

# CHANGING SCENARIO OF BUSINESS AND MANAGEMENT

  
The **PRINCIPAL**  
**RAMNIRANJAN JHUNJHUNWALA COLLEGE**  
OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)  
Ghatkopar (W), Mumbai-400 086, Maharashtra.



**DR. SHASHI YADAV**

## About the Book

The present volume focuses over the changing economic scenario and the general condition of business. The academic inputs in the book provide valuable insights into the changing scenario of business into various sector of economy. A total of 14 chapters contributed by the academicians from across the country has thrown light over the new and emerging dimensions of the economy like women entrepreneurship, scope of e-commerce, new approach of marketing, knowledge management, etc. An attempt has been made to cover a wide area through the academic material of the present volume with a view to fulfill the expectation of the academic fraternity.



Dr. Shashi Yadav is working as an Assistant Professor in Faculty of Commerce, Banaras Hindu University, Varanasi, Uttar Pradesh since February 2014. She also has industrial experience of five years in Banking Sector. Presently, she has to her credit 10 research papers published in several national/ international journals and one edited book published from national publisher. She has presented papers in various National / International seminars and conferences. She is also a certified member of Indian Institute of Banking & Finance (IIBF). She has specialized in Marketing and her research area includes Banking, Service Marketing, Agricultural Marketing, and other areas of marketing.

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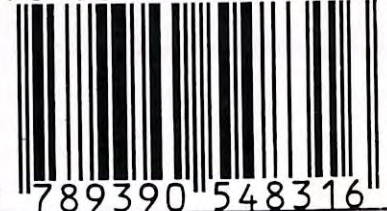
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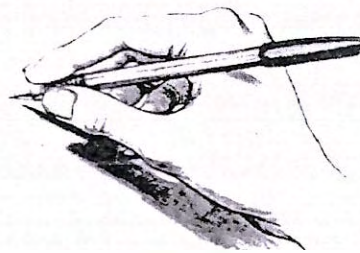
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**DR. SHASHI YADAV**

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## CHAPTER-1

# A CRITICAL STUDY OF PRADHAN MANTRI AWAS YOJNA (PMAY) POST COVID-19 PANDEMIC BREAKOUT

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### ***Abstract***

*Year 2020, has been a challenging year for the domestic and global economy on all fronts. Trade wars, natural calamities, pandemic breakout etc have bought a paradigm shift in the lifestyle and social norms for the entire mankind.*

*Even though almost all sectors in the Indian economy have faced the brunt of the Pandemic but one of the most adversely impacted sectors is the Realty sector and government policies on housing. This chapter attempts to highlight the surge in limitations with regard to PMAY, pre and post Pandemic breakout and also provide recommendations for the road ahead aimed at enhancing results of the Yojna.*

**Keywords** – Limitations, PMAY, Pre & post Covid-19 Pandemic.

### **1.1 - Introduction to Pradhan Mantri Awas Yojna (PMAY) and a challenging Year 2020 for India**

The current year 2020 has been a testing year on all fronts. The country has seen slide on all economic and social parameters due to natural disasters, political uncertainty from volcanic eruption to floods, locust attacks on farms to China's infiltration on