

# A Champagne Lifestyle on a Beer Budget in Exhilarating Mumbai

By Rakhee Ghelani

**B**ounded by water on a peninsula, and dripping in colour and exotic flavours, life in Mumbai is exhilarating. As India's economic boom continues, the financial capital of the country continues to expand, evolve and reinvent itself. Mumbai is the wealthiest city in India. It is a unique blend of the "new" affluent India and the "Old Raj" heritage. Every corner of the city holds a different adventure, from national parks with leopards, to a myriad of restaurants and bars to some of the world's most impressive colonial architecture. It's no surprise that many expats come to Mumbai for a short stint, and end up staying for years.

You'll find a unique blend of cultures in Mumbai—people from other Indian states including Gujaratis, Marwaris and Sindhis, and those who migrated from further afield such as the Parsis, also known as Persians. It is also a religious melting pot, with Hindus, Muslims, Christians, Sikhs, Buddhists, Zoroastrians and Jains all leaving their mark on the landscape and cuisine of the city.

With a population almost the size of Australia, the city is so large and diverse that there are many different areas to live in, each with their own attractions.

One of the most popular expat spots is the north-west suburb of Bandra West. It's chock-full of bars, restaurants, designer stores, and plenty of Bollywood star-sightings. Located on the seaside, it's reminiscent of St Kilda in Melbourne, where you can power-walk with Mumbai's middle class along the promenades. Two people can dine on some of the freshest seafood, and the best Fish Thali in town, at Highway Gomantak for under \$8. For ₹60,000 (\$1,180) per month, you can rent an 89-square metre two-bed residential apartment in Bandra West. See: [99acres.com](#).

Farther north, is the up-and-coming suburb of Andheri West, making it a more economical choice, yet still with the glamorous beachside lifestyle and all the best new bars. A cappuccino here at a trendy café will cost you just \$1.70. An inexpensive meal out here can be as little as \$4 with an Indian beer to quench your thirst for \$2. In Andheri West, for ₹40,000 (\$790) per month, you can rent a furnished 111-square-metre, two-bed independent villa with three balconies and a drawing room, finished with wood work and marble flooring, and close to the market. See: [99acres.com](#). If you prefer high-rise living, you can rent a comfortable three-bedroom apartment in Andheri West for as little as \$1,200 per month.

Many expats also like the open green spaces of Powai. Overlooking a lake, this newly developed suburb is popular with families and those who want to escape north for the weekends. It's



Mumbai is large and diverse and there are many different areas to live in, including affordable expat enclaves.

an ideal choice if you don't need to travel into town every day, and can just relax and enjoy the restaurants, large shopping centres and space. For ₹45,000 (\$885) per month, you can rent a furnished two-bed 110-square-metre apartment in Powai. An apartment like this includes security personnel, parking, spacious gardens, a kids' play area and modern amenities like swimming pool, squash and gym. See: [99acres.com](#).

Southern Mumbai is the heritage region, with wide, open streets, stunning colonial buildings and plenty of family money that gives it an elitist air. As you move south prices increase, two-bed properties in South Mumbai start from about \$2,750 per month. Skyscraper apartments that rival New York in style and price with water on both sides of the peninsula can cost the earth, especially those properties facing the sea. In the latest blockbuster real estate news, an apartment on Mount Pleasant Road, South Mumbai, with uninterrupted views of the Arabian Sea sold for nearly \$12 million.

While foreigners can buy real estate in Mumbai, renting makes the most sense. You can rent a comfortable three-bedroom apartment in Powai or Andheri West for as little as \$1,200, yet the same apartment could cost more than \$600,000 to purchase. As you move south prices increase, with a similar property in South Mumbai starting from about \$2,750, or a cool \$1.25m to purchase outright. Many high-rise complexes have additional benefits, like a swimming pool, gym or children's playground.

Navigating the rental market in India is much easier with a broker. For a fee of one month's rent, a good broker not only takes the pain out of finding a suitable home, but also helps navigate the

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reams of documentation and archaic registration requirements. This can free you up to enjoy immersion into your new, if temporary life.

Rental prices are further offset by the cost of living, which can be incredibly cheap. A couple can live well here for \$2,000 a month. A couple can buy all their weekly groceries (including meat and toiletries) for less than \$75. Budget more for imported items, like cheese, Tim Tams and wine. The cost of bills, mobile phones and connectivity is also relatively cheap, and can be covered for about \$100 a month for two.

While many of the large apartment complexes have their own general store and facilities attached, one of the best things about living in Mumbai is that no matter where you live, you're not far from anything you need. Each suburb is like a micro-city, with small shops and street vendors selling everything from shampoo to yoghurt. Men pushing carts wander the streets with the latest produce, from juicy strawberries to roasted yams. The sights and smells of the local street markets are an adventure all on their own. If you don't want to leave home, you can just have it delivered for no extra cost; even Vegemite can be home delivered here!

Mumbai is a food lover's paradise. You could eat a different type of cuisine every day in Mumbai, and never get through everything on offer. A delectable and satisfying meal can be had at a clean, local restaurant for as little as \$7 for two, or at a five-star restaurant for well over \$200. There is something to suit every palate, from Italian to Mexican, and of course the best variety of Indian cuisine in the country. Try the fragrant mustard curries of West Bengal or a fiery crab curry from Kerala. There are also some local variations, like fusion Indian Chinese, that is now so ubiquitous it's a cuisine all of its own. And of course, everyone home delivers if you can't



be bothered cooking. Unofficially considered one of the best restaurants in Mumbai, the Shree Thaker Bhojanalay restaurant in Marine Lines serves vegetarian cuisine for just \$7 to \$10 a go, which is a small price for its epic reputation.

Pubs, clubs and karaoke (both western hits and Bollywood specials) can be found all over town. Have a martini overlooking the Arabian Sea from a rooftop bar, or grab a cheap beer at the local watering hole. The rising middle class has taken to entertainment in a big way, with stand-up comedians, live open-air music events and arts festivals always popping up around the city. Thanks to the balmy weather, many events are held outdoors, with only monsoon season (from June to September) keeping people indoors. Of course it's also mandatory to take in a Bollywood movie occasionally.

Traffic is one of the biggest complaints from expats and locals alike, which is why choosing the right place to live is so important. Many choose to have a car and driver for convenience and comfort. The Tata Nano, the cheapest car in the world, can be purchased outright for \$3,900, and having a full-time driver at your beck and call is possible for as little as \$195 per month. On the flipside, it's possible to access world-class medical care in Mumbai at one of the private hospitals at a fraction of the cost at home. Private health insurance can also be purchased from as low as \$19 a month.

Mumbai is well serviced by its spanking brand-new international airport. Cricket fans, or anyone homesick can travel from India to Australia on any major South-East Asian commercial airline. One of the big advantages of living in India is the relatively cheaper airfares. Flights to destinations as far-flung as New York are relatively inexpensive. If you wish to explore closer to home, there are plenty of budget domestic airlines, like Indigo and Jet, offering flights around the country from as little as \$40.

Mumbai really is the destination of choice for those seeking a champagne city lifestyle on a beer budget. With all the comforts of home, but the excitement and tradition of an ancient civilisation, this city really does have it all. ■

**Editor's note:** Rakhee Ghelani is an Australian travel writer and business owner who abandoned a successful corporate career in Australia to move to Mumbai.

## UNRAVELLING THE MYSTERIES OF VISAS FOR INDIA

Visa requirements for living and retiring in India are not clear-cut, but there are some options that can be explored. While there isn't a specific visa for retirees or permanent residence, the options include:

- Tourist visas are issued for six months at a time. Once this visa is expired, you can leave India for a month and then apply for a new six-month visa. If you would like to switch to a multiple-entry visa, you need to take this up with the High Commission/Consulate Generals directly, after the issuance of the visa. See: [Vfsglobal.com/india/Australia](http://Vfsglobal.com/india/Australia).
- The rather oddly named "X visa" allows someone to stay in the country for 180 days, but has the advantage of being able to be renewed in-country. The circumstances where an X visa will be approved is a little bit murky, but it's generally granted to people who can demonstrate a genuine need to be in India for more than six months.

- If you take up a course in India, you can get a student visa for five years.
- Business visas allow stays of up to 180 days. If you set up a business you will be eligible for this. Employment Visas are available only to those who are sponsored and employed by a company in India. They will allow you to stay in India only for as long as you remain employed.
- Australians of Indian origin, meaning that your grandparent, parent, or you, were once a citizen of India, can apply for Overseas Citizen of India status ("OCI"). This gives you the right to live in India for as long as you like and even purchase property. As Australia allows dual citizenship, there's no barrier to being granted OCI status.
- If you're married to a person of Indian descent, you may qualify for Person of Indian Origin status ("PIO"). This entitles you to stay in India for 15 years and can be extended if required.