| Causal Factor 1 |

University of Hyderabad (UoH) members such as employees, scholars, retirees and their dependents are cunningly lured to take cash loans from the university's Cash Advance Program for healthcare expenses.

| Causal Factor 2 |

Executive officials of UoH force those members to sign an undertaking for not utilizing any private or public health insurance plan, in part or in whole, for healthcare needs.

| Causal Factor 3 |

Executive officials of UoH abuse their "discretionary powers" to reimburse less than 70% (often less than 35%) of the total amount stated in each claim for medical reimbursements.

| Causal Factor 4 |

The cash retained in "University Maintenance Account" of UoH that is owed to its Central Govt. employees, scholars, and retirees is knowingly and intentionally misappropriated by the university's officials.

Ongoing Organized Crimes in Education Industry of Telangana State, India.

(Open Source Knowledge)
In The Interest of Justice & Public Awareness

| Culpable Result |

Thousands of citizens in Telangana are being cheated and defrauded daily via the lure of medical reimbursements due to a sinister nexus between "Referral Hospitals" and UoH, in an ongoing **Ponzi Scheme** orchestrated by various officials.

| Communal Factors |

This set of ongoing offenses within public institutes, flagrantly violates the Civil and Fundamental Rights of religious minorities, non-teaching staff, retirees, and members of socio-economically oppressed people including Dalit groups. The systematically targeted victims are being deliberately harmed and injured by "Upper Caste" officials of UoH, in truly insidious ways.