



**Maratha Vidya Prasarak Samaj's  
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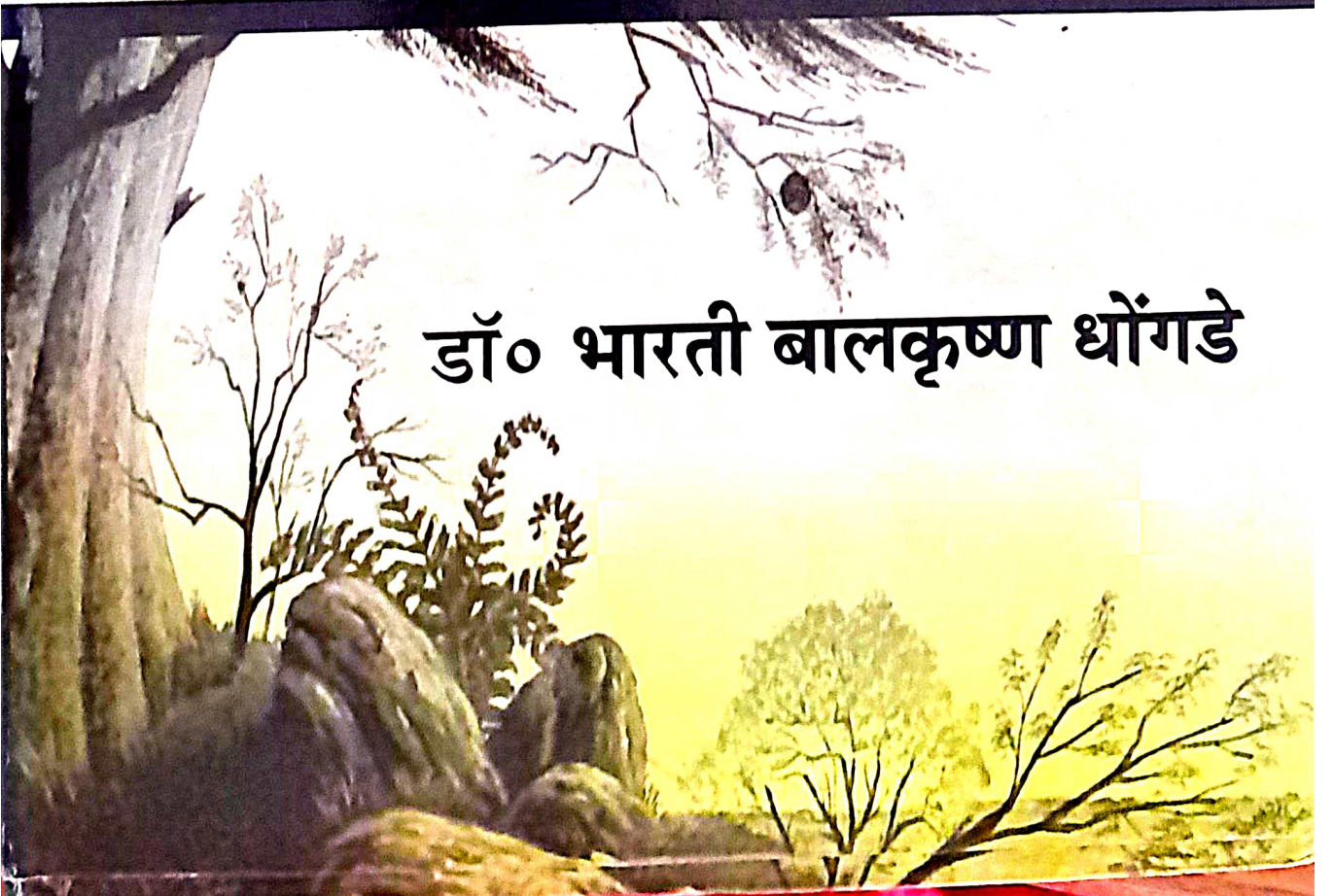
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**नासिरा शर्मा  
का कथा साहित्य  
संवेदना और शिल्प**



**डॉ० भारती बालकृष्ण धोंगडे**

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- पुस्तक : नासिरा शर्मा का कथा साहित्य : संवेदना और शिल्प  
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**Nasira Sharma Ka Katha Sahitya : Samvedana Aur Shilp**  
*By : Dr. B.B. Ghongade*  
*Price : Rs. Four hundred Only.*

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## नासिरा शर्मा का व्यक्तित्व एवं कृतित्व

किसी साहित्यकार के साहित्य का अनुशीलन करने से पहले उसके व्यक्तिगत जीवन, स्वभाव एवं व्यक्तित्व पर प्रकाश डालना अत्यन्त आवश्यक है, क्योंकि ये व्यक्तिगत विशेषताएँ उसकी कृतियों को समझने में विशेष सहायक होती हैं। कृतिकार साहित्य निर्माण में आवश्यक सामग्री जगत् और जीवन से ग्रहण करता है, पर अपनी कृतियों पर अपने व्यक्तित्व की अमिट छाप डाले बिना नहीं रह सकता।

साठोत्तर काल में कथाकारों की रचना दृष्टि पूर्णतः नवीन है। कथ्य के प्रति दृष्टिकोण बदल कर मानव सम्बन्धों की सार्थक व्याख्या करने वाली अनेक महिला साहित्यकारों में नासिरा शर्मा का स्थान महत्वपूर्ण है। नासिरा जी का साहित्य पाठक को प्रेरित करने की क्षमता रखता है। वे गहन अध्ययन की धनी समाज के प्रति अपनी प्रतिबद्धता का ध्यान रखते हुए उन्होंने लेखन कार्य किया है। नासिरा शर्मा के कथा साहित्य का अध्ययन करने पर उनकी मार्मिकता, गहन एवं सूक्ष्म दृष्टि का ज्ञान होता है, साथ ही समाज का सर्वांगीण चित्रण करने वाली इस महिला लेखिका का व्यक्तित्व जानने की लालसा शोधकार्य के लिए अनिवार्य भी है। वस्तुतः उन्होंने उत्तरशती के हिन्दी कथा साहित्य में अनेक नवीन साहित्यिक अवधारणाओं की स्थापना में अमूल्य योगदान दिया है। कृष्णा सोवती, मृदुला गर्ग, सूर्यवाला, माणिक मोहनी, मंजुल भगत, शुभा वर्मा, रजी सेठ, निरुपमा सेवती, चित्रा मुदगल, दीप्ति खंडेलवाल, प्रभा खेतान, नासिरा शर्मा जैसे महिला साहित्यकारों ने एक नयेपन से एक नया जीवनबोध लिया है। जिसके कारण परिवेश, घटना एवं विधा आदि सब कुछ नये सिरे से कलात्मक स्तर उठये जाकर एकान्वित का प्रभाव छोड़ते हैं। नासिरा शर्मा का व्यक्तित्व उदात्त है। व्यक्तित्व अंग्रेजी शब्द पर्सनालिटी का पर्याय है। व्यक्तित्व को व्यक्त करते हुए कोशकार का मन्तव्य है कि “व्यक्ति के गुण या भाव वे विशेष गुण होते हैं जिनके द्वारा किसी व्यक्ति की और स्वतंत्रता, सत्ता सुचित होती है।”

आ. क्षेमचन्द्र के अनुसार “व्यक्तित्व वह होता है जिसमें गुणों का समुच्चय हो जो एक व्यक्ति का अन्य व्यक्तियों से अलग कर दिखाता है।”



## डॉ० भारती बालकृष्ण धोंगडे

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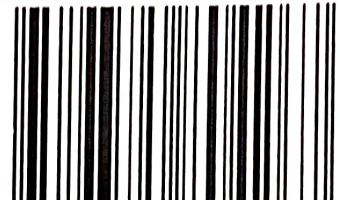
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**International Research e-Conference on  
Corporate Social Responsibility and Sustainable Development**



**About University & Institute**

Global Business School & Research Centre (GBSRC) situated at Tathwade, Pune is the flagship institute of Dr. D Y Patil Vidyapeeth, Pune. It was established in 2006. In a span of 12 years, the Institute has carved a name for itself amongst the top business schools in the country.

The Government of India, Ministry of Human Resource Development, on the advice of UGC, declared Dr. D. Y. Patil Vidyapeeth, Pune as deemed-to-be university comprising of Dr. D. Y. Patil Medical College, Hospital and Research Centre, Pimpri, Pune vide its notification dated 11th January, 2003.

The Dr. D. Y. Patil Vidyapeeth, Pune has been Re-accredited by NAAC with a CGPA of 3.62 on a four point scale at 'A' grade on 3rd March, 2015, valid up to 2nd March 2020. Dr. D. Y. Patil Vidyapeeth, Pune is also an ISO 9001: 2015 Certified University.

Under National Institutional Ranking Framework (NIRF) 2020, conducted by Ministry of Human Resource Development (MHRD), New Delhi, the Dr. D. Y. Patil Vidyapeeth, Pune has achieved rank as 3rd in Dental Category, 24th in Medical Category & 46th in University Category in India.

Global Business School & Research Centre offer BBA, MBA (Approved by AICTE) and PhD program under Faculty of Management.

**Introduction to the Conference**

Today role of CSR is very crucial especially in developing economy like India. CSR encourages business practices for sustainable Development in the nation. To explore new horizons through sustainable development and e learning Global Business School & Research Centre (GBSRC) is organising International Research Conference (online) with a theme “Corporate Social Responsibility and Sustainable Development” on 10<sup>th</sup>, 11<sup>th</sup>, 12<sup>th</sup> December 2020.

The conference attempts at capturing the views of researchers and Industry experts to present corporate responsibility and accountability through effective implementation of governmental guidelines & international initiatives. As business grow, it is important than ever before that consideration of impact on a country's domestic populace. In the present conference, researchers will discuss the role of corporations to improve local environment and their sustainable development.

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**ICCSR 2020**

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**PROCEEDING**

**On**

**“Corporate Social Responsibility & Sustainable Development”**

**(ICCSR2020)**

**(Thursday, Friday, Saturday 10<sup>th</sup>, 11<sup>th</sup> & 12<sup>th</sup> December 2020)**

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## CHANCELLOR'S FOREWORD

---

Global Business School & Research Centre (GBSRC) situated at Tathawade, Pune is the flagship institute of Dr. D. Y. Patil Vidyapeeth, Pune. It was established in 2006. In last decade the Academy has cut a niche for itself among the top business colleges of the nation.

The established track record of systematic research in domains where functional, performance, and reliability requirements mandate the tight integration of information processing and physical processes make Global Business School & Research Centre, an excellent venue for exploring the research of societal issues. Business Management is viewed as the most glamorized and flexible professions of the advanced occasions. It has advanced through a unique cycle of development and experimentation. It is impacted by assorted elements going from financial, political, innovative and human brain science. From this Institute, understudies seek after their graduation, under graduation and Ph.D programs in Business Administration. Not with standing ordinary scholarly exercises, visitor meetings, espresso with corporate, the executive's occasions are a standard component of the Institute.

It gives me immense pleasure to know that Global Business School & Research Centre, Pune is organizing its second International Research Conference (Online) on the Theme: 'Corporate Social Responsibility & Sustainable Development'.

In today's fast changing world, attending a conference has become a "must" to survive in an academic discipline. Many academics have become aware of this fact as the number of conferences and participants increase dramatically as apart from networking one will learn from others and improve your own skills and knowledge about your field.

I am certain such intelligent conversation will overcome any barrier among Academicians and Industry which thus will help the scholarly network tremendously.

Best wishes for collaborative learning.

**Dr. P. D. Patil**  
**Chancellor**

Dr. D. Y. Patil Vidyapeeth  
Pune

## VICE CHANCELLOR'S FOREWORD

---

It is with deep satisfaction that I write this forward to the 2<sup>nd</sup> International Research Conference 'Corporate Social Responsibility & Sustainable Development' 10<sup>th</sup> Dec to 12<sup>th</sup> Dec 2020. Sustainability is a comprehensive approach to management of organizations which is focused on creating and maximizing long-term economic, social and environmental value. Economic & social values can be built among society through CSR only. CSR activities can build loyalty and trust of customers through a dialogue and engagement.

Holistic development of economy is important through Private sector and their CSR activities. As a premiere conference in the field, 'Corporate Social Responsibility & Sustainable Development' provides a highly competitive forum for presenting the latest developments in the research and application of emerging technologies in every area of management.

The Proceedings are the result of an extraordinary effort made by the authors and members of program committee and aim to accommodate both academia and industry participants to share their expertise and exploration done on the theme. Hope this conference will further stimulate research in digitalization and its implication on the vivid areas of management.

I congratulate Director-GBSRC and his team for organizing the conference on the contemporary theme.

**Dr. N. J. Pawar**

**Vice Chancellor**

Dr. D. Y. Patil Vidyapeeth

Pune

## TRUSTEE'S MESSAGE

---

I am immensely happy to hear that Global Business School & Research Centre, Pune is organizing its second International Research Conference (Online) on the Contemporary Theme: 'Corporate Social Responsibility & Sustainable Development'. I firmly believe that the application and research-based management practices is the need of hour. Corporations need to take action to improve the economy, society as a whole, and the environment. The way to do so is to innovate. Innovation can uncover new ways to foster societal progress and when it comes to innovation, the private sector has a crucial role by engaging in CSR.

Indian economy is now embracing itself to the new world of in post covid period. Slow but steady improvements in all the sectors are expected in near future. This conference is the excellent platform to engage debate and discuss on how to handle the disruptions that lie ahead and create opportunities for the next generation. As learning is a lifelong engagement, the 3 days deliberation during the online conference will open up new horizon to learn, unlearn and re-learn.

Congratulations to all the delegates who have participated from the length and breadth of India and across the globe.

I am confident the research papers compiled in this research proceeding will serve as a valuable repository for further research studies.

I congratulate team GBSRC for their collective efforts towards successfully organizing this conference.

**Dr. Mrs. Smita Jadhav**

**Trustee**

Dr. D. Y. Patil Vidyapeeth Society

Pune

## DIRECTOR'S MESSAGE

---

*An enterprise exists and lasts only because it creates value for society as a whole*

Franck Riboud, Former Chairman, Danone, Europe

It gives me indeed a great pleasure to welcome you all for the 2<sup>nd</sup> International Research Conference (Online) on 'Corporate Social Responsibility & Sustainable Development' held at Global Business School and Research Centre.

Corporations that practice CSR and sustainable development need to operate in ways that are respectful to the society at large and their surrounding environment. Covid-19 has pushed CSR deeper into corporate consciousness.

The purpose of this conference is to give an overview of the CSR activity during the Covid period and before the Covid period. CSR is the obligation of a business to act in accordance with the overarching goals of society, thus directly linking the concept to sustainable development. Contemporary thinking and the expanded scope of CSR suggests a need to discuss the contribution of business to sustainable development from various disciplinary and thematic perspectives.

I am very much glad to share that we have received 68 research papers from various parts of the world out of which 61 papers were selected for presentation and 38 published in the conference proceedings. We have received international papers from different countries like Germany, Nepal, Indonesia, Afghanistan, Algeria, Malaysia and various parts of India.

This success would have not been possible for us without the blessings and inspirations of our beloved Chancellor, Pro-Chancellor, Vice Chancellor and Trustee of Dr. D. Y. Patil Vidyapeeth, Pune.

Best wishes,

**Dr. Chetan Chaudhari**

**Director, GBSRC**

Dean- Faculty of Management

Dr. D. Y. Patil Vidyapeeth

Pune

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**“A BRIEF INSIGHT INTO PERFORMANCE OF MAHARASHTRA REAL ESTATE REGULATORY AUTHORITY (MAHARERA)”**

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**Abstract**

The Central Government has enacted and regulated the real estate Regulation and Development act (RERA Act, 2016) and the implementation of all the sections from the RERA Act, 2016 were brought into regulation form 1<sup>st</sup> May, 2017. Under this Act the Maharashtra government has passed the regulatory functions for the regulation of RERA Act in Maharashtra for this Maharashtra government passed the circular No.23 dated on 8<sup>th</sup> March, 2017 and accordingly the MahaRERA established.

Since the establishment of MahaRERA in Maharashtra this authority has brought Transparency, Accountability in the real estate sector and gradually promoted the services in financial discipline and trust. The authority avails the fully paperless work and online transactions and its completely transparent office which came on 1<sup>st</sup> may, 2017 for the smooth functioning of this sector the MahaRERA has established two regional offices at Pune and Nagpur district. As a results of this the MahaRERA is receiving amazing crowd and innumerable registrations not only from real estate sector projects but also real estate agents. After regulation of the MahaRERA in Maharashtra most of the pending dispute cases are solved and many of them are disposed under this authority.

This authority has gained the good gripe and control over the Maharashtra real estate sector and by issuing time to time guideline to real estate promoters, agents and homebuyers. Which has brought the sweeping changes and strict discipline in the sector. as a result it could create and win the trust and faith in it. Though the MahaRERA started in a smooth and good way and it could reach at the expected goals within very short period of time but if this authority maintains and the continuous command and control over the real estate sector related to it, then it would achieve accountable success in the field.

**Keywords:** RERA Act, MahaRERA, Transparency, Accountability, RERA, Financial Discipline, Regulatory Authority.

**Introduction:**

To deal and resolve the various structured issue in real estate sector, the central government has enacted the RERA Act, which received final signature of president on 25<sup>th</sup> March, 2016 and the act has been partly brought into notice which implemented on 1<sup>st</sup> may, 2016 as it related to the establishment of regulatory authority, central advisory council and appellate tribunal and administration within one year. The Maharashtra was the first state to established real estate regulatory authority within one year dated on 1<sup>st</sup> may, 2017. but the operative part the act is yet to be notified.

The RERA Act, 2016 commands and controls the various divisional offices in the various states and authorities. The MahaRERA established central advisory council and appellate tribunal and administration system at the various levels in very short period of time. Due to enactment of MahaRERA the Transparency, Accountability has come in the financial discipline. The MahaRERA has addressed

various structured issues such as dispute of projects, agents and homebuyers resolved them timely. The MahaRERA smoothly functions with its elements such as

Registration of real estate Projects and Agents, Complaints Redressal, Adjudication, Appellate Tribunal, MahaRERA Conciliation Forum, Budget and Accounts and tries to work transparently.

The MahaRERA has changed the face of arena of the real estate sector by fast resolution of issues strict regulations of functions has created financial discipline in this sector.

### Objectives of the Research Paper:

- To study the Annual Reports of MahaRERA.
- To analyse the statistical data of MahaRERA annual reports.
- To review and reconsider the annual budget of MahaRERA.
- To study the achievement of MahaRERA.

### Research Methodology:

The nature of this research paper is statistical comparative and analytical. In this paper the secondary data which is collected and shown in MahaRERA Annual Reports F.Y. 2017-2018 and 2018-2019 and relevant books and MahaRERA authorized web side. From which the few sample are used. Two successive years F.Y. 2017-2018 and F.Y. 2018-2019 statistical data is comparatively used to bring the satisfying conclusion.

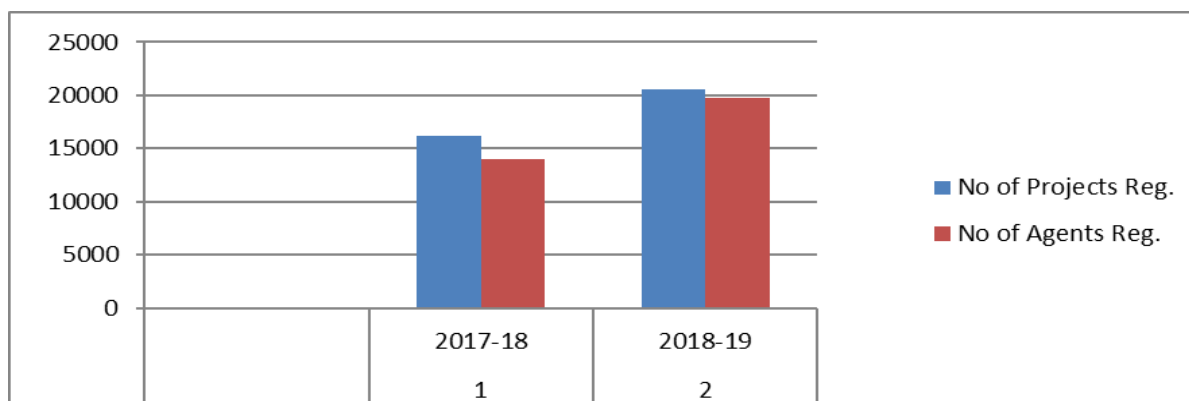
### Data Analysis:

In this research paper the secondary data used which MahaRERA Annual Reports is of F.Y. 2017-2018. F.Y. 2018-2019 and relevant books for the data analysis of this paper I have used the following samples and comparative study of the statistical information is done and numerical comparison is consider fruitfully. The sample are as follows.

- Registration of real estate Projects and Agents
- Complaints Redressal
- Adjudication
- Appellate Tribunal
- MahaRERA Conciliation Forum
- Budget and Accounts

**Table 1: Registration of Real Estate Projects and Agents**

Sr No	Year	No of Projects Reg.	No of Agents Reg.
1	2017-18	16188	14044
2	2018-19	20560	19722



**Conclusion of Table 1:**

Since the establishment of MahaRERA in Maharashtra 1<sup>st</sup> may, 2017.the authority has reached a good high and within two years during the first year 2017-2018 it received 16188 registration of the projects. On the other hand in the successive year of 2018-2019 the authority received 20560 increased projects registration of projects which is in comparison to the previous year, it increased by 4372 which is 27% of the first year. This it shows that with vary short span of time the MahaRERA shown its probability and future prospective in the field and assures the progress continuously.

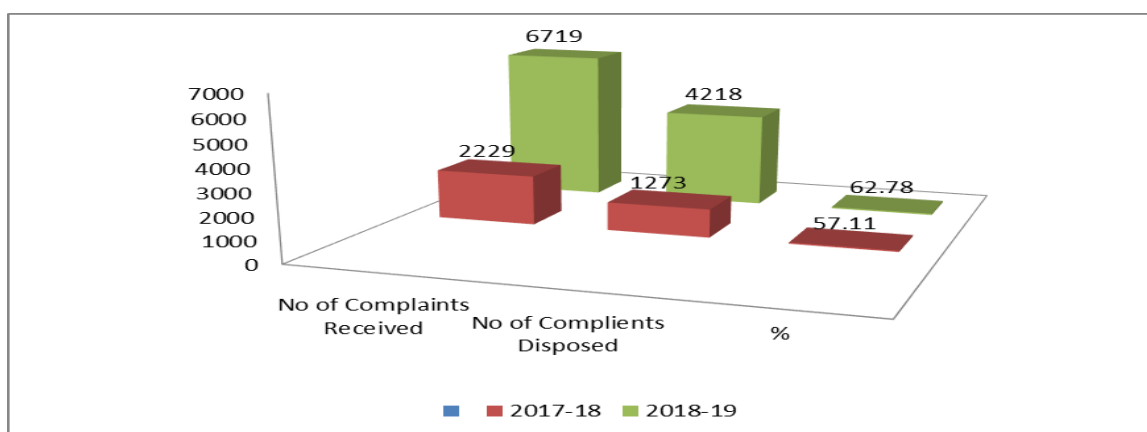
Secondly. The registration of real estate agents on the establishment of MahaRERA during 2017-2018 the numbers of registration of agents were 14044 then it increased by 5678 which is 40% of the previous year registration of the agents.as a results of increasing in registration of projects and agents the MahaRERA has gained the transparency, strong hold and controls over the field.

Sr No	Year	No of Projects Registration	Increased/ Decreases	%
1	2017-18	16188	0	0%
2	2018-19	20560	4372	27%

Sr No	Year	No of Projects Registration	Increased/ Decreases	%
1	2017-18	14044	0	0%
2	2018-19	19722	5678	40%

**Table No. 2 Complaints Redressal**

Sr No	Year	No of Complaints Received	No of Complaints Disposed	%
1	2017-18	2229	1273	57.11%
2	2018-19	6719	4218	62.78%

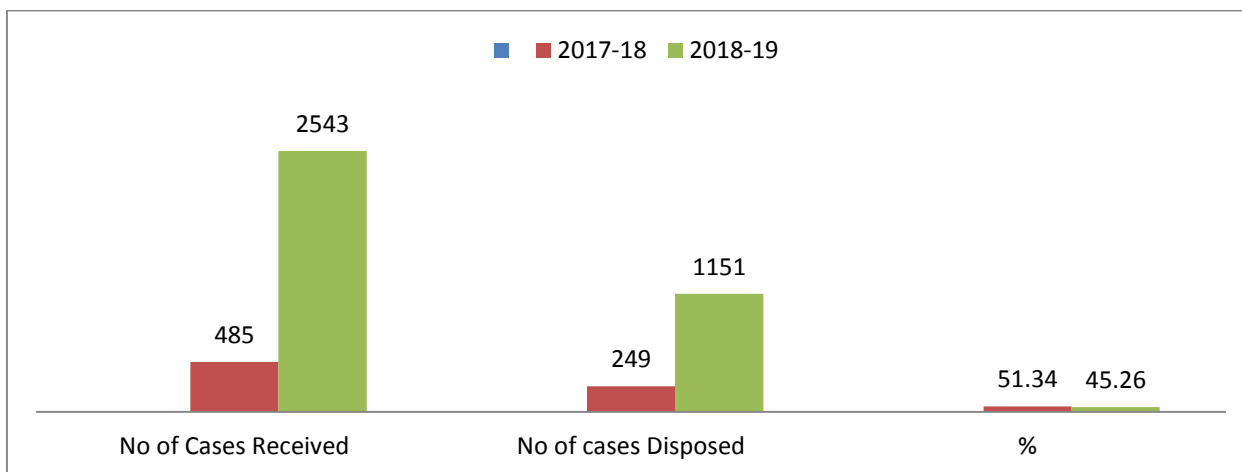


**Conclusion of Table 2:**

The complaint Redressal cell of the MahaRERA tried to dispose the complaint cases as could as possible the cell witnessed and received 2229 complaints during the F.Y. 2017-2018 of which the cell disposed 1273 cases which is 57.11% of total received complaints. Whereas the complaint Redressal cell received 6719 cases of complaints during the F.Y. 2018-2019 of which the cell could disposed 4218 complaints which is 62.78% of the total received complaints. Within this very short period of time and this is one of the great achievement of complaints Redressal of MahaRERA authority. The comparative increased of complaints disposal it by 5.67% within two successive years.

**Table No. 3: Adjudication**

Sr No	Year	No of Cases Received	No of cases Disposed	%
1	2017-18	485	249	51.34
2	2018-19	2543	1151	45.26

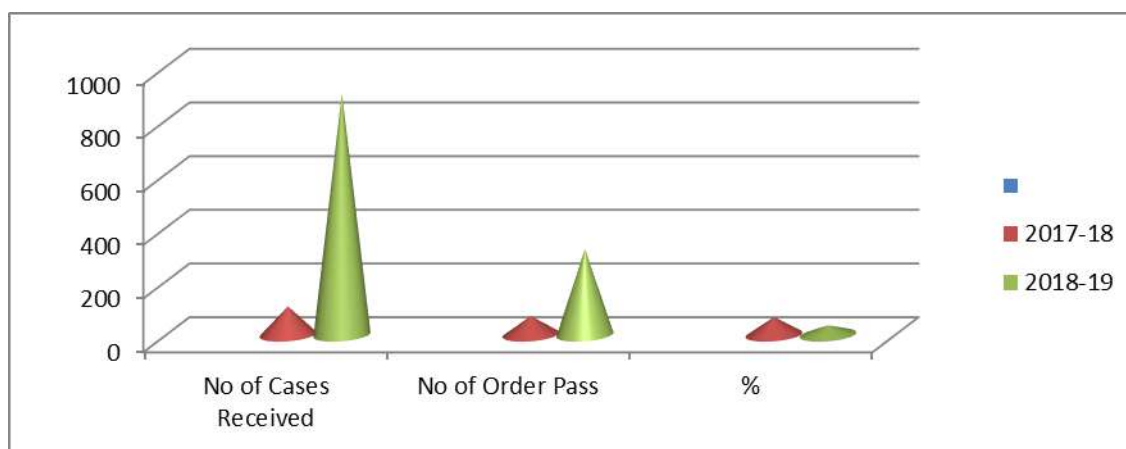


**Conclusion of Table 3:**

The MahaRERA received 485 cases in the F.Y. 2017-2018 and 249 cases are dispose in this year. Which mean 51.34% of the total cases were actually adjudicated transparently. On the other hand the total cases received during the F.Y.2018-2019 were 2543 from which 1151 cases were disposed which is 45.26% and it is in comparison to the previous years decreased by 6.08%. The number of cases during the first year were only 485 whereas there were 2543 received cases which shows increased the rate of filing cases and disposal of them. That is why the performance of the disposal decreased.

**Table No. 4: Appellate Tribunal**

Sr No	Year	No of Cases Received	No of Order Pass	%
1	2017-18	106	70	66.04
2	2018-19	900	319	35.44



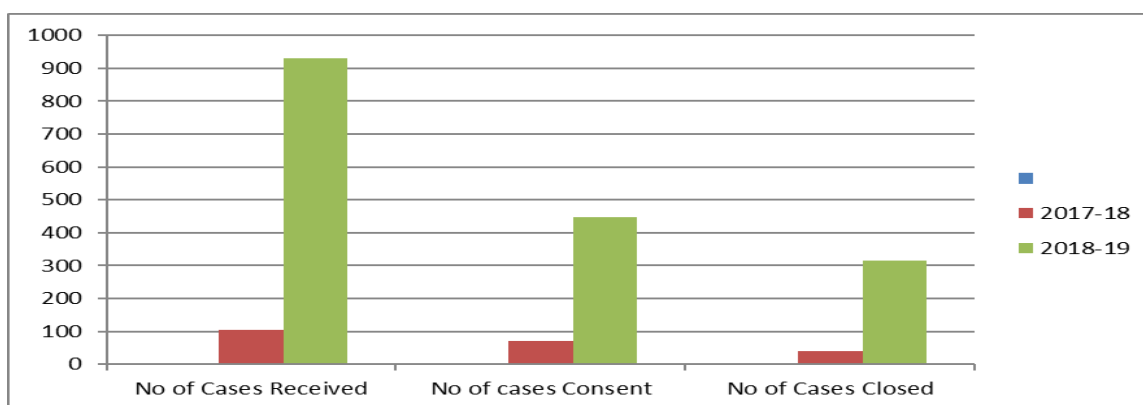
**Conclusion of Table 4:**

Since establishment of appellate tribunal under the MahaRERA. The firm has received 106 cases during the F.Y. 2017-2018 from which the orders were passed for 70 cases which is 66.04% of the total cases.

Whereas the appellate tribunal received 900 cases during the F.Y. 2018-2019 of which the order were passed of the total received cases. The rate of low performance in the percentage of the previous year is considerably poor but the number of cases received and order passed are comparatively increases and they are near about 08 times more than first year that is why though there may be lower performance but there is increased rate of cases tribunal.

**Table No. 5: MahaRERA Conciliation Forum**

Sr No	Year	No of Cases Received	No of cases Consent	No of Cases Closed
1	2017-18	105	70	39
2	2018-19	930	447	314



**Conclusion of Table 5:**

The MahaRERA Conciliation Forum received 105 cases during the F.Y. 2017-2018 which 70 cases got consent and 39 cases were closed. On the other hand the conciliation forum witnessed and received total 930 cases during the F.Y. 2018-2019 of which 447 cases got the legal consent and 314 cases got closed. The MahaRERA Conciliation Forum performance is considerably good and it will show continuous progress in the field.

**Table No. 6: Budget and Accounts**

• **Budgeted Total Expenditure**

Sr No	Head of Account	Revised Budget of 2017-18	Revised Budget of 2018-19	Variation	%
1	Total Personal Cost	20262614	29950000	-9687386	-47.81
2	Administration Expenses	105135238	65760803	39374435	37.45
3	Capital Expenses	10000000	3100000	6900000	69.00
	<b>Total Expenditure (1+2+3)</b>	<b>13,53,97,852</b>	<b>9,88,10,803</b>	<b>3,65,87,049</b>	<b>27.02%</b>

• **Budgeted Total Receipts**

Sr No	Head of Account	Revised Budget of 2017-18	Revised Budget of 2018-19	Variation	%
	<b>Total Receipts</b>	<b>1,53,47,69,407</b>	<b>60,94,92,894</b>	<b>92,52,76,513</b>	<b>60.29%</b>

**Conclusion of Table 6:**

The budget and accounts of the MahaRERA during the F.Y. 2017-2018 the budgeted total receipts Rs. 1,53,47,69,407 and budgeted total expenditure Rs. 13, 53, 97,852. During the Financial year 2018-2019 the budgeted total receipts were 60, 94, 92,894 and the budgeted total expenditure of the year was 9,

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88, 10,803 which considerably 60.29% less than previous year the budgeted total receipts. This shows that the budgeted total expenditure is decreased by 27.02% which 3, 65, 87,049.

**Important Achievements:**

The MahaRERA has won and received many numbers of achievements during the F.Y. 2017-2018 and 2018-2019 they are as follows.

**Achievements for the F.Y. 2017-2018:**

- First fully authorized authority to have fully online office.
- Established Helpdesk.
- Speedy Registration – Average time of registration 16 days as per Act time period provided registration of 30 days.
- First RERA conciliation forum in India.
- MahaRERA has created two modules for correction in information as well as for extension to the project

**Achievements for the F.Y. 2018-2019:**

- Case study of online conciliation of MahaRERA was published and discussed among international experts.
- National E Governance award 2019 (silver) for excellence in citizen centric delivery.
- Skoch silver award 2019 in housing sector.
- CNBC real estate award 2018-2019 for transformational leadership.
- Construction week India person of the year 2018.

**Conclusion:**

From the above analyzed the secondary data it can be concluded that the performance of the MahaRERA in the registration of real estate projects and agents is satisfying. Secondly Complaint Redressal cell of the MahaRERA redressed and disposed good number of complaints which is comparably good. The adjudication of MahaRERA is considerably low and poor but if it is continuous with the time span it would peak its good heights. The MahaRERA appellate tribunal firm received good number of cases and it got orders for expectable cases but no of received cases and orders passed for second year are decreased but the number of received cases increased.

The first RERA conciliation forum established in India which is in Maharashtra this forum received good condition of cases during the second year in comparison to previous year of which half of the cases got consent and 1/3 cases got closed. The performance of MahaRERA during the successive years 2017-2018 and 2018-2019 considerably average but if it continuous as it is it will defiantly deal successfully with the work and bring transparency, financial discipline, accountability and strong and firm hold over the sector.

The MahaRERA has received many successes and achievements i.e. awards, speedy registration, created modules, etc. finally the MahaRERA has reached in good condition within vary short span of time.

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