

| Causal Factor 1 |

Central University's ordinary 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 |

Central University's executive officials force those ordinary members to sign an undertaking for not utilizing any private or public health insurance plan, in part or in whole, for essential healthcare needs.

| Causal Factor 3 |

Central University's executive officials misuse and abuse their "discretionary powers" to reimburse less than 70% (often less than 35%) of the total amount stated in each Medical Reimbursement Claim.

| Routine Event |

The cash retained in the "University Maintenance Account" via the Cash Advance Program, which is owed to the university's ordinary members, is misappropriated by university officials.

State-Sponsored Violations in Central Universities of India, which Can Lead to Communal Riots in Every Part of The Republic.

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

| Culpable Result |

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

| Communal Factors |

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