

# Luxury Real Estate from 10 Lakhs, Per Annum Estates offers Fractional Ownership in Ultra Luxury Properties

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Real estate has long been one of the most trusted contributors to global wealth creation, whether through land or apartments. With rising modernization, the demand for luxury living has created opportunities to build billions in wealth for the ultra rich, while those without deep pockets watched from the sidelines. But a Delhi-based fintech platform called Per Annum has offered an innovative avenue to own premium real estate with an initial contribution of just ₹10 Lakhs, making this asset class accessible to a much wider audience through its new product called Estates.

[Estates](#) offers co-ownership in high-value residential properties through fractional ownership. Instead of shouldering the entire cost of a property alone, multiple buyers come together to co-own it, each holding a legally recognised share. Ownership remains real, just reimaged for a new generation of buyers. With starting contributions from Rs. 10 Lakhs, Estates model is designed for those who want a stake in India's fastest-growing property markets, without having to commit crores. The platform focuses on ultra-luxury developed by Grade A Developers in prime locations like Gurgaon, Mumbai, and Bangalore, selecting projects at early stages where appreciation potential tends to be strongest.

The model isn't new globally, but in India, it's catching on fast. More people today want smarter access to premium assets, without the hefty paperwork, property maintenance, or

financial burden of buying outright. Fractional ownership offers just that: legal rights, shared costs, and potential value growth over time.

Unlike short-term rentals or time-share formats, [fractional ownership](#) is equity-based. Buyers are co-owners, not just temporary users. And as real estate continues to outperform traditional savings in many Indian cities, the appeal of capital appreciation, especially in luxury corridors, is drawing interest from professionals, business owners, and even first-time asset builders.

Here's how it works: a legal entity acting as a Special Purpose Vehicle (SPV) is formed, which acquires the asset. The co-owners become part of the SPV, and the SPV is responsible for maintaining the asset. To generate profits, the SPV eventually sells the asset once targeted growth milestones are achieved, distributing the proceeds among all the co-owners.

This model enables individuals to gain ownership exposure to prestigious locations like Golf Course Road, thereby allowing wealth creation through value appreciation.

Fractional ownership models like Estates are reshaping access to luxury real estate properties that once seemed out of reach for the majority, and are now becoming attainable through structured and regulated ownership formats that broaden participation beyond the traditional elite.

As cities grow taller and property prices climb higher, new models like Estates are redefining what it means to own real estate in India. The future of luxury property ownership may not be about acquiring entire homes, but about holding a share in carefully selected assets that are positioned for long-term appreciation.

