

GOVERNMENT OF MEGHALAYA  
EDUCATION DEPARTMENT

NOTIFICATION

ORDERS BY THE GOVERNOR

Dated Shillong, the 8<sup>th</sup> May, 2026

**No.EDN.104/2024/240:** Whereas, the Government of Meghalaya had notified the "Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Scheme, 2026" vide notification No. EDN.104/2024/194 dated 18.03.2026 and Notification EDN.104/2024/205 dated 09.04.2026 in exercise of the powers conferred under Section 4(1) of the Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Act, 1969, for ensuring long-term financial security and social protection of employees of non-Government schools and colleges in the State;

And whereas, several retired deficit school and college employees have represented before the Government seeking permission to withdraw the full amount accrued in their respective CPF accounts on account of financial, medical and personal exigencies;

And whereas, certain in-service deficit school and college employees have also represented before the Government seeking an option not to subscribe to the CPF Scheme and instead invest their savings in other financial or pension instruments of their choice;

And whereas, the Government has examined the provisions of the Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Act, 1969 and the Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Scheme, 2026, and observed that neither the Act nor the Scheme mandates compulsory subscription by all deficit school and college employees, and that the Scheme principally provides an enabling framework for provident fund and retirement benefit administration;

And whereas, the Government considers it necessary, in the interest of fairness, informed consent and financial autonomy of employees, to provide an option to eligible employees to opt out of the Scheme, subject to appropriate safeguards and informed undertaking;

Now, therefore, the Governor of Meghalaya is pleased to order as follows:—

**1. Option for retired employees to opt out of CPF Scheme**

Retired deficit school and college employees shall be permitted to opt out of the Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Scheme, 2026 and withdraw 100% of the amount accrued in their respective CPF accounts. Applications for such withdrawal shall be submitted in the prescribed Form-I appended to this Notification.

**2. Verification and authorisation**

Upon receipt of the application:

- (i) the Directorate of School Education & Literacy (DSEL) shall verify the claims and issue authorisation in respect of deficit school employees; and
- (ii) the Directorate of Higher & Technical Education (DHTE) shall verify the claims and issue authorisation in respect of college employees.

Only upon issuance of such authorisation shall the State Bank of India, Laitumkhrach Branch, Shillong permit withdrawal from the Central CPF Account, namely, the Meghalaya Non-Government Teachers EPF Account.

For the purpose of facilitating verification and authorisation, the SBI, Laitumkhrach Branch shall furnish to the concerned Directorates a statement containing:

- the total amount deposited in the Central CPF Account; and
- employee-wise particulars of the amounts standing to the credit of each employee.

### **3. Mandatory financial counselling before withdrawal**

Before permitting withdrawal of the accumulated CPF amount, the Branch Manager, SBI, Laitumkhrach Branch shall mandatorily explain to the retired employee:

- (i) the estimated monthly pension likely to accrue under the best available annuity scheme in the event of annuitisation of 50% of the accumulated corpus and withdrawal of the remaining 50%; and
- (ii) the long-term financial implications of opting out of the annuity-based pension framework.

### **4. Undertaking by retired employees**

After such explanation, the retired employee shall submit an undertaking stating that:

- (i) he/she has been fully informed of the pensionary benefits available under the annuity option;
- (ii) he/she is fully aware of the financial implications of withdrawing the entire accumulated amount; and
- (iii) he/she voluntarily opts out of the CPF Scheme and seeks withdrawal of the entire accrued amount.

Upon submission of such undertaking, the employee shall be permitted to withdraw the full CPF amount standing to his/her credit.

### **5. Option for in-service employees**

In-service employees of deficit schools and colleges shall also be permitted to opt out of the CPF Scheme and invest in any other financial, pension or retirement scheme of their choice. All such employees shall submit applications in the prescribed Form-IA appended to this Notification.

Upon receipt of such application:

- (i) the Directorate of School Education & Literacy (DSEL) shall verify and issue authorisation in respect of deficit school employees; and
- (ii) the Directorate of Higher & Technical Education (DHTE) shall verify and issue authorisation in respect of college employees.

## **6. Mandatory awareness and undertaking for in-service employees**

Before withdrawal of their CPF accumulation, such employees shall:

- (i) be informed by the concerned SBI Branch regarding the benefits available under the CPF Scheme and annuity-based pension options;
- (ii) be made aware of the possible long-term financial implications of opting out of the Scheme; and
- (iii) submit an undertaking stating that the decision to opt out has been taken voluntarily and with full understanding of its implications and consequences.

## **7. Effect of opting out**

Employees opting out of the CPF Scheme under this Notification shall not thereafter be entitled to claim any benefit under the Scheme, except such accrued benefits as may already have vested prior to opting out.

Such employees shall withdraw the entire amount standing to their credit from the Central CPF Account, and thereafter the monthly CPF contribution amount shall be released along with salary into their salary account or such other bank account as may be specified by the employee.

## **8. Employees opting for the CPF Scheme**

Employees of deficit schools and colleges who opt for the Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Scheme, 2026 shall open a Permanent Retirement Account Number (PRAN) through the designated branches of the State Bank of India and furnish the same to the concerned Directorate, namely:

- (i) the Directorate of School Education & Literacy (DSEL), in respect of deficit school employees; and
- (ii) the Directorate of Higher & Technical Education (DHTE), in respect of college employees.

Upon receipt and verification of the PRAN details, the accumulated CPF contribution standing to the credit of such employees in the Central CPF Account maintained at SBI, Laitumkhrah Branch shall be transferred to their respective PRAN accounts in accordance with the provisions of the Scheme.

After completion of:

- (a) transfer of accumulated CPF amounts to the PRAN accounts of employees continuing under the Scheme; and
- (b) withdrawal of CPF accumulations by employees opting out of the Scheme,

the Central CPF Account maintained at SBI, Laitumkhrah Branch, Shillong shall be closed and no further transactions shall thereafter be carried out through the said account.

## 9. Interpretation

If any difficulty arises in the implementation or interpretation of this Notification, the matter shall be referred to the Education Department, Government of Meghalaya, whose decision thereon shall be final.

This issues with the approval of the competent authority.

Sd/-

(Vijay Kumar Mantri, IAS)

Commissioner & Secretary to the Government of Meghalaya  
Education Department

**Memo. No. No.EDN.104/2024/240-A**

**dated Shillong, the 8<sup>th</sup> May, 2026**

Copy to:

1. The P.S. to the Hon'ble Chief Minister, Government of Meghalaya for kind information of the Hon'ble Chief Minister.
2. The P.S. to the Hon'ble Education Minister, Government of Meghalaya for kind information of the Hon'ble Minister.
3. The P.S. to the Chief Secretary, Government of Meghalaya, Shillong for kind information of the Chief Secretary.
4. The P.S. to the Commissioner & Secretary (VKM/RR) to the Govt. of Meghalaya, Education Department for kind information of the Commissioner & Secretary.
5. The P.S. to the Commissioner & Secretary to the Govt. of Meghalaya Finance Department for favour of information of the Commissioner & Secretary.
6. The P.A. to the Secretary to the Govt. of Meghalaya, for kind information of the Secretary.
7. The Director of Higher & Technical Education, Shillong, Meghalaya for information and necessary action.
8. The Director of School Education & Literacy, Shillong, Meghalaya for information and necessary action.
9. The Director of Accounts & Treasury for favour of information.
10. The Director, of Printing & Stationary, Meghalaya for favour of publication in the Official Gazette.
11. Dr. B.D. Cajee, Joint Director of Higher & Technical Education
12. All Members of the Board of Trustees.
13. The State Informatics Officer, NIC, Meghalaya for publishing in the Website
14. The Web Administrator, Directorate of Higher & Technical Education, Meghalaya, Shillong for publishing in the Department Website.

By orders etc.,

Joint Secretary to the Govt. of Meghalaya  
Education Department.



FORM – I

APPLICATION FOR WITHDRAWAL OF 100% CPF ACCUMULATION

(For Retired Employees of Deficit schools/colleges)

To  
The Director of School Education & Literacy (DSEL) /  
The Director of Higher & Technical Education (DHTE)

Subject: Application for withdrawal of full CPF accumulation and opting out of CPF Scheme.

Sir/Madam,

I hereby submit this application for withdrawal of 100% of the amount accrued in my CPF account.

My particulars are as follows:

1. Name of Employee: \_\_\_\_\_
2. Designation: \_\_\_\_\_
3. Name of School/College: \_\_\_\_\_
4. Category: School Teacher / Lecturer / Non-Teaching Staff
5. Date of Retirement: \_\_\_\_\_
6. PRAN Number (if allotted): \_\_\_\_\_
7. CPF Account Number: \_\_\_\_\_
8. Mobile Number: \_\_\_\_\_
9. Aadhaar Number: \_\_\_\_\_
10. SBI Branch handling CPF Account: \_\_\_\_\_

I hereby state that I voluntarily opt out of the CPF Scheme and request release of the entire accumulated amount standing to my credit.

I further undertake that I shall abide by the provisions of the Notification issued by the Government in this regard.

Date: \_\_\_\_\_

Signature of Applicant

**FORM – IA**  
**APPLICATION FOR OPTING OUT OF CPF SCHEME**

(For In-Service Employees of Deficit schools/colleges)

To  
The Director of School Education & Literacy (DSEL) /  
The Director of Higher & Technical Education (DHTE)

Subject: Application for opting out of CPF Scheme.

Sir/Madam,

I hereby submit this application seeking permission to opt out of the Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Scheme, 2026.

My particulars are as follows:

1. Name of Employee: \_\_\_\_\_
2. Designation: \_\_\_\_\_
3. Name of School/College: \_\_\_\_\_
4. Category: School Teacher / Lecturer / Non-Teaching Staff
5. Date of Appointment: \_\_\_\_\_
6. PRAN Number (if allotted): \_\_\_\_\_
7. CPF Account Number: \_\_\_\_\_
8. Mobile Number: \_\_\_\_\_
9. Aadhaar Number: \_\_\_\_\_
10. Alternative investment/pension scheme proposed to be opted (optional):  
\_\_\_\_\_

I hereby state that I have voluntarily decided not to register under the CPF Scheme and intend to invest my retirement savings in other financial/pension instruments of my choice.

I further declare that I have been informed about the benefits and implications of the CPF Scheme and annuity provisions before making this decision.

Date: \_\_\_\_\_

Signature of Applicant

**FORM – II**  
**AUTHORISATION FOR WITHDRAWAL / OPTING OUT**

**Office of the DSEL / DHTE**

No. \_\_\_\_\_

Date: \_\_\_\_\_

Subject: Authorisation for employees of deficit schools/colleges to opt out of Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Scheme, 2026.

Certified that Shri/Smt. \_\_\_\_\_, formerly / presently serving as \_\_\_\_\_ in \_\_\_\_\_, has submitted an application for withdrawal / opting out of the Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Scheme, 2026.

The particulars and records of the applicant have been verified and found correct.

State Bank of India is hereby authorised to:

- permit withdrawal of the CPF amount standing to the credit of the applicant; and/or
- process the request for opting out of the CPF Scheme,

subject to compliance with all provisions of the Government Notification and submission of the prescribed undertaking.

Authorised Signatory  
District School Education Officer /  
Directorate of Higher & Technical Education

Seal

**FORM – III**  
**UNDERTAKING AFTER FINANCIAL COUNSELLING**

**(For Retired Employees of Deficit schools/colleges)**

I, Shri/Smt. \_\_\_\_\_, son/daughter/wife of  
\_\_\_\_\_, resident of  
\_\_\_\_\_, hereby solemnly declare as follows:

1. That I have been explained in detail by the concerned officials of State Bank of India regarding:
  - o the annuity/pension options available under the Scheme;
  - o the estimated monthly pension that may accrue in the event of opting for annuitisation; and
  - o the long-term financial implications of opting out of the annuity provisions.
2. That I fully understand that by withdrawing the entire CPF accumulation, I may forgo the opportunity of receiving regular monthly pension benefits under the annuity framework.
3. That despite being fully informed of the above implications, I have voluntarily decided to withdraw 100% of my CPF accumulation and to opt out of the CPF Scheme.
4. That the aforesaid decision has been taken by me voluntarily, without coercion or undue influence from any person or organisation.
5. That I shall not hold the Government of Meghalaya, the Directorate concerned, the Board of Trustees, or the State Bank of India responsible for any financial consequences arising out of my decision.

Date: \_\_\_\_\_

Signature of Employee

Name: \_\_\_\_\_

Witnesses:

- 1.
- 2.

**FORM – IIIA**  
**UNDERTAKING AFTER FINANCIAL COUNSELLING**

**(For In-Service Employees of Deficit schools/colleges)**

I, Shri/Smt. \_\_\_\_\_, son/daughter/wife of  
\_\_\_\_\_, resident of  
\_\_\_\_\_, hereby solemnly declare as follows:

6. That I have been explained in detail by the concerned officials of State Bank of India regarding:
  - (i) the benefits available under the Meghalaya Non-Government Schools and Colleges Employees Centralised Provident Fund Scheme, 2026;
  - (ii) the annuity/pension options available under the Scheme;
  - (iii) the estimated monthly pension that may be available at the time of retirement; and
  - (iv) the long-term financial implications of opting out of the CPF Scheme.
7. That I fully understand that by opting out of the Scheme / withdrawing the entire CPF accumulation, I may forgo the opportunity of receiving regular monthly pension benefits under the annuity framework.
8. That despite being fully informed of the above implications, I have voluntarily decided to opt out of the CPF Scheme and withdraw 100% of my CPF accumulation.
9. That the aforesaid decision has been taken by me voluntarily, without coercion or undue influence from any person or organisation.
10. That I shall not hold the Government of Meghalaya, the Directorate concerned, the Board of Trustees, or the State Bank of India responsible for any financial consequences arising out of my decision.

Date: \_\_\_\_\_

Signature of Employee

Name: \_\_\_\_\_

Witnesses:

- 1.
- 2.