. Remember that only five in a hundred investors make money like this. The rest are left only with horror stories. Do not do it.
- Do not buy property with retirement proceeds for rent/appreciation. In the

golden years of our lives, having liquid assets to enjoy life would be a good idea.

- Do keep some cash for health emergencies in case you do not have ECHS.
- As a DCC from my squadron wrote to me, "as we age, even our wives stop listening to us." The loneliness can take its toll, but please do not succumb to superficial attention of a bank's relationship manager and churn your portfolios only because they come and spend some time with you.

Finally, indulge me and allow me to recommend that you do take holidays, drink your favourite coffee or poison, spoil your grandkids, and live life. Remember, our DLTGH – and this time to our final homes – are reducing fast as they used to during our NDA days.



Maj Ashish Chadha (Retd) has a Riding & Polo Blue from the NDA. He was commissioned into 143 Fd Regt, served time as an OP officer and as a Post Commander in Siachen Glacier. He also led teams as Sector Cdr in CI Ops. He took PMR in 1995 to join his family's firm. Today, they have offices in Delhi, Bangalore, Gurgaon and Mumbai and life membership of the prestigious, Million Dollar Round Table. Ashish is a tandem skydiver, bungee jumper, whale swimmer, and a history buff, who has travelled 78 countries and swum/snorkelled/dived/kayaked in all the oceans of the world. He has done courses from IIM Ahmedabad and ISB Hyderabad and is often invited to speak on Financial Planning and portfolio strategies on national television channels.

Associate Membership

Please note that all NDA alumni temporarily visiting Australia or those who have family ties/connections/other interests in Australia and are planning to either visit or apply to immigrate to Australia are eligible to become associate members of the NDA AA (Australia Chapter). Please contact Secretary@ndaaaac.org.au or go to the link below to fill a membership form:

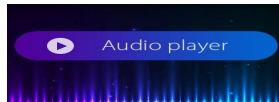
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The Role of 2 PARA in the 1965 Indo-Pak War

Lt Col VK Bhandare, (Retd)

Editor's Note: On being commissioned into 6 BIHAR, I was fortunate to have Col VK Bhandare as my first CO. Being a larger-than-life soldier, he left an indelible impression on all officers who served under him. He typified what it meant to be an officer and a gentleman. A couple of months ago, Col Bhandare shared with me an after-action report on an operation that took place in 1965 that he had been requested to write up. I am reproducing it below with his permission. Please listen to the background and the NDA connection in Col Bhandare's voice before reading his fascinating report:



A three minute audio file

1. Pakistan's *Op Gibraltar* had failed.
2. 2 PARA as part of 50(1) PARA Brigade returned to Agra in Jul 1965 from the Rann of Kutch. It was kept on short notice move.
3. We celebrated the unit's Raising Day on 6 Sep 1965 and immediately moved to Delhi along with the 50(1) PARA Brigade. In Delhi, I was ordered to take over B Company 2 PARA, despite being the junior-most Young Officer of the battalion at the time.
4. Pakistan launched *Op Grand Slam* with full-scale hostilities in the Chhamb area on 28 Aug 1965. It succeeded in capturing some area in Akhnur, India's "jugular vein" as the Pakistani military dictator Gen. Ayub Khan called it. The capture of Akhnur could have serious repercussions, as it would isolate Kashmir and Ladakh from the rest of India.
5. To counter Pakistan's offensive in Chhamb, XI Corps located at Jalandhar launched a three-pronged attack directed towards Lahore.
6. 50(1) PARA Brigade was placed under command of 15 Infantry Division.
7. 54 Infantry Brigade of 15 Infantry Division made good progress. By 5/6 Sep 1965, the Bde had crossed Ichhogil Canal and was in the vicinity of Lahore along GT road. But the momentum of the advance could not be maintained for lack of fire support and supplies. Pakistan also diverted air efforts and armour from Chhamb to the Lahore front. Our troops had to fall back to the starting point. However, the offensive in Chhamb halted. Part of the reason for the Chhamb halt could be that despite progress being made in Akhnur, Gen. Ayub Khan replaced Maj. Gen. Akhtar Hussain Malik with Maj. Gen. Yahya Khan, GOC 7 Pak Division. This gave India a crucial day's respite.
8. At this juncture, 50(1) PARA Brigade was placed under command of 15 Infantry Division and was ordered to take defences on Hudiya Drainage in preparation for an offensive.

Preparations by 2 PARA before the Offensive

9. On 14 Sep 1965 at about 1000 hours, I was called to HQ 50(1) PARA Brigade. I was personally briefed by Brigadier Nambiar, Commander of 50(1) PARA Brigade. He gave me a map with a particular location marked and told me to be present at the given location by 1700 hours. for briefing by troops in contact there. It was a special patrol. The task given to me was to find out enemy strength and disposition and the presence of any armour. He would be personally attending the briefing. I was to go about three to four kms deep around the villages of Dogaich and Bhasin, west of Dograi village.
10. I studied the map thoroughly and made my plan. I took only three personnel from my Company and reported at location marked on the map. To my surprise, there were no



troops, and nobody came to brief the patrol. The Brigade Commander and my Commanding Officer arrived at the location. They went up to a slightly elevated spot to observe the enemy side. Just then two spotter rounds were fired by the enemy from the direction of Bhasin village. Both the rounds missed and went way above our heads. We were probably spotted by the enemy. The Brigade Cdr heard my briefing and left unhappy since no officer from troops in contact arrived to brief us. He wished me good luck and hoped to see me next day by 0900 hours with information about the enemy. He was very happy and pleased to see the perfectly camouflaged patrol team. He had not spotted us until he was five metres away. We were totally merged with the surroundings.



B Coy 2 PARA troops who participated in the attack on Jallo Bridge night of 16/17 Sep 1965. The Coy Cdr, Capt (later Lt Col) VK Bhandare is standing fifth from left

11. Since our movement was detected, I changed my release point 1000 metres East of the earlier release point. We stepped out very cautiously, almost crawling and on haunches, along small bunds. After two hours of strenuous march, we reached an elevated ground East of Bhasin village. We found a natural cover of bund and began observing both the villages.
12. At about 2230 hours, we heard sounds of heavy vehicles and rumble of tanks approaching the village. Though sound of heavy vehicles and tanks was continuously heard from 1900 hours onwards, now the sounds were very close.
13. At this time, we saw three to four heavy vehicles halting away from the villages and troops alighting. We also noticed three to four tanks following these heavy vehicles. The tanks moved around the villages and halted.
14. Here I felt we might be observed/detected and get trapped. I therefore decided to withdraw. While withdrawing, we noticed a tank -- probably bogged down earlier -- on the edge of Bhasin village. The tank was camouflaged. Seeing no movement, we slowly crawled to the tank. Lance Naik Nagraj of the patrol party without any orders, climbed on the tank and removed the heavy machine gun mounted on its turret and threw it down together with the belt of ammunition.
15. We quickly collected the heavy machine gun and the belt of ammunition and moved rapidly towards our border, which was at a distance of about 2,500 metres.
16. This heavy machine gun is today displayed in front of 2 PARA Quarter Guard Room and the Browning .50 calibre ammunition belt duly embedded on a board and marked '2' is displayed at the 2 PARA Officers Mess.
17. I returned to Bde HQ at 0800 hours. on 15 Sep 1965 and gave the description of the enemy and my assessment of strength of the enemy as battalion plus squadron less



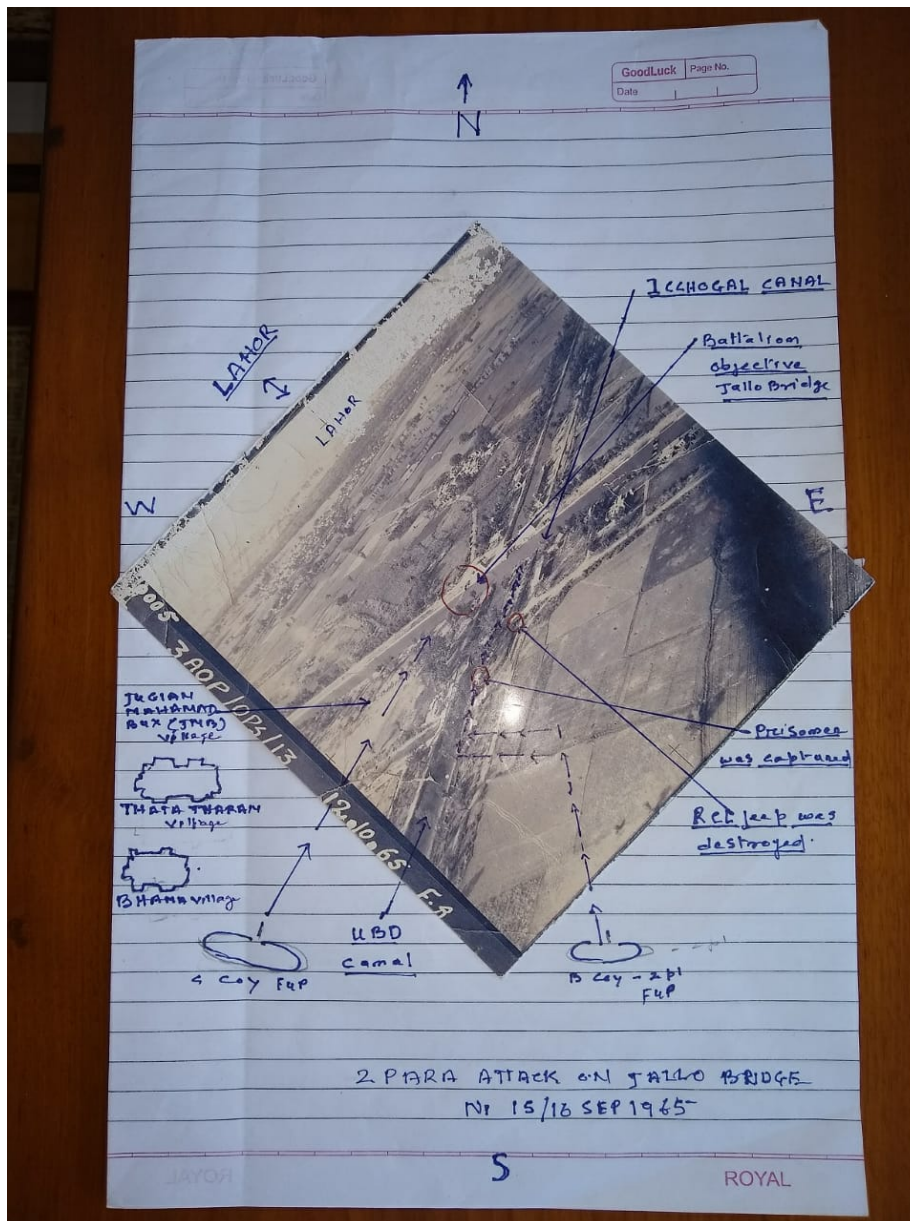
two troops of armour around Bhasin and Dogaich villages. In the afternoon at about 14.00 hours, I was told that the Brigade attack had been called off. It is possible that my report matched with the intelligence report received from the higher HQ.

18. On 15 Sep 1965 at about 1500 hours (same day), I was again called to Bde HQ and briefed on another patrolling task. It was towards the Jallo Bridge. I was tasked to ascertain enemy strength and disposition, and location of automatic weapons along UBD Canal, Bhama, Thata Tarran and Jugian Muhammad Bux (JMB) villages. Point to note here is that I had just returned from one nightlong patrolling followed consecutively by a second night of patrolling. I was happy that I was bringing useful information about the enemy, and not at all concerned of the risks involved.
19. I left with three other ranks at about 1900 hours. from the release point. We followed the UBD Canal right upto the line of villages Bhama and Thata Tarran to the West. At one place, I heard the sound of a jeep and some noise in Thata Tarran village. I quickly changed direction and went crawling/haunching towards the village. When we were approximately 300 metres from the village, I noticed some movement. To draw fire, the four of us simultaneously threw stones at the movement. Moment the stones landed; hell broke loose. MMG fire came from Thata Tarran, Jugian Muhammad Bux and from the junction of UBD Canal near JMB. But the fire was ineffective. Bullets flew overhead by more than 10 to 20 feet. Now there was no chance for me to advance any further. From the pattern of enemy fire, I deduced that there could be a jeep mounted with MMG mobile patrol in the Thata Tarran area, a Platoon less Section in JMB and a Section at the UBD Canal junction. I did not encounter any minefield. I furnished the information to Bde HQ and the Battalion by 0600 hours. on 16 Sep 1965.
20. Based on all available information about the enemy, the Brigade finalised the attack plan. I will only elaborate on the task given to 2 PARA and the gist of final orders issued by CO 2 PARA, Colonel Ram Singh Yadav. The 2 PARA plan was as follows:
 - (i) C Company under Major Baliram Parab to attack area Jallo Bridge.
 - (ii) Capture the bridge and assist in blowing it up by detachment 411 PARA Field Company (Engineers).
 - (iii) B Company less two Platoons under Capt VK Bhandare to provide flank protection to C Company from East of UBD Canal right up to the objective.
 - (iv) On completion of the task, all troops to withdraw to area Bhama village by 06.00 hours. of 17 Sep 1965.
 - (v) FUP for both the assaulting Companies to be secured by 3 Para.
 - (vi) H-hr 2100 hours (attacking time); and,
 - (vii) Both the assaulting Companies allotted one FOO each from 17 PARA Field Regiment (Artillery).

The Attack

21. After receiving orders, Major Baliram Parab, Company Commander C Coy and I returned to our respective Company for briefing of troops. After the briefing, we showed from No Man's Land our objectives to as many of our troops as possible. Thereafter, we completed last minute check of men and material, had light dinner and left our defences at about 1900 hours with C Company leading, followed by B Company, along secured route till we reached Road and UBD Canal junction. Somehow, we did not get any guide from the neighboring infantry battalion and neither was our FUP marked and secured, with the result that we overshot the intended FUP by more than 600 metres. It was almost 2045 hours when my Company FOO Captain Mathur pointed out that we had overshot the FUP and were in the danger area of pre H hour bombardment, which was to commence within minutes. It was a very tricky situation for me. I requested Captain Mathur to add 800 yards to the previous order.





Map showing 2 PARA attack on Jallo Bridge night of 16/17 Sep 1965

Somehow it was too late. C Coy on my West commenced attack by giving a loud war cry, *Bol Chhatrapati Shivaji Maharaj Ki Jai*. My Company boys responded with *Swami Ye Ayappa*. During this time the pre H hour bombardment started. It was hell. Smoke, dust and thunderous sound and vibrations all around. I quickly pulled my boys towards UBD Canal bund-and-ditch and started moving forward attacking every encountered trench and bunker. When we reached the UBD Canal and Road junction near village JMB, something struck me from one bunker. I saw three enemy right in front of me. There was no time, it was either them or me. In a swift move, I bayoneted two in a most unconventional manner -- in a swift boat rowing like action -- while the third Pak soldier fell at my feet. My boys quickly grabbed him. He said his name was NK Munawar from 16 Baluch Regiment. We found an RCL jeep in a nearby pit. There was no choice but to destroy it with grenades. The captured prisoner told us that they (the enemy) had just vacated the position and moved to the Northern bank of Ichhogil Canal. Almost simultaneously I heard C Coy boys shout, *Dushman bhag gaye, aur pool toota bhi hai*, and were giving loud war cries. I informed Bde HQ and Bn HQ that my Company had captured one prisoner and that the enemy has withdrawn to the Northern



bank of the Ichhogil Canal. The Bde Commander told me to withdraw to Bhama village. He also informed me that C Coy had suffered heavy casualties and Maj. Baliram Parab was missing. Shelling was continuing but with lesser intensity. I was stunned with the news of Maj. Baliram Parab but controlled myself and retreated with all my boys and the prisoner. There were no fatal casualties in my Company except for a few, including me, getting splinter abrasions but we ignored these as minor injuries. Only our destiny saved my boys by making a quick decision in attacking in single file by moving close to the UBD bund right up to Ichhogil Canal. I returned to the Bn HQ at about 0600 hours and handed over the prisoner. He was then taken to the Advance Dressing Station for dressing his wound. Thereafter I do not know how he was handled.

As per orders, I occupied forward defended locality in Bhama village on 17 Sep 1965. The boys commenced digging the defences. From the above it will be seen that the Battalion accomplished its task 100% though the casualty figure was high. I was fully involved in this operation. For more than three days and three nights, I was on the move and under fire and did sleep a wink. I also led an assault on the third night. Even today when I am alone and introspecting, Major Baliram Parab's ever cheerful face comes to mind. The following four questions haunt me:

- (a) Why was our FUP not marked and secured, and why were troops not guided to the FUP? (By not doing so, the troops overshot the intended FUP and came under our own Pre-H hour bombardment. This fire, by our own Div Artillery, was very intense. It was followed by the enemy's Corps Artillery. This caused maximum casualties on C Coy, while B Coy boys were put into single file and followed the UBD bund right up to Ichhogil Canal and got saved from Arty shelling.)
- (b) Why pre-H hour bombardment was not kept flexible?
- (c) When my Company captured a prisoner and we learnt that the enemy has withdrawn, why did we not build on this success, especially when sufficient troops were available?
- (d) What was the disposal of NK Munawar of 16 Baluch Regt, the prisoner captured by my Company?

This happened 55 years ago and I am now nearing age 80. Fading images, fading memory. Yet I have striven to give as detailed a picture as possible, along with some photos. I leave it to the reader to decide whether the attack was a failure or a success.



Lt Col VK Bhandare is ex-OTA Madras who was commissioned into 2 PARA in Feb 1964. A resident of Goa, he was an outstanding sportsman who did his BSc from RPD College, Belgaum and represented Karnataka University in Football, Volleyball and Athletics. In 1965, he took part in operations in the Rann of Kutch and the Lahore sector. In the 1971 war, he saw action on both the Eastern and Western fronts. He took over command of 6 BIHAR in 1982. Unfortunately, during his command tenure he met with a serious accident. After recuperating, he refused to take a transfer and continued commanding 6 BIHAR in a high-altitude area despite being in

medical category A3. He finished his command tenure in 1987 and then did some staff tenures including MA to Army Commander, Western Command. He hung his uniform in 1998.



Living in Australia: Useful Web Links

Given the dynamic nature of the internet, any exercise in trying to curate useful web links on any topic is liable to get dated as is true of some of the links contained in the Resources page on the NDAAA(AC) website (<https://ndaaaac.org.au/resources/>). Those planning to either visit or settle in Australia will find the list below useful.

1. The information in this booklet on life in Australia is intended for people who are applying for a visa to live in Australia, either permanently or on a temporary basis. It provides an overview of Australia, its history, way of life and values:
<https://immi.homeaffairs.gov.au/support-subsite/files/life-in-australia/life-in-australia.pdf>
2. All about Australian people and society:
<https://info.australia.gov.au/about-australia/our-country/our-people>
3. This website for the geography of Australia is very informative and has several interesting features such as different types of maps including interactive maps, information of the capital cities of the states and the territories, place name search, distance calculator, bush fire mapping by satellites, etc:
<http://www.ga.gov.au/education/classroom-resources/australia>
4. The Australian Government website contains the latest information on Visas, Citizenship, Entering and Leaving Australia, and Settling in Australia:
<https://immi.homeaffairs.gov.au/>
5. The Australian Government website for studying in Australia and for a guardian who wishes to accompany a student:
<https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-finder/study>
6. The Australian Government website for tertiary (higher) education in Australia. It includes links to several important topics such as Australian qualifications framework, higher education system, career information service, education loans, etc:
<https://info.australia.gov.au/information-and-services/education-and-training/higher-education>
7. All about healthcare and allied issues such as the responsibilities of the government, cost of health care and private health insurance:
<https://www.health.gov.au/about-us/the-australian-health-system>
8. Australian tourism and travel tips:
<https://www.tourism.australia.com/en>
<https://www.australia.com/en-ca/facts-and-planning/useful-tips.html>
9. Australian currency and currency exchange rates:
<https://www.aboutaustralia.com/currency-australia/>
<https://www.rba.gov.au/statistics/frequency/exchange-rates.html>
10. Common modes of transportation in Australia:
<https://www.ozstudies.com/studying-in-australia/living-in-australia/transport-in-australia>
<https://www.infrastructure.gov.au/transport/>
11. Views on various aspects of life of Indian immigrants in Australia (take your pick!):
<https://www.quora.com/How-is-the-life-of-Indian-immigrant-in-Australia>
12. Cost of living in Australia:
<https://www.admitkard.com/blog/2018/12/03/cost-of-living-in-australia/#:~:text=According%20to%20the%20data%20collected,of%204%20members%20is%20%245%2C378.>
https://www.numbeo.com/cost-of-living/country_result.jsp?country=Australia

Compiled by Col (Dr) Sudhir Sakhuja, VSM (Retd), 47/H

