



IIHM

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**“Analyzing the Ayushman Bharath scheme in
Uttar Pradesh”**

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Submitted to
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In Partial Fulfillment of the Degree of

**MASTER OF BUSINESS ADMINISTRATION
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By

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CERTIFICATE

This is to certify that the work presented in the Dissertation Project entitled, **“Analyzing the Ayushman Bharath scheme in Uttar Pradesh”** has been carried out by **Ms. Samiksha Mishra** in the partial fulfillment of the degree of **Master of Business Administration in Pharmaceutical Management** at IIHMR University, Jaipur. This report is now ready for examination.

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DECLARATION

I hereby declare that this dissertation Project entitled, **“Analyzing the Ayushman Bharath scheme in Uttar Pradesh”** has been prepared by me under the supervision of my guide **Mr. Sudhinder Singh Chowhan**, Asst. Professor, Department of Pharmaceutical Management, IIHMR University, Jaipur, in partial fulfilment of the criterion for the award of the degree of Master of Business Administration in Pharmaceutical Management, by IIHMR University, Jaipur. I further certify that I have never before submitted this work for the consideration of a degree or diploma.

Date:
Place: Jaipur

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Thank you.

DATE

Samiksha Mishra

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INTRODUCTION

The Government of India's Department of Pharmaceuticals has launched the Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP) campaign to make high-quality medications accessible to the general public at reasonable costs through unique kendras called Pradhan Mantri Bharatiya Janaushadhi Pariyojana Kendras.

The Pradhan Mantri Bharatiya Janaushadhi Pariyojana Kendra (PMBJPK) was created to provide generic medications that are less expensive while maintaining the same quality and effectiveness as more expensive branded medications. The BPPI was formed by the Department of Pharmaceuticals of the Government of India (Bureau of Pharma Public Sector Undertakings of India) with the support of all CPSUs to coordinate the purchase, distribution, and marketing of generics via the Pradhan Mantri Bharatiya Janaushadhi Pariyojana Kendra.

The Honorable Prime Minister of India, Shri Narendra Modi, renewed it in 2015 after the UPA government's first 2008 debut. The initiative involved selling generic medications through unique stores called "Jan Aushadhi Medical Store" in different locations of the nation. The "Jan Aushadhi Scheme" was redesigned as the "Pradhan Mantri Jan Aushadhi Yojana" in September 2015. (PMJAY). To give the programme more momentum, it was retitled as "Pradhan Mantri Bharatiya Janaushadhi Pariyojana" in November 2016. (PMBJP)

Ayushman Bharath, sometimes referred to as the Pradhan Mantri Jan Arogya Yojana, is a programme designed to assist economically underprivileged Indians who require access to healthcare facilities. It is a programme designed to aid Indians who are in need of healthcare services but are in financial difficulty. Pre-hospitalization of three days and post-hospitalization fifteen days costs are covered by the insurance. In order to access primary, intermediate, and tertiary healthcare services, it offers beneficiaries annual insurance coverage of up to Rs. 5 lakhs on a family floater basis. Since the program's customers are low-income individuals in India, it qualifies as a programme. India's 28 states and 8 union territories each choose independently whether to take part in the Ayushman Bharat Yojana.

BENEFITS:

The Jan Aushadhi initiative makes high-quality medications accessible at reasonable costs through specialised stores that sell generic medications that are less expensive but are comparable in quality and efficacy to pricey branded medications. Due to poor procurement practises, drugs are frequently unavailable in stores, and as of 2015, only 40–50% of prescriptions were offered in central Warehouse. Here are some comparable pricing examples: According to September 2013 prices.

Name of Salt	Dosage	Pack	Jan Aushadhi Price	Market Price in ₹
Tab. Ciprofloxacin	250mg	10	8	54.79
Tab. Ciprofloxacin	500mg	10	17	125.00
Tab. Diclofenac	100mg	10	6.12	60.40
Tab. Cetirizine	10mg	10	2.75	20.00
Tab. Paracetamol	500mg	10	3.03	09.40
Tab Nimesulide	100mg	10	4.10	39.67
Cough Syrup	110ml	Liquid	18	33.00

Table.1

1. ABOUT JAS

- JAS has locations all around the nation, and its regular business hours are 8 AM to 8 PM.
- The Jan Aushadhi Stores are the exclusive source for medicinal medications.
- All therapeutic medicines will be made available from Jan Aushadhi Stores.
- • To increase the Jan Aushadhi store's sustainability, in addition to the medications and surgical supplies provided by BPPI, the stores also provide associated medical supplies. that are often found at pharmacy stores.

- No prescription is required to acquire OTC (over the counter) goods. Scheduled medications can only be purchased with a prescription from a licenced doctor.
- With the assistance of all CPSUs, the Department of Pharmaceuticals of the Government of India formed the BPPI (Bureau of Pharma Public Sector Undertakings of India) to coordinate the acquisition, distribution, and marketing of generic medications through the Jan Aushadhi Stores.
- Each batch of medications purchased from CPSUs and private suppliers must be examined in NABL-approved laboratories and it's a must to fulfil the relevant criteria before being provided by the BPPI Warehouse to Super Stockists and Jan Aushadhi Stores (but sometimes they not tested medicine and send to store when drug inspector take sample to test they find drugs not up to quality).

State governments, organizations, reputable NGOs, Trusts, private hospitals, charitable institutions, doctors, unemployed pharmacists, and independent business owners are all permitted to operate new Jan Aushadhi outlets. The applicants must hire a pharmacist with a B Pharma or D Pharma degree for their planned store.

Financial Support Available for JAS

Following Support Available is:

When the operating organisation is provided space without fee, NGOs, organisations, or individuals who set up Jan Aushadhi stores inside of government hospitals:

BPPI provides one time financial assistance of up to 2.50 lakh as per details given below

- A one lakh rupee furniture and fixtures refund.
- In the beginning, free medication totaled Rs. 1 lakh.
- reimbursement of 50,000 for computer, internet, printer, scanner, etc..
- Retailers must add a 20 percent trade margin in their MRP, while distributors must include a 10 percent trade margin.
- Jan Aushadhi stores and Distributors are allowed 2% of total sales or actual loss, whichever is lower, as compensation against expiry of medicines. Expired

goods need not be returned to BPPI. Stocks expiring at the C&F level will entirely be the loss of BPPI.

- Stores with the PMBJK01 to PMBJK5600 code will receive a 30-day credit facility in exchange for postdated checks. Distributors will also receive a 60-day credit for post-dated checks. Depending on the nature of the business, C&F agencies will need to post a security deposit.

By private business owners, institutions, NGOs, trusts, or charitable organisations that are connected to the BPPI headquarters online, Jan Aushadhi outlets have been formed wherever else.

- • 2,50,000 in financial assistance. This will be granted at 15% of monthly sales, up to a monthly cap of \$10,000 and a total cap of \$1,50,000. The rate of incentive will be 15% in NE states, naxal-affected areas, and tribal areas, subject to a monthly cap of 15,000 and a maximum of 2,50,000.
- • Within the incentive of 2,50,000, which is provided in the form of 15% of monthly sales subject to a ceiling of 10,000 per month up to a total limit of 2,50,000, the applicants who belong to weaker sections like SC/ST/Differently-Abled may be provided medicines of worth 50,000 in advance.
- Retailers' trade margin must be included in MRP at 20%, while distributors' trade margin must be included at 10%..
- • As compensation for the expiration of pharmaceuticals, Jan Aushadhi retailers and distributors are permitted 2% of total sales or real loss, whichever is smaller. It is not necessary to return products that have expired to BPPI. Stocks that expire at the C&F level will totally result in a loss for BPPI.
- • For 30 days, all Jan Aushadhi establishments will be granted credit in exchange for postdated checks. Additionally, distributors will receive a 60-day credit on checks that were postdated. Depending on the business, C&F agencies need to deposit a security sum.

LITERATURE REVIEW



The Department of Pharmaceuticals, Ministry of Chemicals & Fertilizers, Government of India, introduced the "Jan Aushadhi Scheme" in November 2008. Only 80 "Jan Aushadhi Stores" were open as of May 2014 in a few states). The "Pradhan Mantri Jan Aushadhi Yojana" (PMJAY) is the name given by the government's redesign of the "Jan Aushadhi Scheme" in September 2015. It was once more rebranded as Pradhan Mantri Bhartiya Janaushadhi Pariyojana to give the programme more momentum (PMBJP). There will be 8675 PMBJP Kendras operating nationwide through January 31, 2022.

Implementing Agency

The PMBJP's implementing body is the Pharmaceuticals & Medical Devices Bureau of India (PMBI), formerly known as the Bureau of Pharma PSUs of India (BPPI). In order to establish a focused and empowered structure to undertake the Jan Aushadhi Campaign, pharma PSUs created PMBI, an autonomous society. 2. Listed in accordance with the Societies Registration Act of 1860. 3. Has a Governing Council (GC) that is led by the Secretary of the Pharmaceuticals Department. It is the top body for formulating policies. Under the GC, an Executive Council (EC) is established to streamline executive decision-

making. Jt. Secretary, Department of Pharmaceuticals, is in charge of it.

The PMBJP's Objectives

1. To reduce out-of-pocket expenses for consumers and patients by making high-quality medications, supplies, and surgical equipment available at affordable costs for everyone.
2. To spread knowledge of generic medications among the general public and refute the myth that generic medications are of low quality or less effective because they are more affordable.
3. To make sure that all women in India have simple access to menstruation health services (Janaushadhi "Suvidha" sanitary napkins).
4. Create jobs by involving independent business owners in the launch of PMBJP Kendras.

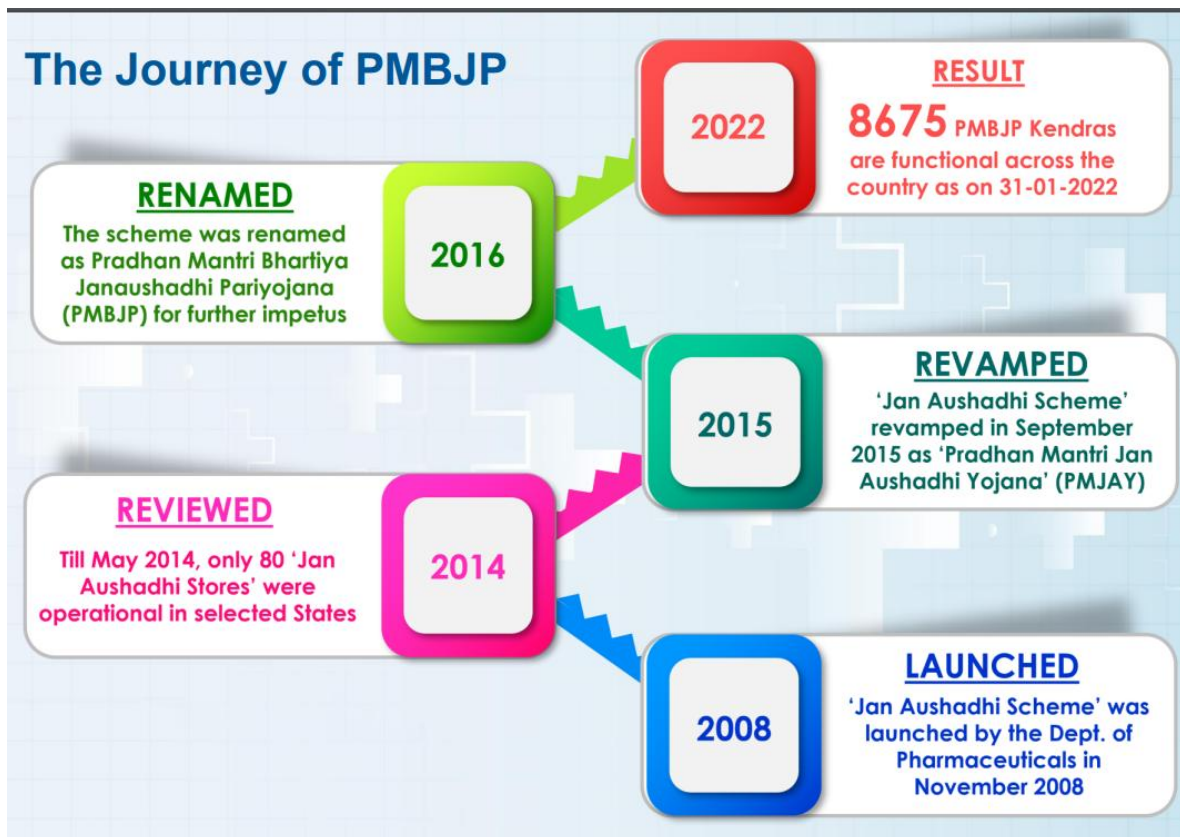


Figure.1

PMBJP's Key Characteristics

1. SFC has approved the continuance of PMBJP for the 2020–2021–2024–2025 period, with a budget of Rs. 490 crore.
2. To establish 10,500 PMBJP Kendras across the nation by the end of March 2025.
3. Every year since the year 2019, March 7 has been observed as Jan Aushadhi Diwas.
4. Made the decision to give out annual prizes in a number of categories to motivate various stakeholders.

5. As stated on the merchandise, PMBJP Kendras' sales margin or earnings are 20% of MRP (taxes excluded).
6. Starting with this month, the incentive given to Kendra owners has increased from the previous Rs. 2.5 lakh to up to Rs. 5 lakh, to be awarded at 15% of monthly purchases made, subject to a maximum of Rs. 15,000/- each month.
7. A one-time, special grant of up to Rs. 2 lakh may be given to certain groups in order to open a PMBJP Kendra.

OBJECTIVES

Primary Objectives

1. To determine which state has the highest number of registered individuals under the Ayushman Bharath scheme.
2. To determine the number of Jan Aushadhi stores running in the Uttar Pradesh.
3. How to file an application for opening “Pradhan Mantri Bhartiya Janaushadhi Kendra”

Secondary Objectives

1. To find out the preference of the Indian consumer while purchasing medicines from PMJAY stores.

Research Methodology

- **STUDY DESIGN:** Descriptive design
- **SAMPLING METHOD:** Simple random sampling
- **STUDY AREA:** Uttar Pradesh
- **SAMPLE SELECTION:** 145
- **DATA COLLECTION:** Primary and secondary qualitative and quantitative data
- **RESEARCH INSTRUMENT (TOOLS AND TECHNIQUES):** Questionnaire

RESULT

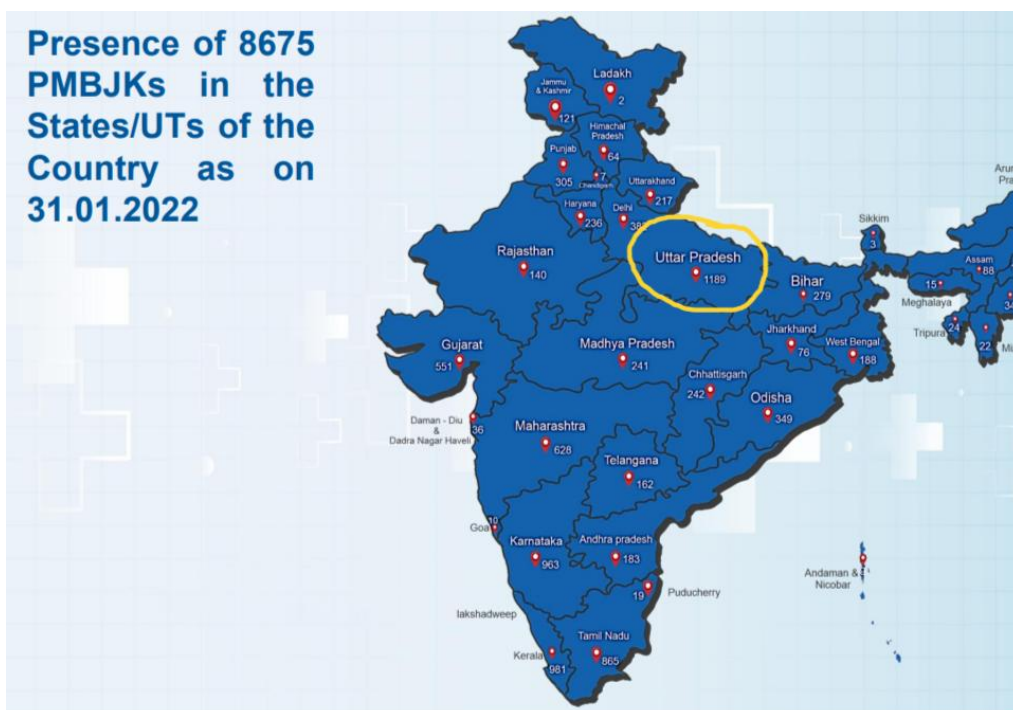


Figure.2

- ❖ This Figure.2 above shows the total number of JAN AUSHADHI KENDRA in INDIA that is 8,675 according to the latest data dated 31 January 2022.
- ❖ The Highlighted part shows the number of JAN AUSHADHI KENDRA in UTTAR PRADESH that is 1,189 according to the latest data dated 31 January 2022

APPLICATION FILING

Individual candidates should be required to hold a B. Pharma or D. Pharma degree, excluding doctors and licenced medical professionals. Any company requesting a PMBJK must employ B. Pharma or D. Pharma degree holders and provide documentation of this at the time of application. The preferred agency at government healthcare facilities, including medical institutions, would be reputable NGOs/Charitable organisations, although individuals would also be eligible.

Margins and Incentives

- a. 20 percent margin on the MRP (excluding of taxes) of each medicine will be given to the operating agency.

- b. A financial incentive will be provided to PMBJKs conducted by independent business owners of the medications they purchase (from a distributor, central warehouse, in a month (Regional Warehouse). The reward will be distributed at 15% of monthly purchase is limited to a total of Rs. 10,000 each month the 2.5 lakhs maximum.
- c. Applicants from underrepresented groups like SC/ST/people with disabilities be given access to medications worth Rs. 50,000 in advance within the a 2.5 lakh rupee incentive The rest incentive will take the form of 15% of monthly purchases, subject to a monthly maximum of Rs. 10,000 up to a maximum of Rs. 2.5
- d. The rate of poverty in the tribal areas, Naxal-affected areas, and north-eastern states 15% of monthly purchases will be eligible for an incentive, up to a maximum of Rs. Up to a maximum of Rs. 2.5 lakhs every month, 15,000.

Requirements for applying to open a new PMBJK include

- (i) Requirements for applying to open a new PMBJK include The applicant will set up the area needed to run the Pradhan The Mantri Bhartiya Jan Aushadhi Kendra and BPPI won't be involved in setting up the space.
- (ii) Evidence of obtaining a pharmacist with a name, State Council registration, etc. (or it may be submitted at the time of PMBJK's final approval)
- (iii) A copy of the applicant's SC, ST, or differently-abled certificate from the appropriate authorities, if the applicant falls under one of these categories. The applicant must specify the category at the time of application in order to receive the appropriate reward.

The following are crucial operating terms and conditions for using PMBJK:

- a) Before starting the "Pradhan Mantri Bhartiya Janaushadhi Kendra's" operations, the applicant will enter into an agreement. The terms and conditions of the agreement will be followed in the conduct of all Pradhan Mantri Bhartiya Janaushadhi Kendra operations.

- b) The applicant is responsible for acquiring the necessary licences and authorizations to operate a pharmacy under the name "Pradhan Mantri Bhartiya Janaushadhi Kendra." The applicant must ensure that all legal criteria for the storage of pharmaceuticals are followed.
- c) The applicant will only use the space for the purpose for which it has been designated, and for no other reason. They also agree not to sell or directly or indirectly sublet the space to anyone.
- d) Software from BPPI should be used for all billing transactions. No medication may be marketed in PMBJK without utilizing the BPPI software.
- e) Operators of PMBJKs will be permitted to sell allied medical products that are often found in drugstores, but they are not permitted to sell any pharmaceuticals other than those that are listed by BPPI as being permitted for sale at Pradhan Mantri Bhartiya Janaushadhi Kendra.
- f) Supply will be made in exchange for an advance payment for the delivery of the products. The enclosed draught agreement contains detailed terms and conditions, which the applicant is welcome to consult.

BPPI's Function

- a. In order to ensure that the plan is implemented properly, BPPI will provide the PMBJK operational agency with the necessary support to help the program's goal of advancing Pradhan Mantri Bhartiya Jan Aushadhi.
- b. BPPI must also make it possible for Pradhan Mantri Bhartiya Janaushadhi Kendra to receive economical, high-quality generic drugs, surgical supplies, consumables, etc. through its supply chain. This must be done with reasonable margins and credit terms of up to 30 days.

Address for submission of application

Application forms must be properly completed and delivered in the required format to the address shown below in a closed envelope or cover with the following clearly written on it:

“Application for New PMBJP KENDRA” To, CEO, Bureau of Pharma Public Sector Undertakings of India (BPPI), 8th Floor Videocon Tower, Block E1 Jhandewalan Extension, New Delhi – 110055 Tel – 011-49431800

Result

Chart.1

Here it was seen that people between the age 18-25 were the maximum voters, then of age 25-40, then 40-55 and least were the people of age above 55

Chart.2

Here 46% people said that they know about JAS, 20% people said that they've not heard about it, 17% people said they know about generic medicines whereas 1% said they know about the number of stores present in the state.

Chart.3

Here it was seen that 70% of the times people get the medicines from JAS and 30% there was a lack in the availability.

Chart.4

Here it was seen that 34% people who bought the medicines trust the store and 33% trust the medicine price and 33% people have even seen the difference in generic and branded medicines.

Chart.5

Here 96 % had faith on JAS as a store but 4% did not trust the generic medicine.

Chart.6

Here 55% people said they did not have JAS nearby but 45% people said they have it nearby there house.

Chart.7

Here 50% people had positive attitude but 30% did and the rest 20% did want to answer this question

Chart.8

Here 90% said that doctors don't prescribe generic medicines but 10 % said that they do prescribe it. Different people had different kind of opinion.

Chart.9

Here 80% people said that doctors don't, tell about JAS but some people said that doctors tell about JAS, here also it was seen to be a mixed reaction of people.

CONCLUSION:

Finally summing up above explanation it can be conclude that JAS do not have that trust till now of people than other pharmacy has. Doctors till now don't prescribe generic

medicines to their patients, and that somehow this is affecting people's trust on generic medicines.

Somehow some people still believe and are aware of the JAS and often go their nearby Kendra's. Here it can also be seen that people are more aware about JAS now than they were earlier the trust they have, has increased from the earlier times but still, some don't completely trust the JAS and the generic medicines.

It can also be seen in some people that they have even known the price differences that generic and branded medicines have between them.

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QUESTIONNAIRES:

1. Name

2. Age group

- 18-25
- 25-40
- 40-55
- Above 55

3. KNOWLEDGE AND AWARENESS

- I know about JAS
- I have never heard about JAS
- I have knowledge about generic medicine
- I have knowledge about the number of stores

4. AVAILABILITY

- I get my medicines easily from JAS

5. PRICE

- I trust the price of generic medicines
- The price of the drug purchased are as per my expectation.
- I know the price difference between generic and branded medicines.

6. TRUST

- I have full faith on the stores prices charged under JAS
- I have full faith on the quality of generic medicines

7. ACCESSIBILITY

- JAS is far away from my residence
- JAS is near my house

8. ATTITUDE

- Positive
- Negative
- Don't want to answer

9. Do doctors prescribe generic medicine?

- Yes
- No

10. Do doctors inform about JAS?

- Yes
- No

