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LIVING IN MUMBAI by Sunshine Flint

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India's largest city is exciting, chaotic and overwhelming. Mumbai is where the country's future is being forged, and gleaming towers and a new middle-class co-exist with sprawling slums and entrenched poverty. Living here means not only surviving, but learning to appreciate the daily tumult, epic traffic and seasonal monsoons, while enjoying life in the most cosmopolitan city on the subcontinent.

What is it known for?

Mumbai, the fourth-largest city in the world, is home to 20 million people and fans out along the coast of the Arabian Sea as an ever-growing megalopolis. The city attracts workers from all over India and from nations around the world, and its upwardly mobile skyline is a statement to its global ambitions.

"Mumbai is one of the most liberal-minded cities in India," said Maithili Ahluwalia, owner of Bungalow Eight, a concept store that showcases Indian-inspired interior and fashion designs. "[It] is an all-embracing city on every level."

Mumbai is home to major financial institutions such as the Bombay Stock Exchange and the Reserve Bank of India, as well as Bollywood, the movie industry that produces around 1,000 Hindi-language movies and musicals a year in Film City, a complex of studios, backlots and landscapes. Bollywood's raft of movie stars, such as Aishwarya Rai and Shah Rukh Khan, are increasingly known outside of India, and many can be seen dining out at the city's best restaurants and lighting up the red carpets at premieres.

Mumbaikars of all stripes eat very well, from the *panipuri* (fried savoury snacks) sold in *khau gullies* (lanes filled with food stalls) to the world-class cuisine at five-star restaurants. *Dabba wallahs* (delivery men) fill the streets at lunchtime, bringing tiffins (metal food containers) filled with home-cooked meals to city workers.

The city's British colonial past can be seen in the Chhatrapati Shivaji Terminus (formerly Victoria Terminus Station), a Gothic Victorian train station, as well as in the Art Deco buildings that line Marine Drive and in the Gateway of India, a monument that sits along the harbour, erected during the British Raj (the period of British rule between 1858 and 1947), where viceroys would alight after their long voyage.

Where do you want to live?

Mumbai has popular districts in both the north and south of the city. Malabar Hill in the south is an exclusive district with views of Marine Drive and Chowpatty Beach. Just north of Malabar Hill, the areas of Breach Candy on the seafront and Carmichael Road in Cumballa Hill, a heritage neighbourhood filled with low-rise bungalows and lush landscaping, are both very popular. At the opposite end of Marine Drive, Colaba lies at the southern point of the city and has many Art Deco and Indo-Sarsenic buildings. "Colaba's faded glamour is seen as the bastion of Mumbai's privileged and well-heeled," Ahluwalia explained.

In the city's north, Bandra is called the "queen of the suburbs", home to Bollywood stars, gourmet markets, restaurants and cafes, and the American School of Bombay. "In the past decade it has become an epicentre for creatives and hipsters and is considered the Williamsburg [Brooklyn] of Mumbai," Ahluwalia said.

New development is taking place in older neighbourhoods, including Tardeo in the south of the city, where two 60-storey residential towers called The Imperial were recently constructed.

Side trips

Many professional Mumbaikers and celebrities who want a respite from the city's dizzying pace head to the green hills of Alibag. Often called the "Hamptons of Mumbai" for the chic, well-heeled crowd that makes this their beach getaway, the coastal town and surrounding villages and beaches are about a half-hour ferry ride across the harbour from the Gateway of India. The relaxed oceanfront resorts of Goa, India's smallest but richest state, are just a 45-minute plane ride away to the south.

The main airport, Chhatrapati Shivaji International, is in the north of the city and has flights to dozens of domestic and international destinations. London is an eight-and-a-half hour flight away and Dubai is just less than three hours.

Practical info

The housing market has seen a recent slowdown, and housing sales dropped by 28% in 2011, caused by the rise in both interest rates and prices due to limited supply. However, 2012 saw an increase in new construction projects and estate agents hope this will lead to a corresponding jump in sales.

Prices for a luxury bungalow in a heritage district such as Carmichael Road range from 40,000 to 90,000 rupees per sqft. One such bungalow sold in 2010 for 3 billion rupees, while a two-bedroom apartment goes for around 100 million rupees. The average rent for a two-bedroom apartment in Bandra is 75,000 rupees a month or 150,000 rupees for a three-bed. House rentals are roughly the same price.