

KARJAT CITY · LAND BUYER GUIDE SERIES · VOL. 1

LAND BUYER GUIDE · VOL. 1

NA Plots in Karjat

The 2026 Buyer's Guide to Legally Clean, Investment-Ready Land

A complete, plain-English guide to buying NA (Non-Agricultural) plots in Karjat — what NA status really means, why Karjat has emerged as the MMR's most credible land-banking corridor, the legal due-diligence checklist every buyer must run before token money, and how Blubay by ORA Land delivers ready-to-register gated NA plots.

Table of Contents

Chapter 1 · What is an NA Plot, and Why Does That Matter?	2
1.1 The four legal states a Karjat plot can be in	2
1.2 What the 7/12 extract and Property Card actually say	3
Chapter 2 · Why Karjat Specifically for NA Plots	3
2.1 The climate and terrain advantage	3
2.2 The infrastructure pipeline that is rerouting Karjat	3
Chapter 3 · The NA Plot Buyer's Due-Diligence Checklist	4
3.1 The eight-point pre-token checklist	4
Chapter 4 · Introducing Blubay by ORA Land at Karjat	5
Chapter 5 · Site Visit, Registration and Next Steps	6
Related guides in this series	6

Chapter 1 · What is an NA Plot, and Why Does That Matter?

An **NA plot** — short for **Non-Agricultural plot** — is a parcel of land whose status has been legally converted from agricultural use to non-agricultural use under the Maharashtra Land Revenue Code. In plain English: the revenue records have been amended to allow the land to be used for residential, commercial or industrial purposes, and the land can be registered, plotted, fenced and built upon without the restrictions that apply to pure farm land. This single distinction is the most important thing a buyer in Karjat must understand, because the MMR's land market is full of parcels that look like plots but are still classified as agricultural on the 7/12 extract — and that classification determines everything: your ability to register, your ability to build, and your ability to resell cleanly.

Why does NA status matter so much in Karjat specifically? Because Karjat sits on the boundary between the urbanising Mumbai Metropolitan Region and the agricultural belt of Raigad. Large tracts here were historically farmland, and many still carry the agricultural classification. A buyer who pays full price for a parcel that is technically still agricultural discovers the problem only at registration, or worse, when applying for a building permission years later. The fix — applying for an NA order with the Collector — can take months and requires the land to satisfy minimum area, access road and contiguity conditions. Buying a plot that is *already* NA-converted, layout-approved and fenced by a credible developer eliminates this entire class of risk.

1.1 The four legal states a Karjat plot can be in

Plots in the Karjat belt broadly fall into one of four legal states, and the buyer's experience is radically different in each. The first is **agricultural land without any conversion** — the cheapest on paper, but it cannot be registered to a buyer who is not an agriculturist under Maharashtra rules, and it cannot be built upon beyond a small farm structure. The second is **land with an NA order but no layout sanction** — the conversion is done but the layout of plots, internal roads and reservations has not been approved by the local planning authority; resale value is constrained and bank financing is hard. The third is **NA + layout sanctioned** — a clean, registered and registerable plot, the minimum acceptable state for a serious end-use buyer. The fourth, and the gold standard, is **NA + layout sanctioned + RERA-registered + gated community amenities** — what credible developers like ORA Land offer at Blubay.

The price gap between state one and state four is significant — and it exists for a reason. A legally clean, fully-approved NA plot has already absorbed years of regulatory work, application fees and infrastructure investment. That cost is visible in the per-square-foot price, but it represents real, transferable value: the buyer gets a property that registers the same week, finances against a nationalised bank's valuation, and resells to the next buyer without legal scrubbing. A below-market plot is below market because somebody has not yet done the work — and the buyer who purchases it is implicitly signing up to do that work, with all its delays and uncertainties.

1.2 What the 7/12 extract and Property Card actually say

Two revenue documents decide the legal status of any Karjat plot. The **7/12 extract** (Satbara Utara) records the land's survey number, current classification (agricultural, NA, forest, etc.), area, ownership chain and any encumbrances. The **Property Card** (Malmatta Patrak) tracks urban holdings and mutations. For NA plots, both documents should reflect the conversion order and the current layout. The single most useful thing a buyer can do before paying a token is obtain a fresh 7/12 from the talathi and confirm the classification matches what the broker claims. A stale, screenshot, or broker-supplied 7/12 is not evidence — only the certified copy from the revenue office is.

Mutations on the 7/12 (the 'Ferfar' entries) show the chain of ownership transfers and any court attachments, mortgages or government claims. A plot with a clean mutation chain stretching back fifteen to twenty years, no pending litigation, and the current seller's name appearing unambiguously is the baseline expectation. If a developer cannot produce these documents for the plot you are being shown, the response is not to negotiate the price down — it is to leave. Documents are not a formality in land transactions; they are the transaction.

Chapter 2 · Why Karjat Specifically for NA Plots

Karjat is not a generic 'land near Mumbai' micro-market — it occupies a specific structural position in the Mumbai Metropolitan Region that makes it a credible long-horizon land story rather than a speculative flip. Geographically, Karjat sits at the eastern edge of Raigad district where the Western Ghats begin to rise, separated from the Kalyan-Dombivli suburban sprawl by a short stretch of still-rural land. It is on the Mumbai-Pune Expressway corridor, has a mainline railway station on the Central line, and is within a 60-90 minute drive of the new Navi Mumbai International Airport once the connecting links are complete. That combination — natural geography, expressway access, rail access, and proximity to the airport — is what puts Karjat inside the Mumbai 3.0 growth envelope rather than on its periphery.

2.1 The climate and terrain advantage

Unlike the flat coastal plains of Navi Mumbai or the dry eastern belt of Khopoli, Karjat sits at the foothills of the Sahyadri range. The altitude, the riverine landscape — the Ulhas river passes through — and the green cover make Karjat one of the few MMR locations that feels genuinely different from the city. This is the reason it has historically been a weekend-home and farm-house destination for Mumbai buyers; that heritage now matters because the same buyers are upgrading from farm plots to NA villa plots as the corridor urbanises. A weekend plot bought in 2015 has, in many cases, become a primary residence or a lettable asset by 2025.

2.2 The infrastructure pipeline that is rerating Karjat

Three pieces of infrastructure are rerating Karjat from a 'weekend destination' to a 'first-tier MMR land play'. The first is the **Mumbai Trans-Harbour Link (MTHL)**, which has collapsed the South Mumbai-to-Navi

Mumbai drive and, by extension, made the Navi Mumbai-to-Karjat stretch faster. The second is the **Navi Mumbai International Airport (NMIA)**, which is anchoring an entirely new catchment of airport-adjacent development in Ulwe, Panvel and Khopoli — with Karjat as the next station out. The third is the proposed **trans-harbour rail corridor** and the ongoing doubling and electrification work on the Karjat-Panvel section, which will make the rail commute to Navi Mumbai and South Mumbai credible. None of these is speculative — all are funded and under construction or operational.

The implication for an NA plot buyer in Karjat is that the location's fundamentals are improving on a known schedule. Land buyers do not need to bet on a hypothetical expressway or a rumoured airport; they are buying into a corridor where the infrastructure is already being delivered. That is the difference between land-banking and land-speculation, and it is why serious end-use and end-investor buyers are now in Karjat rather than in more speculative outer locations.

Chapter 3 · The NA Plot Buyer's Due-Diligence Checklist

Every NA plot purchase in Karjat should pass an eight-point check before any token money is paid. This checklist is not exhaustive and is not a substitute for a real-estate lawyer's opinion, but it is the minimum bar that a credible transaction must clear. A buyer who runs these eight checks will, in most cases, expose any fraud or encumbrance before it becomes the buyer's problem.

3.1 The eight-point pre-token checklist

1. **Title chain verification:** examine the 7/12 extract, mutation entries (Ferfar) and Property Card for at least the past 15-20 years. Confirm the chain is unbroken and the current seller's name is the latest mutation.
2. **NA order confirmation:** obtain a copy of the Non-Agricultural conversion order and verify the order references the exact survey number and area of the plot. If the order is not in the seller's name, request the chain of consents.
3. **Layout sanction / subdivision approval:** ask for the layout sanction from the competent planning authority (e.g., NAINA, CIDCO, or the relevant local body) and confirm the plot appears on the approved layout plan with the exact dimensions offered.
4. **RERA registration** (if applicable): for projects meeting the RERA threshold, the project must be registered with MahaRERA. Look up the registration number on the MahaRERA website and read the public disclosure documents.
5. **Encumbrance check:** pull an Encumbrance Certificate for the past 15 years (or 30 years for older parcels) to confirm no mortgage, lien, or court attachment is live against the property.
6. **Boundary and access:** physically walk the plot with the seller. Confirm the boundaries match the sanctioned layout and that there is a clear, demarcated access road — not a 'right of way' over somebody else's land.

7. **Utility and reservations:** confirm in the layout plan that the plot is not subject to a road widening reservation, a high-tension line easement, or a drainage reservation that would block construction.
8. **Bank valuation:** ask a nationalised or HDFC-type lender to do a pre-purchase valuation. Lenders reject problem plots; a clean valuation is a free second opinion on the legal standing.

A transaction that survives all eight checks is one that can be registered, financed and resold without legal friction. A transaction that fails any one of them should be paused; the broker's urgency is not a reason to skip a step. The single most expensive thing in real estate is buying a problem one did not see.

Chapter 4 · Introducing Blubay by ORA Land at Karjat

Blubay by ORA Land is a gated, NA-residential plot project in Karjat designed to absorb the legal, infrastructural and lifestyle risk on behalf of the buyer. Where an independent buyer of a raw plot must personally run the eight-point checklist, negotiate with revenue authorities, fence the plot, and source amenities, Blubay delivers a single registered, NA-converted, layout-sanctioned, gated plot inside a managed community — ready to register, ready to fence, ready to build on. For end-use buyers looking at a weekend home or a primary residence outside the city, and for investors looking at a credible long-hold land asset, Blubay converts land-banking from a project into a product.

Attribute	Detail
Project	Blubay by ORA Land at Karjat
Developer	ORA Land
Location	Karjat, Raigad district — Mumbai Metropolitan Region
Product	Gated, NA (Non-Agricultural) residential plots, ready to register
Plot Sizes	Multiple size options to suit end-use and budget
Approvals	Layout sanction, NA order, RERA-registered where applicable
Amenities	Gated security, internal roads, landscaped open spaces, clubhouse
Connectivity	Karjat station, Mumbai-Pune Expressway, near Mumbai 3.0 corridor
Site Visit	By appointment via https://blubay.in

The value proposition of a project like Blubay is not that it is cheaper than an unapproved plot — it is not. The value is that it has already absorbed the work that an unapproved plot still requires: the NA conversion, the layout sanction, the gated community infrastructure, and the security of a developer with a reputation to maintain. A buyer is paying for a finished asset, not a to-do list.

Chapter 5 · Site Visit, Registration and Next Steps

If you are seriously evaluating NA plots in Karjat, the next step is a site visit — not a brochure download. A site visit lets you confirm the access road, the gated community infrastructure, the actual plot boundaries, and the surrounding development momentum that no brochure or video can fully convey. Blubay schedules site visits by appointment so a representative can walk you through the layout, the approvals, and the available plot inventory in person.

Book your site visit at **blubay.in**. Before the visit, gather your identity documents (PAN, Aadhaar), your budget envelope, and your intended end-use — primary residence, weekend home, or pure investment. The Blubay team will then walk you through plot options, the registration calendar, the payment schedule, and the MahaRERA disclosures. The transaction itself — agreement to sale, stamp duty, registration — is handled transparently, and the plot is handed over with all original title documents in your name.

Book Your Site Visit at Blubay by ORA Land

Gated, NA-converted, layout-sanctioned residential plots in Karjat — ready to register, ready to build on, inside a managed community. Schedule a guided site visit and walk the actual plots before you decide.

Book site visit & download brochure → <https://blubay.in>

Related guides in this series

Guide	Focus	Link
Buy Land Near Mumbai	A Strategic Land-Buying Playbook for the MMR's Next Decade	Open →
Buy Plots Near Mumbai	The Plot Buyer's Handbook — Sizes, Budgets, Process, Pitfalls	Open →
Plots in Mumbai 3.0	Investing in the Next Growth Wave of the Mumbai Metropolitan Region	Open →

This guide is published by Karjat City (<https://karjat.city>) as part of a four-volume series on land-buying near Mumbai. Each volume tackles one primary search query buyers use, and each is designed to be useful as a standalone document. Read the volume that matches your search; cross-link to the others when your question

evolves.