



LUDHIANA IMPROVEMENT TRUST

**HIG-43
MIG-136**

ATAL APARTMENTS

MULTISTOREYED HIG & MIG SEMI FINISHED FLATS

own a home not a house

HIG Flats : 48.50 Lacs (approx.)
MIG Flats : 37.90 Lacs (approx.)



**MULTI STOREYED HIG & MIG FLATS UNDER
SELF FINANCING SCHEME AT**

ATAL APARTMENTS

Pakhawal Road, Near Karnail Singh Nagar, Ludhiana.

LEAD BANKS:



SALIENT FEATURES

- Only 25% Ground Coverage and 75% open area in the site.
- Earth Quake Resistant Structure.
- Separate Green Parks for HIG-MIG and Club
- Separate Club with Indoor Swimming Pool, Multipurpose Hall, Gymnasium, Table Tennis Rooms.
- Separate Dedicated Tower Parking (Basement Plus Five) Along with Stilt and Open Parking.
- Video Door Phones in each Flat and CCTV Cameras at main entrance of site for 24 hours security.
- Big Balconies in all rooms, Drawing Room and Kitchen.
- Rain Water Harvesting Systems with Yard Hydrant & Wet Riser.
- Provision for 24 Hours Power Back Up for Lifts and various other amenities as mentioned in the brochure.

MODE OF PAYMENT

MODE OF PAYMENT: Twenty-Five Percent of the sale price of such property shall be payable within a period of forty-five days from date of allotment. The remaining amount (**Seventy-Five Percent**) shall be deposited in three equal installments payable every forty-five days with simple interest at the rate of nine and a half percent per annum.

SCHEDULE

Scheme Opens on	15 Feb 2026	Objections/ Corrections to be Intimated by	25 Mar 2026
Scheme Closes on	14 Mar 2026		
The date for uploading the list of Applicants on Trust's official Website and display on the Trust office notice board for verification by applicants	21 Mar 2026	Draw of Lots	13 Apr 2026

HARINDER SINGH CHAHAL
Executive Officer
Ludhiana Improvement Trust

TARSEM SINGH BHINDER
Chairman
Ludhiana Improvement Trust

www.ludhianaimprovementtrust.org

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IMPORTANT EVENTS AND DATES

Scheme Opens On	15.02.2026
Scheme Closes On	14.03.2026
Uploading of applicants data on website and Trust notice board for verification by applicants	21.03.2026
Objections/Corrections to be intimated by	25.03.2026
Draw of Lots	13.04.2026
Uploading / declaration of results (or notice of postponement due to unforeseen circumstances on the website and Trust notice board and news paper.	

LUDHIANA IMPROVEMENT TRUST, LUDHIANA

**BROCHURE FOR THE INVITATION OF APPLICATIONS FOR
43 No HIG & 136 No MIG MULTI STOREYED RESIDENTIAL FLATS
(SEMI FINISHED)
TO BE CONSTRUCTED BY THE TRUST
UNDER "100% SELF-FINANCING SCHEME BASIS"
IN
ATAL APARTMENTS
NEAR KARNAIL SINGH NAGAR, PAKHOWAL ROAD, LUDHIANA**

Applications are invited from the eligible persons under "100% Self Financing Scheme" for the allotment of HIG & MIG Multistoreyed residential flats to be constructed by the Ludhiana Improvement Trust in Atal Apartments Scheme, 8.80 Acres Near Karnail Singh Nagar, Pakhowal Road, Ludhiana. The land for the proposed flats is in the possession of Ludhiana Improvement Trust. The flats have been designed by SPACE CONSULT Architects, Planners, Landscapers & Interior Designers, (Ar. Vimal Kukal .Mo-9815652739). The allotments under this scheme will be as per terms and conditions contained in this brochure under The Punjab Town Improvement (UTILIZATION OF LAND AND ALLOTMENT OF PLOTS) Rules, 1983 as amended up to date or rules/guidelines under Punjab Management & Transfer of Municipal Properties Rules, 2021 as is applicable. This project has been passed by Trust vide resolution no 156 & 157 dated 19-10-2021 and approved by Govt. vide letter no:S2-TSC-DLG-2021/44980 dated 11/11/2021. This project already registered with RERA vide registration no. PBRERA-LDH44-PR0814. The construction has been started at the site.

1. HOW TO APPLY:

The application form alongwith the brochure are available from the office of the Ludhiana Improvement Trust, Feroze Gandhi Market, Ludhiana and also from authorized Bank Branches mentioned herein on payment of Rs. 500/- each.

The application form duly filled and complete in all respects and signed by the applicant should be submitted in the office of the Trust personally or through registered post on or before 14-03-2026 at 5.00P.M. along with a demand draft as earnest money deposited in favour of the Chairman, Ludhiana Improvement Trust payable at Ludhiana. The registration and payment of EMD can also be made through online mode facility available on <http://www.ludhianaimprovementtrust.org/>

Note: -1. Since flats shall be allotted through draw of lots, mere submission of application form along with initial deposit shall not entitle the applicant for allotment of flat. The inclusion of applicant's name in draw of lots shall be subjected to fulfillment of eligibility norms.

Note: -2. No interest on Earnest Money is payable.

For ONLINE applicants, application number generated online will be used for draw of lots and allotment thereafter. For others application number printed on brochure will be used for draw of lots.

The application should be accompanied with self undertaking on non-judicial stamp paper of Rs. 100/-.

Applications found incomplete or defective in any respect whatsoever are liable to be rejected. Provisional/conditional applications will not be entertained and shall be rejected without any intimation and earnest money will be refunded within 15 days of scrutiny of documents without any interest on deposited amount.

Note: -3. Demand Survey

Earlier demand surveys done regarding this site have no connection with the present scheme. Those who have not taken refund will have no preference/right or priority in draw of lots/allotment. Interested applicants have to file fresh application.

2. ELIGIBILITY:

- (i) The applicant should be citizen of India.
- (ii) The applicant must have attained the age of maturity i.e. 18 years on the closing date of registration.
- (iii) The applicant should submit an undertaking on a non-judicial stamp paper of Rs.100/-(specimen enclosed). If at any stage the undertaking given by the applicant comes out to be false then criminal/civil prosecution proceedings will be initiated against the applicant and his allotment will be cancelled and amount deposited will be forfeited.
- (iv) Only one flat will be allotted to an applicant in his/her husband/wife's name or in the name of any dependent member of the family.

3. MODE OF ALLOTMENT:

Draw of lots will be conducted mentioning the flat number.

The sale price shall be payable in the following manner, namely: Twenty-five percent of the sale price of such property (after adjusting the amount of five percent of reserve price paid as earnest money) shall be payable within a period of forty-five days from date of allotment. If the said amount is not paid within the total period of forty-five days from the date of allotment, the allotment shall be deemed to have been cancelled and the amount already deposited shall stand forfeited; and the remaining amount (seventy-five percent) shall be deposited in three equal installments payable every forty-five days with simple interest at the rate of nine and a half percent per annum. The interest shall be payable after forty-five days from the date of allotment: "Provided that, if any installment which is payable under clause (ii) of this sub-rule is not deposited within the stipulated time period, then, the same may be deposited with the subsequent installment or upto the date on which the last installment is payable subject to the payment of three percent as penalty of the said amount: "Provided further that if the entire sale price is not paid within the time period as stipulated in clause (ii) of this sub-rule from the date of allotment in any case, the allotment shall be deemed to have been cancelled and twenty-five percent of the sale price shall be forfeited.

Note: *If the Allottee makes lump sum payment of the balance seventy five percent within forty-five days from date of allotment, then, in that case, five percent rebate on the balance principal amount i.e. seventy-five percent shall be given.

**4% General cess +2% Cancer cess = Total 6% cess of total sale price will be deposited with 1/4th amount.

The allotment shall be made by draw of lots as per The Punjab Town Improvement (Utilization of Land and Allotment of Plots) Rules, 1983, Punjab Management and Transfer of Municipal Properties Rules 2021 and as per Local Govt notification dated 18/06/2025 and 31/01/2026 as amended from time to time or as per guidelines/instructions issued by the Local Government.

Note:

1. Due to litigation or any other unavoidable reasons, the Chairman LIT may withdraw any number of flats/scheme being offered at any time without

specifying any reason and notice.

2. Awaiting list each for HIG/MIG flats will be prepared @1/10 of total flats in respective categories mentioned herein which will be offered serial wise in case any successful allottee fails to make instalments/ full payments to take final possession of the flat.
3. Successful applicants if at any point of time fails to make due payment there entire amount will be forfeited after giving three notices in a gap of 10 days each. This flat will be offered to the applicants in the waiting list on full payment.

4. WITHDRAWAL

The withdrawal of applications will be entertained up to 15 days from the date of closing (30.03.2026). Withdrawal of application after this date, shall be entertained before the draw of lots on the payment of Rs.50,000/- towards surrender/cancellation charges. No withdrawal is allowed after the draw of lots. The cost of flat mentioned herein is tentative for estimate purpose only. The same can increase or decrease and is subject to revision of estimate/specification and the Trust shall be competent to recover such enhanced cost from the allottee since scheme is under self financing basis or refund amount as the case may be.

5. PREFERENCE:- No preferences for block, floor or pocket is allowed.

6. SCHEDULE/MODE OF PAYMENT:-

1. The sale price shall be payable in the following manner, namely:-
 - (i) Twenty-five percent of the sale price of such property (after adjusting the amount of five percent of reserve price paid as earnest money) shall be payable within a period of forty-five days from date of allotment. If the said amount is not paid within the total period of forty-five days from the date of allotment, the allotment shall be deemed to have been cancelled and the amount already deposited shall stand forfeited; and
 - (ii) The remaining amount (seventy-five percent) shall be deposited in three equal installments payable every forty-five days with simple interest at the rate of nine and a half percent per annum. The interest shall be payable after forty-five days from the date of allotment:

"Provided that, if any installment which is payable under clause (ii) of this sub-rule is not deposited within the stipulated time period, then, the same may be

deposited with the subsequent installment or upto the date on which the last installment is payable subject to the payment of three percent as penalty of the said amount:

"Provided further that if the entire sale price is not paid within the time period as stipulated in clause (ii) of this sub-rule from the date of allotment in any case, the allotment shall be deemed to have been cancelled and twenty-five percent of the sale price shall be forfeited.

Note: *If the Allottee makes lump sum payment of the balance seventy five percent within forty-five days from date of allotment, then, in that case, five percent rebate on the balance principal amount i.e. seventy-five percent shall be given.

**4% General cess + 2% Cancer cess = Total 6% cess of total sale price will be deposited with 1/4th amount.

- (iii) Any increase in the cost due to enhancement / escalation shall be payable along with last installment.
- (2) Where an Allottee or transferee, as the case may be, fails to make the due payments as per the allotment letter, or violates any terms and conditions mentioned in the allotment letter, the Trust shall be entitled to resume the property. The Trust shall resume the property after giving an appropriate opportunity of hearing to the Allottee or transferee.
- (3) An Allottee or transferee, as the case may be, may prefer an appeal, against the order of resumption of the property and forfeiture of his amount deposited, to the State Government, within a period of sixty days from the date of such resumption order, and the State Government may pass appropriate orders including restoring the said property, but subject to the payment of penal interest, restoration charges @2.5 percent at the current reserve price along with the total due amount with the rider that the entire amount so becoming due shall be deposited with the Trust within thirty days of the passing of such order. If the Allottee fails to complete the formalities as enumerated above and make necessary deposits with the Trust within the stipulated time of thirty days, it shall be presumed that the Allottee is not interested in the property and the Trust shall be competent to cancel the allotment. Such property may be sold by the Trust as per rules.

7. ALLOTMENT LETTER

Allotment letter will be issued to all the applicants, who are successful in the draw of lots after getting necessary confirmation of draw in the Trust meeting of Improvement Trust and approval of resolution by Local Govt.

8. RESUMPTION/CANCELLATION

If delay is caused in making the due payment of instalments, in addition to the normal rate of interest payable as per the allotment terms and conditions, additional interest at the rate of 3% as penalty shall have to be paid within six months after due date and if the delay is more than 6 months, then penalty @ 6% on the amount due is to be levied for the entire period of default. Where an allottee or transferee, as the case may be does not pay the instalment(s) within twelve months of it's becoming due, the Trust shall be entitled to resume the property. The Trust shall resume the property after giving an appropriate opportunity of hearing to the allottee.

An Allottee or transferee, as the case may be, may prefer an appeal, against the orders of resumption of the property and forfeiture of his/her amount deposited, to the State Government, within a period of sixty days from the date of such resumption order, and the State Government may pass appropriate orders including restoring the said property, but subject to the payment of penal interest, restoration charges @ 2.5 percent of the current reserve price along with total due amount with the rider that the entire amount so becoming due will be deposited with the Trust within 30 days of the passing of such order. If the Allottee fails to complete the formalities as enumerated above and make necessary deposits with the Trust within the stipulated time of 30 days, it will be presumed that the Allottee is not interested in the property and the Trust will be competent to cancel the allotment. Such property may be sold by the Trust as per rules.

9. MISREPRESENTATION OR SUPPRESSION OF FACTS.

If, it is found at any time that the applicant had given false information or suppressed any material fact in the application form for registration at any stage by the Trust, his application will be rejected summarily and the registration including allotment, if made, will be cancelled, without making any reference to the applicant and he/she will be debarred from participating in any other scheme in future. In case of such cancellation, he/she will suffer with forfeiture of money deposited with LIT. Civil/Criminal prosecution will be initiated.

10. RESERVATION CRITERIA :

Total no. of Flats: 43 nos. HIG and 136 nos. MIG.

The applications are demanded as per reservation policy of the government as below:

Serial No.	Category of persons	Percentage of Reservation	HIG nos.	MIG nos.
1.	Freedom fighters, who are having domicile of the State of Punjab and who have been awarded Tamra Patra by the State Government or their widows (if such freedom fighter has died) or (if both the parents have died) their children.	One Percent	1	2
2.	Defence Personnel, Border Security Force Personnel, members of the Central Reserve Police Force, Ex-servicemen and War Widows, who are domicile of the State of Punjab.	One Percent	1	1
3.	Legal heirs of Defence Personnel, Border Security Force Personnel, members of the Central Reserve Police Force personnel killed on duty. Note:- The expression "Ex-serviceman" is a person, who is domicile of the State of Punjab and has served in any rank, whether as a combatant or as a non-combatant, in Border Security Force or Central Reserve Police Force [except the Assam Rifles, Lok Sahayak Sena, Jammu and Kashmir Militia Territorial Army, Defence Security Corps and the General Reserve Engineering Force], for a continuous period of not less than six months after attestation and has been released otherwise than by way of dismissal or discharge on account of misconduct or inefficiency.	One Percent	3	2
4.	Disabled Soldiers of Punjab (with hundred percent disability)	One Percent	3	2
5.	Riot affected persons or Terrorist victims Note 1- for the purpose of this item- (i) 'Riot affected person' means a person, who has migrated to the State of Punjab from any other part of the country and possesses a red card issued by the Deputy Commissioner concerned provided such person has not been allotted a plot or house under the riot affected persons category either at Delhi or at any other place in India, and (ii) Terrorist victim means a person who is domicile of the State of Punjab and possess a certificate issued by Deputy Commissioner concerned provided such person has not been allotted a plot or house under the category of terrorist victim. Note 2- The reservation under this category shall be extended by the State Government as per the policy framed in this regard from time to time.	Two Percent	5	5

6.	Gallantry award winners namely:- (a) Param vir Chakra (b) Mahavir Chakra Vir Chakra (d) Ashok Chakra (e) Kirti Chakra (f) Shaurya Chakra (g) President Police Medal (h) Police Medals (i) Sena Medal or Nau Sena Medal or Vayu Sena Medal, as the case may be. Note 1- In case of posthumous award, the next of kin (i.e. the widow, if award winner was married and if unmarried then his mother or father, as the case may be) shall be eligible to avail the plot or house, as the case may be. Note2- The order of precedence for allotment under this category shall be maintained as specified above.	One Percent	3	2
7.	Sports persons, who have won a medal at Common Wealth or Asian or Olympic games.	One Percent	2	2
8.	Disabled Persons (as defined in the persons with disabilities (Equal opportunities, Protection of Rights and Full Participation Act, 1995), possessing a certificate issued in this regard by the competent authority. Specified Disabilities	One Percent	10	10
	1. Physical Disability	One Percent		
	2. Intellectual Disability one percent	One Percent		
	3. Mental behaviour disability	One Percent		
	4. Disability caused due to a. Chronic neurological condition such as I. multiple sclerosis II. Parkinson's disease III. Blood disorder. IV. Haemophilia V. Thalassemia VI. Sickle cell disease	One Percent		
	5. Multiple Disabilities (more than one of the above specified)			
9.	Person belonging to the Scheduled Castes or Scheduled Tribes (possessing a certificate issued in this regard by the competent authority).	Fifteen Percent	10	28
10.	Government Employee (other than covered under Serial No. (11)- (1) Employees of Punjab Government Employees of Board/Corporations of Punjab Government, Employees of Punjab and Haryana High Court Employees/officials of the Apex Institution working under Cooperative Deptt of Government of Punjab like Markfed, Milkfed, Punjab State Cooperative Bank, Housefed etc. Employees of Universities funded by Punjab Government (Except Private Universities)	One Percent	1	2

	<p>(2) The applicant should have completed at least 5 years of regular service or should have retired within the last 5 years from the date of commencement of the Scheme.</p> <p>(3) Persons on deputation in Punjab from Government of India or any other State will not be eligible to apply under this scheme. (4) Allotment will be made to those applicants who do not own any plot/ flat in his/her name or in the name of his/her wife/ husband or dependent.</p> <p>(5) The Applicant should not have ever been allotted residential plot/house under discretionary quota or on the basis of preference in any scheme.</p> <p>(6) The applicant will submit the application with date of regular joining/retirement duly certifying him being in service from the concerned D.D.O of the Department.</p>			
11.	<p>Local Government Employee including employee of Municipal Corporations/Municipal Councils/Nagar Panchayat/Improvement Trusts in State of Punjab/Punjab Municipal Infrastructure Development Company/Punjab Water Supply and Sewerage Board/State Urban Development Authority</p> <p>(1) The applicant should have completed at least 5 years of regular service of Department of Local Government, Punjab or Municipal Corporations/Municipal Councils/Nagar Panchayat/Improvement Trusts or should have retired within the last 5 years from the date of commencement of the Schemes. Persons on deputation will not be eligible.</p> <p>(2) Allotment will be made to those applicants who do not own any plot/flat in his/her name or in the name of his/her wife/ husband or dependent.</p> <p>(3) The applicant will submit the application with date of regular joining/retirement duly certifying him being in service from the concerned D.D.O of the Department.</p>	One Percent	2	2
	<p>NOTE:- The Applicants of these categories should not have ever been Allotted residential plots/house under discretionary quota or on the basis of the preference in any scheme or under the employee quota or scheme launched by the Trust for providing houses/plots/flats:</p> <p>Provided that the un-utilized plots or houses, as the case may be, reserved for the categories of persons specified above, because of non-availability of eligible persons, shall be open for allotment to the persons other than the aforesaid categories of persons.</p>			
12.	Available for general category		2	78
	Total		43	136

11. HANDING OVER THE POSSESSION:

The tentative period for completion of flats is estimated as three years from the date of start of construction (within six months of draw of lots). The flats will be offered on semi finished condition. The possession will be given by the contractor to the successful applicant after No Due Certificate is issued by Ludhiana Improvement Trust. The contractor will satisfy the applicant of the facilities provided in semi-finished conditions. The allottee shall be entitled to the delivery of the possession of the flat after he has completed all the formalities and paid all dues and furnished/executed all the documents as required/prescribed. It may however take more time for completion due to changes in specifications and unforeseen circumstances of flats being under 100% self financing scheme. No claim whatsoever will be entertained after the possession is handed over to the allottee. Allottee is bound to take possession within three months after completion of flats otherwise it will be deemed to be handed over to the allottee. No change in address proof will be undertaken once application is accepted for draw of lots. Onus of change of address proof will be with the applicant by physically presenting oneself before Executive Officer Improvement Trust Ludhiana. Flooring, electrical wiring with modular switches, plumbing, AC ducting, Gas pipeline, front main door with lock, UPVC windows with glass panels will be provided in each flat as it is semi-finished.

12. MISUSE, ADDITIONS/ALTERATIONS ETC.:

- a. The flats shall not be used for any purpose other than for residence. The allottee shall not be entitled to sub-divide the dwelling unit or amalgamate it with any other dwelling unit or to make any structural addition/alteration or encroach common areas/inside the flat.
- b. In case of violation of the above condition, the allotment shall be liable to be cancelled and the possession of the flat shall be taken over by the Ludhiana Improvement Trust as per rules and conditions of allotment by forfeiting the deposited money.

13. REGISTRY, TRANSFER AND AGREEMENT FEES:

Charges of Stamp Duty and Registration of the same and its copies and all other incidental charges will be paid by the allottee who will also pay the charges on transfer of immovable property (flat) levied by the Ludhiana Improvement Trust or any other charges that may be levied by any other authority.

14. RESPONSIBILITY FOR THE MAINTENANCE OF COMMON PORTION AND COMMON SERVICES ETC.

Trust will provide maintenance for flats and common places for five years after the completion of construction. Successful applicants are liable to form a registered society whose management will be formed by the residents with duly conducted elections for a period of two years and supervised by Ludhiana Improvement Trust officials. In case of dispute, decision of Chairman Improvement Trust Ludhiana will be final. Maintenance of roads, water supply, drainage sewerage, street light will be taken care of by Ludhiana Improvement Trust till the scheme is transferred to Municipal Corporation, Ludhiana. The allottee shall be required to pay a surcharge @ Rs 3000/- p.a for HIG and Rs 2400/- p.a for MIG flat to the Ludhiana Improvement Trust for maintenance of roads, water supply, drainage sewerage, street lighting. The allottee shall have to pay the surcharge in advance for first two years and thereafter payable in first week of April every year. The allottees are liable to pay Club/Sports facilities usage charges as decided by Resident Welfare Association in consultation with Chairman Ludhiana Improvement Trust. Trust on the basis of their share in construction since club will be owned and operated by the Ludhiana Improvement Trust with exclusive priority for usage of the same to the allottees.

15. GENERAL:-

The above terms and conditions will be followed in general but Local Government, Punjab, Chandigarh reserves the right to alter any of these if and when considered necessary and the allottee is legally bound to these altered terms & conditions.

16. NOTICE:-

- a. The Govt. reserves the right to alter the percentage for reserved categories, mode of allotment and the tentative sale price etc.
- b. In case of unutilized flats reserved for the categories of persons specified in point no 10, because of non-availability of eligible persons, shall be open for allotment to the persons other than the aforesaid categories of persons.
- c. The deposits with Trust will not earn any interest to the applicant.
- d. No conditional application will be considered.

All plans, sizes and lay outs and specifications/conceptual drawing, pictures etc, are tentative and subject to such alternations, variations, additions and modifications as decided by the Trust Engineer or competent authority from time to time.

17. ARBITRATION:-

In the event of any dispute or difference, at any time arising between the Trust and the allottee relating to the terms and conditions of allotment of flat, its relative cost and construction, the said disputer if any shall be referred to the Secretary to Local Govt. Punjab, Chandigarh or any officer appointed by him in this behalf, whose decision there on shall be final and binding on the parties. The jurisdiction regarding any dispute between the parties will be at Ludhiana only.

18. FORM OF AFFIDAVIT:

I Son/daughter/wife
of aged.....years, resident
ofdo hereby solemnly affirm and
declare that I am not dependent on any person and that I or my spouse jointly
or separately do not own any residential/plot/house except ancestral house in
the Urban Estate of Punjab or in any other scheme of the Improvement Trust
in Punjab, PUDA/HUDA/Chandigarh or Panchkula in the State of Haryana or
being owner as such have disposed off the residential plot/flat/house.

Verification:-

I further do hereby affirm and declare that the particulars contained here
above are correct to the best of my knowledge and belief and that nothing has
been mis-stated or concealed there in.

Date:

Deponent

Annexure 'A'

PRICE & ACCOMMODATION OF PROPOSED FLATS

H.I.G. FLAT

Floor	Accommodation (approx.)	Built up area In Sq. ft. (approx.)	Tentative Cost for one flat (in Laes)	Initial Deposit with Application form (in Rs.)
First Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	48.50	2,45,000/-
Second Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	48.40	2,45,000/-
Third Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	48.30	2,45,000/-
Fourth Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	48.20	2,45,000/-
Fifth Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	48.10	2,45,000/-
Sixth Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	48.00	2,45,000/-
Seventh Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	48.00	2,45,000/-

Eighth Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	47.90	2,45,000/-
Ninth Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	47.80	2,45,000/-
Tenth Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	47.70	2,45,000/-
Eleventh Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	47.60	2,45,000/-
Twelfth Floor	3 Bed Room, Drawing, Dining, Kitchen, Store, 3 Toilets, 2 Big Balcony, separate A.C. Shaft	1610 Sq.ft.	47.50	2,45,000/-

Note :- Provision of Stilt Parking

*The price mentioned is tentative price and it may vary after completion of the project. Enhancement in the price, if any, will be borne by the allottee / owner.

Annexure 'A'

PRICE & ACCOMMODATION OF PROPOSED FLATS

M.I.G. FLAT

Floor	Accommodation (approx.)	Built up area In Sq. ft. (approx.)	Tentative Cost for one flat (in Lacs)	Initial Deposit with Application form (in Rs.)
First Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.90	1,90,000/-
Second Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.80	1,90,000/-
Third Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.70	1,90,000/-
Fourth Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.60	1,90,000/-
Fifth Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.50	1,90,000/-
Sixth Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.40	1,90,000/-
Seventh Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.40	1,90,000/-

Eighth Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.30	1,90,000/-
Ninth Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.20	1,90,000/-
Tenth Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.10	1,90,000/-
Eleventh Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	37.00	1,90,000/-
Twelfth Floor	2 Bed Room, Drawing, Dining, Kitchen, Store, 2 Toilets, 2 Big Balcony, separate A.C. Shaft	1200 Sq.ft.	36.90	1,90,000/-

Note :- Provision of Stilt Parking

*The price mentioned is tentative price and it may vary after completion of the project. Enhancement in the price, if any, will be borne by the allottee/owner.

SITE PLAN

**LUDHIANA IMPROVEMENT TRUST
PROPOSED MULTISTOREYED ATAL APARTMENTS (HIG-MIG)
IN DEVELOPMENT SCHEME 8.80 ACRES IN KARNAIL SINGH NAGAR AT LUDHIANA (PB)**

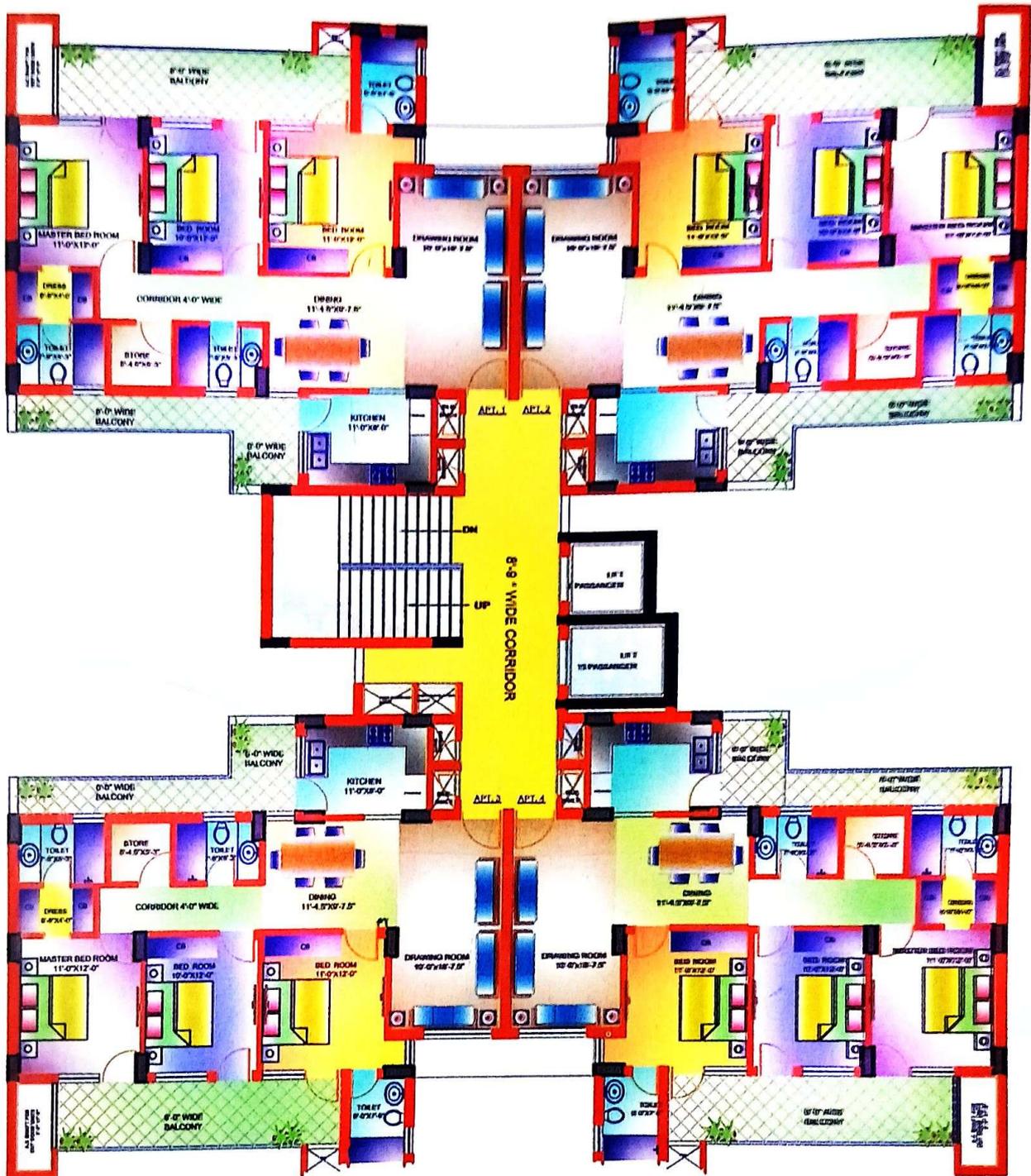
TOTAL PLOT AREA = 8.80 ACRES

HIG = 336 NO

MIG = 240 NO

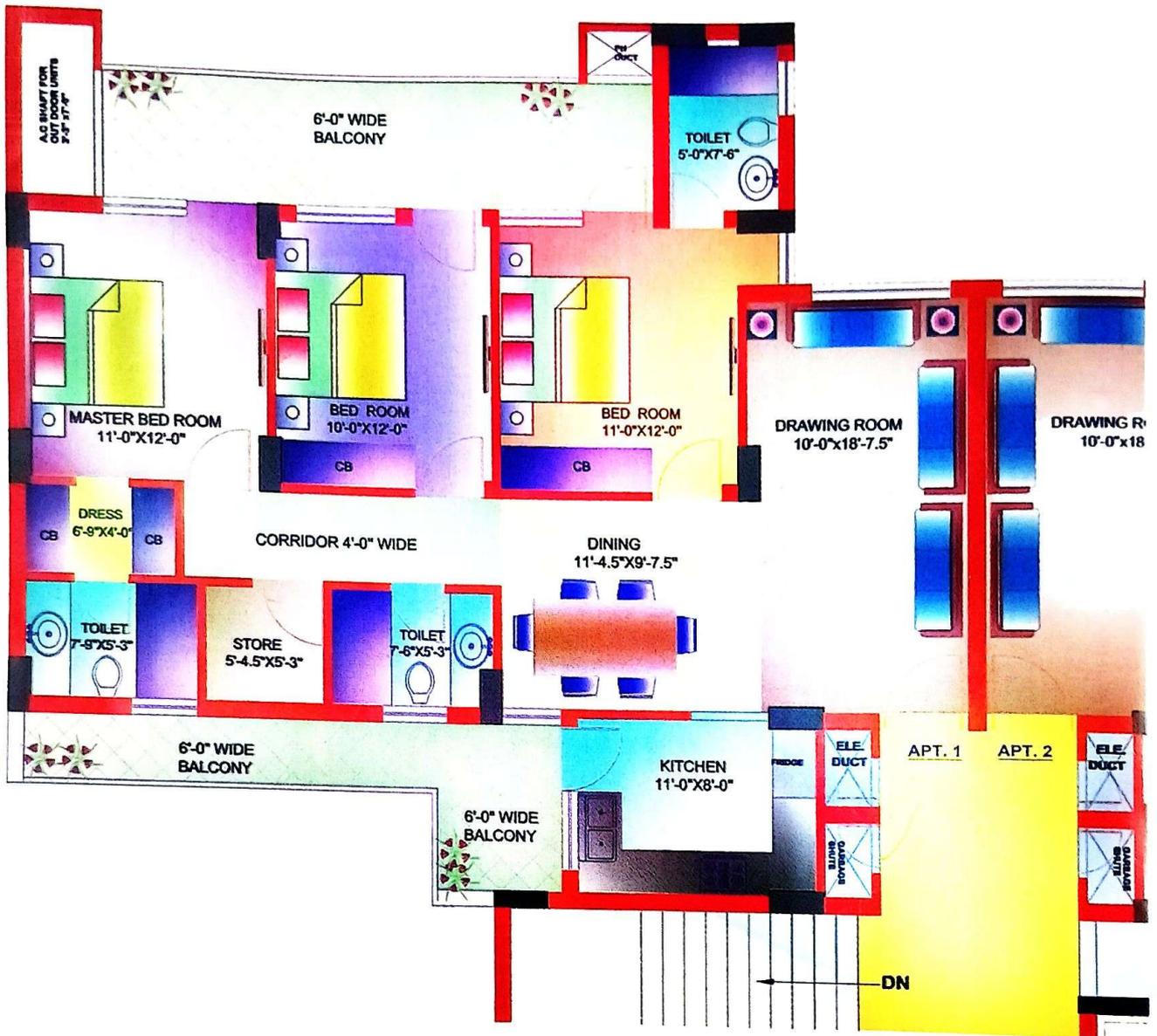
TOTAL = 576 UNITS





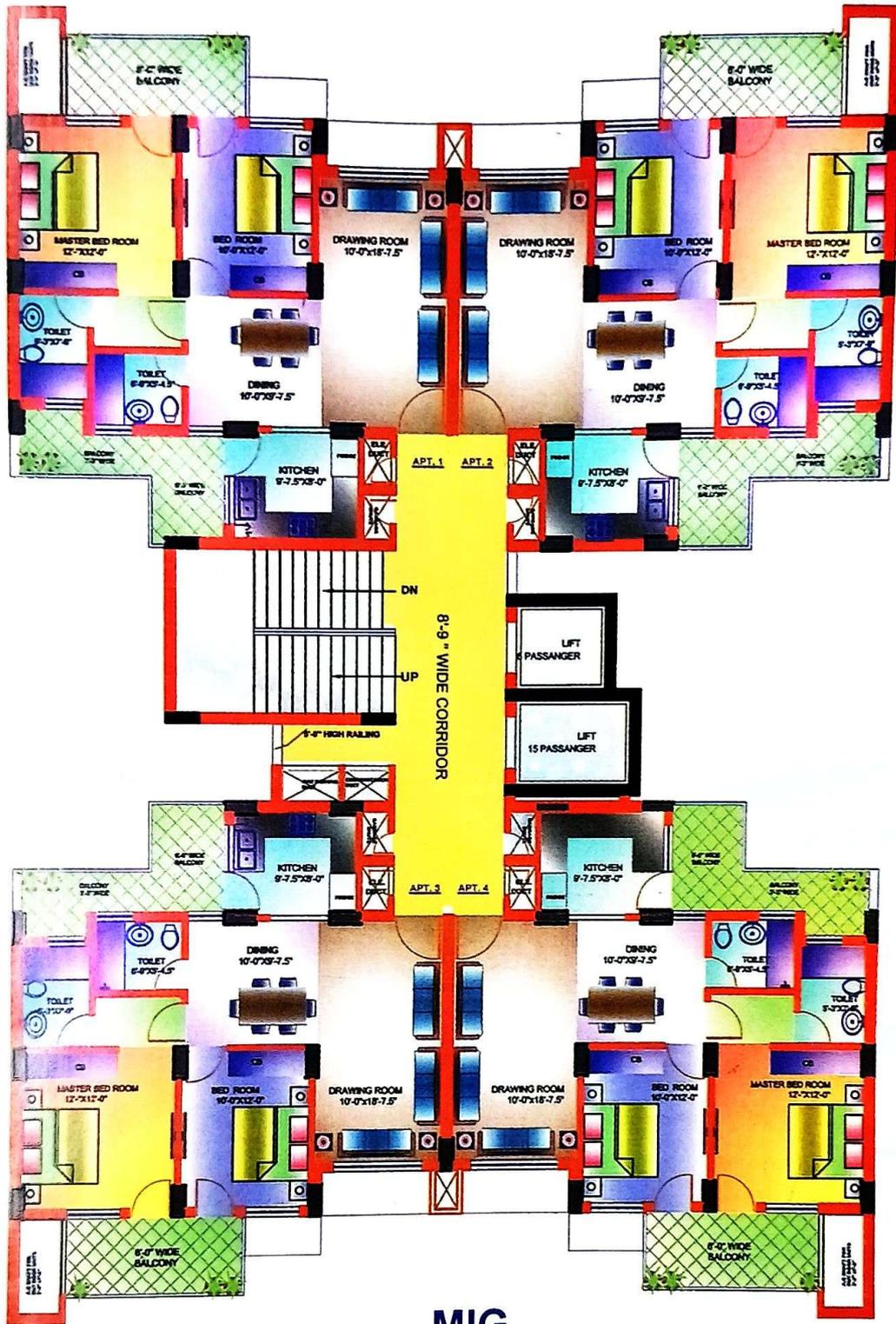
HIG **(THREE-BED ROOM PLUS THREE TOILETS)**

CARPET AREA	= 1016 SQ.FT.
COVERED AREA OF UNIT	= 1190 SQ.FT.
BALCONY	= 262 SQ.FT.
CIRCULATION	= 160 SQ.FT.
SUPER AREA	= 1612 SQ.FT.



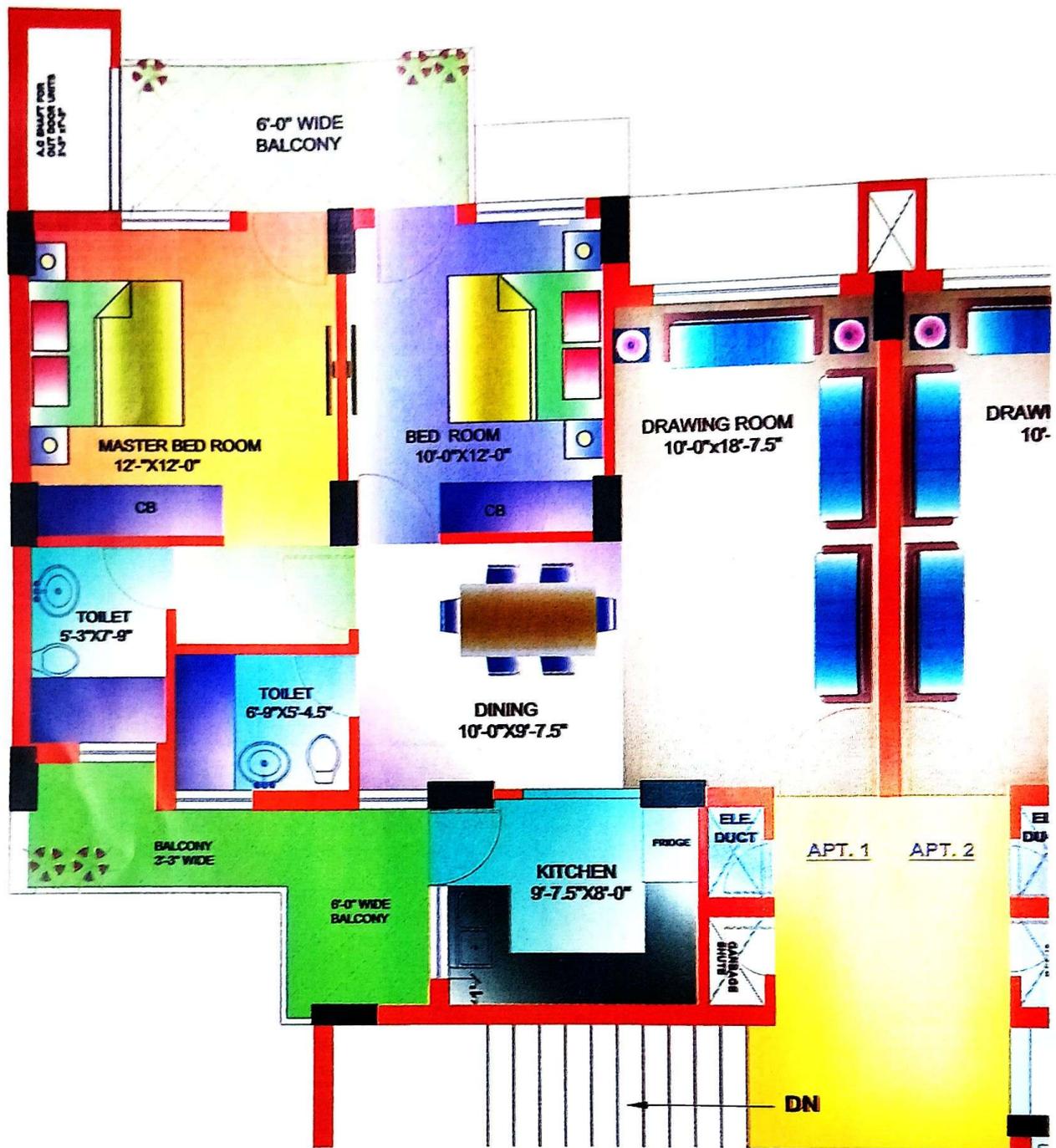
HIG (THREE-BED ROOM PLUS THREE TOILETS)

CARPET AREA	= 1016 SQ.FT.
COVERED AREA OF UNIT	= 1190 SQ.FT.
BALCONY	= 262 SQ.FT.
CIRCULATION	= 160 SQ.FT.
SUPER AREA	= 1612 SQ.FT.



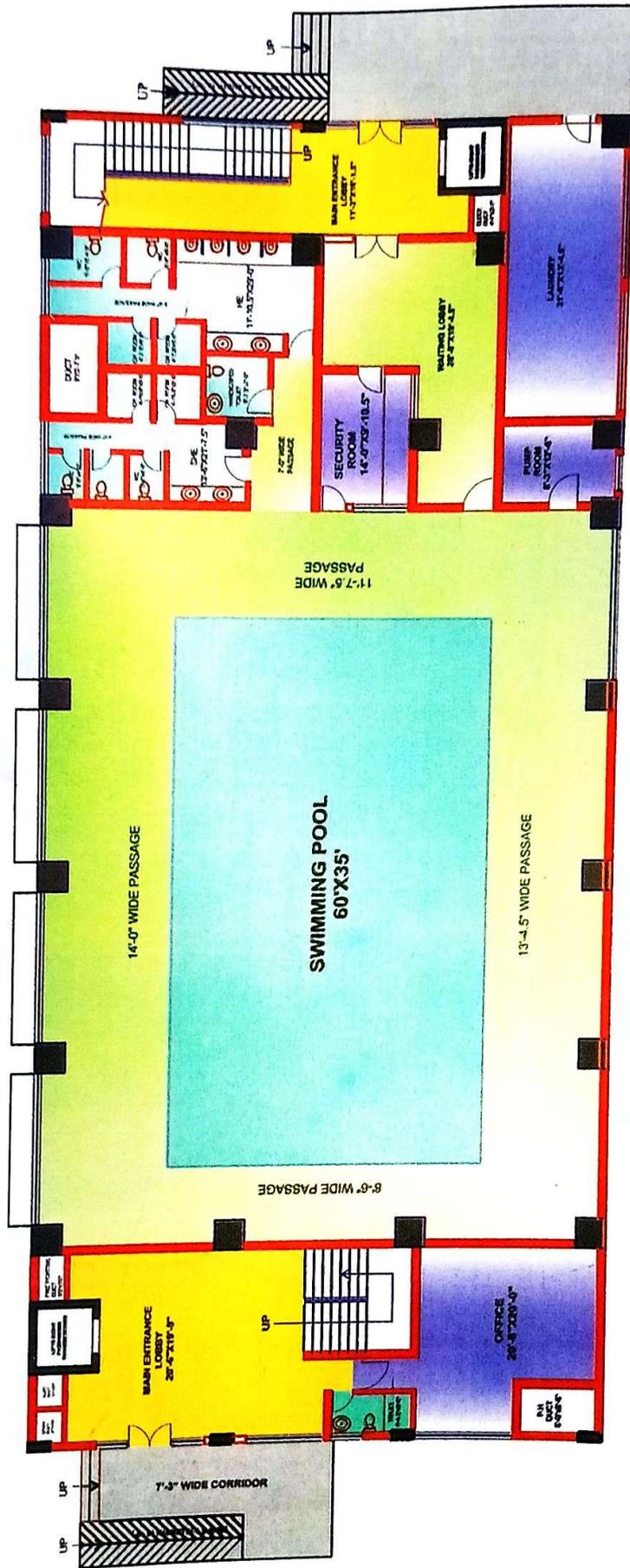
MIG
(TWO-BED ROOM PLUS TWO TOILETS)

CARPET AREA	= 737	SQ.FT.
COVERED AREA OF UNIT	= 863	SQ.FT.
BALCONY	= 177	SQ.FT.
CIRCULATION	= 160	SQ.FT.
SUPER AREA	= 1200	SQ.FT.

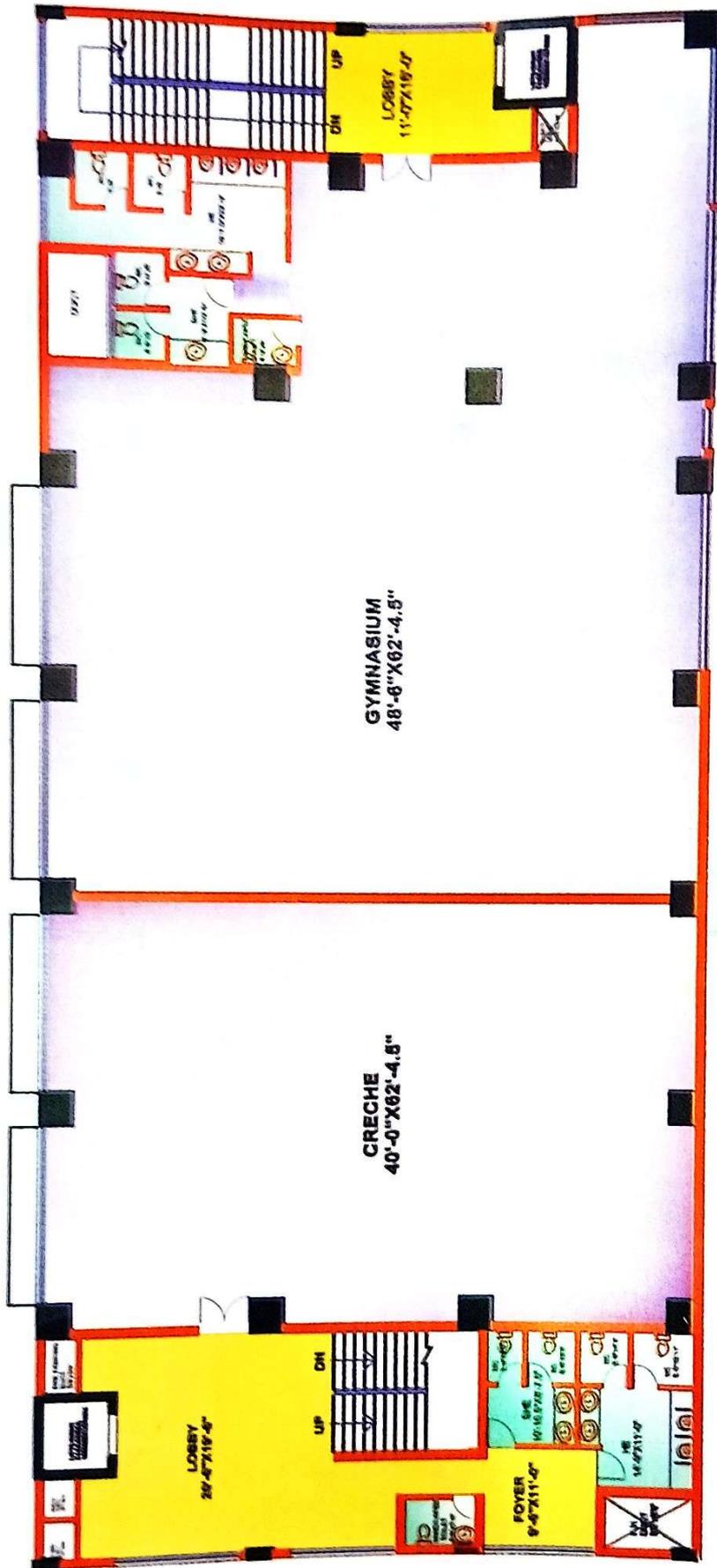


MIG
(TWO-BED ROOM PLUS TWO TOILETS)

CARPET AREA	= 737	SQ.FT.
COVERED AREA OF UNIT	= 863	SQ.FT.
BALCONY	= 177	SQ.FT.
CIRCULATION	= 160	SQ.FT.
SUPER AREA	= 1200	SQ.FT.



(COMMUNITY CENTRE - GROUND FLOOR PLAN)



(COMMUNITY CENTRE - SECOND FLOOR PLAN)





SALIENT FEATURES

- ONLY 25% GROUND COVERAGE AND 75% OPEN AREA IN THE SITE.
- EARTHQUAKE RESISTANT STRUCTURE.
- SEPARATE GREEN PARKS FOR HIGH-MIG AND CLUB.
- SEPARATE CLUB WITH INDOOR SWIMMING POOL, MULTIPURPOSE HALL, GYMNASIUM, TABLE TENNIS ROOMS.
- SEPARATE DEDICATED TOWER PARKING (BASEMENT PLUS FIVE) ALONG WITH STILT AND OPEN PARKING.
- VIDEO DOOR PHONES IN EACH FLAT AND CCTV CAMERAS AT MAIN ENTRANCE OF SITE FOR 24 HOUR SECURITY.
- 2 LIFTS WITH ONE 13 PASSENGER STRETCHER LIFT IN EACH BLOCK WITH 24 HOURS BACKUP.
- WASHED GRIT FINISH WITH COMBINATION OF RED TILES ON OUTER ELEVATIONS.
- UPVC WINDOWS IN EACH FLAT OF SUPERIOR BRANDS LIKE FINESTA / ENDCRAFT / VEKA OR EQUIVALENT.
- BIG BALCONIES AT ALL ROOMS, DRAWING ROOM AND KITCHEN.
- SEPARATE AC SHAFT FOR AC MACHINES IN ALL FLATS.
- VITRIFIED TILES FLOORING OF SUPERIOR BRANDS LIKE KAZARIA / JOHNSON / SAMANY OR EQUIVALENT.
- ANTI SKID TILES IN TOILETS OF SUPERIOR BRANDS LIKE KAZARIA / JOHNSON / SOMANY OR EQUIVALENT.
- BATHROOM AND KITCHEN FITTINGS OF SUPERIOR BRANDS LIKE JAGUAR / HINDWARE / CERA OR EQUIVALENT.
- GRANITE COUNTERS IN KITCHEN.
- TILES UPTO TWO FEET IN KITCHEN ABOVE COUNTER LEVEL AND UPTILL SEVEN FEET IN TOILETS.
- SEPARATE GARBAGE CHUTES FOR EACH FLAT.
- ELECTRICAL-INTERNAL FITTINGS FOR TV/TELEPHONE POWER PLUGS/BROAD BAND WITH MODULAR SWITCHES OF SUPERIOR BRANDS LIKE LEGRAND / HAVELLS / ANCHOR OR EQUIVALENT.
- PLUMBING-COMPOSITE PLUMBING FOR WATER SUPPLY IN EACH FLAT.
- RAIN WATER HARVESTING SYSTEMS WITH LATEST TECHNIQUES.
- CENTRALIZED FIRE HYDRANT SYSTEM WITH YARD HYDRANT & WET RISER.
- PROVISION FOR 24 HOURS POWER BACK UP FOR LIFTS.
- SINGLE ENTRY DOOR OF HVPC BOARD WITH HIGH AND SECURITY LOCKS OF GODREJ / OZONE / YALE OR EQUIVALENT.
- NO INTERNAL PLANTS AND INTERNAL DOORS.

LUDHIANA IMPROVEMENT TRUST

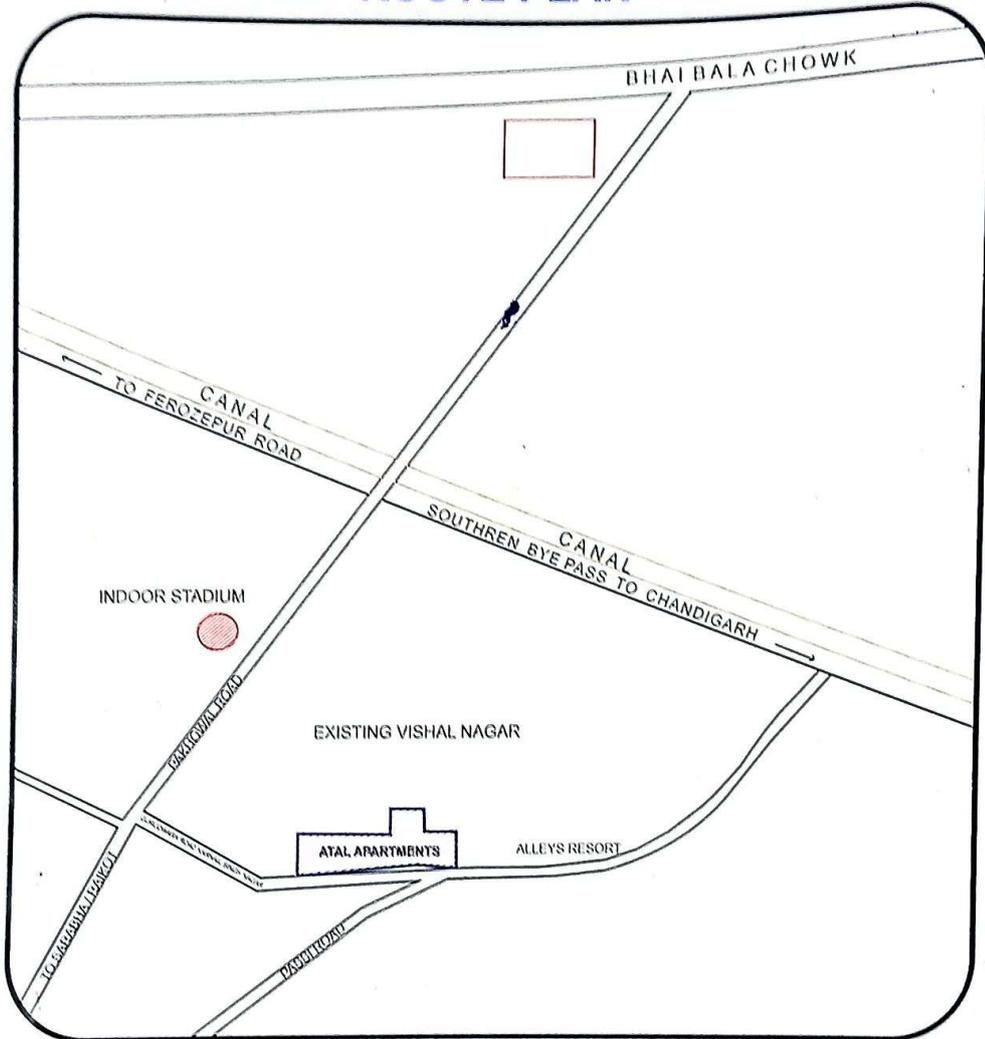
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ROUTE PLAN



Brochure Price = Rs. 500



ATAL APARTMENTS

KARNAIL INGH NAGAR, LUDHIANA.