

CIRCULAR NO. 24 /2023

DATE : 04.04.2023

TO,  
ALL MEMBERS

**MEDICAL FACILITIES: INFERTILITY TREATMENT REIMBURSEMENT**

We reproduce hereunder the text of the **AISBOF Circular No. 24** dated 04.04.2023, the contents of which are self-explicit.

*With warm greetings,*

(Amaresh Vikramaditya)  
**GENERAL SECRETARY**

OUR UNITY : ZINDABAD-ZINDABAD  
S.B.I.O.A. : ZINDABAD-ZINDABAD

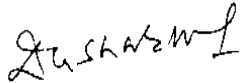
**TEXT**

**MEDICAL FACILITIES: INFERTILITY TREATMENT REIMBURSEMENT**

We have sent a communication to the Dy. Managing Director (HR) & Corporate Development Officer, State Bank of India, on the captioned subject.

A copy is enclosed for your information.

Yours comradely,



**(Deepak Kumar Sharma)**

**General Secretary**

**No.6524/13/23**

**Date: 03.04.2023**

The Deputy Managing Director (HR) &  
Corporate Development Officer  
State Bank of India  
Corporate Centre,  
Madame Cama Road,  
Mumbai - 400021

Respected Sir,

**MEDICAL FACILITIES: INFERTILITY TREATMENT REIMBURSEMENT**

We express our gratitude and appreciation for the excellent medical facilities provided by our beloved organisation to our employees and it is commendable how our organisation has always been at the forefront of ensuring that our employees have access to the best healthcare services. However, there is one area that has been left unattended and that is the issue of infertility treatment.

It would not be out of place to mention here that infertility is a medical condition that affects a large number of couples worldwide, causing them immense physical, emotional, and financial stress. It is not only a medical problem but also a social issue that can lead to social stigma and mental health problems. Infertility is deeply feared by women, their identity, status and security are affected and they experience stigmatization, isolation and a loss of empowerment in the family and society. It is also a major source of anxiety, leading to lowered self-esteem and a sense of powerlessness. Although, there is a bit improvement in our society but still childless women face barriers due to social and family contexts and are more vulnerable to blame, mental and physical violence, threats of abandonment and divorce, social exclusions and lack of access to adequate treatment.

The Central Government has recognized the need for providing reimbursement for infertility treatment under its health scheme in year 2011 itself. The office memorandum issued by Ministry of Health and Family Welfare vide letter no. Z.15025/5/2011-CGHS III/ CGHS (P) dated 22.11.2011 has been attached for your kind perusal.

Sir, the inclusion of infertility treatment in our reimbursement policy will not only benefit employees by making infertility management realistically possible but also the organization as a whole. It will help in creating a healthy and supportive work environment, which in turn will increase productivity and employee retention.

Therefore, in view of the above, we urge you to consider including infertility treatment in our medical reimbursement policy. We are confident that by adopting a holistic approach to women's reproductive health, we will not only support our employees but also demonstrate significance of fertility and motherhood in addition to our commitment to their physical and mental well-being.

Thanking you.

Yours sincerely,

**Sd/-**

**(Deepak Kumar Sharma)**  
**General Secretary**