

Cost of Living Guide – Mumbai - India

Guide to the current Cost of Living in Mumbai – Q2 2010

* All prices are quoted in US Dollars.

- On the International Cost of Living Index Mumbai is ranked at 75, equal to Sidney Australia with the base City being New York ranked at 100. This means that the cost of Living in Mumbai is 25% cheaper than New York.
- On the other hand Tokyo, the most expensive city in the world is ranked at 144. This means it is 44% more expensive than New York and 69% more expensive than Mumbai

Let's start with Rental Property; usually the highest single living expense for an expatriate.

Rental Property Mumbai – Price Guide

After Moscow, Tokyo and Hong Kong, Mumbai is the 4th most expensive city in the world for residential rental property. However rental prices have been falling in Mumbai since autumn of '08.

No of Bedrooms	Location	Key Areas	Monthly Rent *
2 Bedroom	North & North E Mumbai	Powai, Andheri West	\$860 to \$2,150
	North Mumbai	Bandra, Khar, Juhu	\$1,065 to \$5,350
	Central Mumbai	Worli, Mahalaxmi, Lower Parel	\$1,275 to \$3,140
	South Mumbai	Colaba, Cuff Parade, Malabar Hill, Breach Candy, Napeansea Road, Kemps Corner, Altamount Road	\$1,700 to \$6,400
3 Bedroom	North & North E Mumbai	Powai, Andheri West	\$2,150 to \$4,800
	North Mumbai	Bandra, Khar, Juhu	\$2,660 to \$12,770
	Central Mumbai	Worli, Mahalaxmi, Lower Parel	\$2,660 to \$6,920
	South Mumbai	Colaba, Cuff Parade, Malabar Hill, Breach Candy, Napeansea Road, Kemps Corner, Altamount Road	\$3,200 to \$10,650
4 Bedroom	North & North E Mumbai	Powai, Andheri West	\$5,320 to \$12,770
	North Mumbai	Bandra, Khar, Juhu	\$6,390 to \$19,150
	Central Mumbai	Worli, Mahalaxmi, Lower Parel	\$7,450 to \$12,770
	South Mumbai	Colaba, Cuff Parade, Malabar Hill, Breach Candy, Napeansea Road, Kemps Corner, Altamount Road	\$6,390 to \$19,150

*Please note that this is a general guide for expatriates. Rental properties outside the quoted price ranges are also available in the market.

** Price ranges are very wide due to disorganized nature of Mumbai residential property market.

***Buildings with facilities, i.e. Gyms, Swimming Pools will generally be more expensive.

Groceries International Price Comparison Table

Mumbai – USA – Australia - UK

(All Prices are quoted US dollars)

Items	Quantity	India \$	USA \$	Australia \$	UK \$
Bread	1 standard loaf	\$0.38	\$1.07	\$2.96	\$1.20
Milk	1 liter	\$0.81	\$1.03	\$2.67	\$1.38
Butter	500 gms	\$2.30	\$3.17	\$4.42	\$3.81
Cheese	200gms	\$2.34	\$2.95	\$2.87	\$1.78
Fruit Juice	2 liter	\$1.60	\$2.10	\$3.54	\$3.20
Flour	1kg	\$0.45	\$1.12	\$3.87	\$1.04
Carrots	1kg	\$0.68	\$2.00	\$2.18	\$1.60
Onions	1kg	\$0.32	\$2.00	\$2.18	\$1.60
Potatoes	1kg	\$0.38	\$0.98	\$2.35	\$1.10
Tomatoes	1kg	\$0.38	\$4.39	\$3.26	\$3.15
Chicken	1kg	\$1.70	\$2.84	\$4.38	\$4.78
Lamb	1kg	\$8.94	\$30.00	\$21.45	\$9.60
Beef	1kg	\$3.83	\$22.05	\$31.90	\$14.38
Shampoo/ Conditioner	250ml	\$2.13	\$0.63	\$8.99	\$3.50
Soap/ Shower	125gms	\$0.53	\$1.39	\$3.08	\$0.80
Toothpaste	10ml	\$1.17	\$1.03	\$3.78	\$1.50
Washing Powder	1kg	\$1.49	\$3.56	\$12.68	\$3.44
Tea	250 gms	\$1.57	\$4.15	\$4.43	\$6.37
Coffee (Instant)	200gms	\$5.32	\$4.58	\$10.00	\$7.12
Eggs	1 dozen	\$0.85	\$1.28	\$6.16	\$2.98
Total		\$32.49	\$92.32	\$138.16	\$77.52
% Difference to Mumbai			+184%	+325%	+139%
Imported Items					
	-				
Cheeses	200gms	\$10.21	\$2.95	\$2.88	\$3.44
Ham	200gms	\$5.96	\$1.75	\$2.86	\$4.80
Sausages	1kg	\$16.87	\$6.59	\$6.16	\$8.00
Bacon	250gms	\$11.34	\$2.06	\$5.63	\$4.00
Lamb	1kg	\$45.74	\$40.00	\$22.00	\$12.80
Ice-cream	500ml	\$14.57	\$6.35	\$14.30	\$6.40
Total		\$104.70	\$59.70	\$53.83	\$39.44
% Difference to Mumbai			-43%	-49%	-62%

Public and Private Transportation

First Class Train Pass Average Cost = \$10 per month

Bus Travel = 10 cents for a distance of 3 kilometers.

Taxis charge = 30 cents per kilometer daytime and 35cents after midnight.

A one hour taxi ride can be as little as \$4 or as much as \$10 depending on traffic and travel distance.

“**Auto-Rickshaws**” are extremely cheap. There is a minimum charge of 20 cents and 25 cents after midnight. Only found in north Mumbai – Bandra & beyond.

Private Taxi Services, i.e. Meru, Mega Cab and Gold cabs charge 20 cents for the first kilometer and 30 cents thereafter.

Daily hire of car with driver and petrol from \$20 to \$50 per day. Extra charges will be incurred after 8 hours or 80 kilometers.

A **3 year Car Hire lease plan** costs approximately \$625 per month. Costs will be higher for one year or two year lease. Fuel and driver costs are not included and there are mileage limitations.

Monthly Car Hire options exist and the cost is approximately \$1,250 which includes a driver plus petrol for a fixed number of miles.

Petrol and Diesel

Fuel	US \$			
	India	US	Australia	UK
Petrol per litre	\$1.10	\$0.69	\$1.28	\$1.70
Diesel per litre	\$0.84	\$0.67	\$1.27	\$1.72

Utilities

Utilities	US \$			
	India	US	Australia	UK
Electricity per Unit	\$0.11	\$0.12	\$0.15	\$0.13
Gas - Cost of cylinder/14kg canister	\$7.00	\$50.00	\$63.00	\$55.00

Electricity

Costs = 11 cent per unit. This is marginally cheaper than most western countries.

Bills can range anywhere from \$80 + per month for a 3 to 4 Bedroom apartment. Air conditioning usage is a big component of the overall bill. If usage is high then the bill in summer for a 4 bed roomed apartment can go to \$200 per month or more. Costs in summer are usually far higher than winter.

Gas

Prices are subsidized by the government in India. As a result gas prices are up to 700% cheaper than the US, Europe or Australia.

The majority of residential gas usage in Mumbai is supplied by cylinder gas containers and a 1x 14 kg cylinder will last from 30 to 40 days with normal usage and up to 3 months with light usage.

Gas supplied through a gas mains connection is even cheaper; however the locations where this option is available are limited.

Landline Call Charges

Telephone charges in India are among the cheapest in the world. Monthly rental charges for a landline start at \$3.75.

Local calls cost as little as 1 cent per minute, national calls cost around 3 cents per minute.

International calls are dependent on the country called. Europe costs 12 cents per minute to a landline and 18 cents per minute to a cell phone.

The US costs 12 cents per minute for landline and cell phone.

Mobile Phone Charges

Plan Type	Local Calls USD	International Calls	USD per minute
Post Paid	Costs vary from 1 cent per minute to 2 cents per minute depending on the plan selected.	USA, Canada, SE Asia	14 cents
Monthly Rentals range from USD 6-12 per month		South Asia, Europe, Australia, New Zealand	22 cents
		Gulf & Middle East	23 cents
		Africa	11 cents
		International SMS	
Pre Paid	Cost approximately \$1 to \$2 for a SIM Card and call costs vary from 1 cent to 2 cents per minute with lifelong validity.	USA, Canada, SE Asia	14 cents
		South Asia, Europe, Australia, New Zealand	22 cents
		Gulf & Middle East	23 cents
		Africa	11 cents
		International SMS	

Satellite & Cable Television

Costs range from \$10 to \$20 per month depending on the locality and the service provider in the area. Installation charges for Satellite costs approximately \$80. Most apartments come with a cable Television connection pre-installed. For high quality cable pictures a set-top box is required and costs between \$30 and \$40.

There are around 40 English speaking TV channels broadcasting in Mumbai, including US and UK sitcoms, documentaries, sports, etc. There is also a good selection of Hollywood and International movie channels to choose from.

Internet

A 1mb connection speed with unlimited downloads cost around \$30 per month. For higher connection speeds the tariff can go up to \$80 per month or even more. There are a vast amount of tariff options and many of them have download limits. MTNL Broadband, Tata Indicom Broadband and Airtel Broadband are some of the reliable broadband services available. Internet cafés are inexpensive and cost around 30 cents for ½ hour.

<http://mumbai.mtnl.net.in/triband/htm/tariff.htm>

Hotels

Five Star hotels Prices start from around \$170 plus depending on hotel *

Serviced Apartments

5 Star Serviced Apartments range from

1 Bedroom = \$210 + per night*

2 Bedroom = \$315 + per night

3 Bedroom = \$400 + per night.

*Prices are seasonal and less during monsoon.

Household Staff

Full time maids cost \$120 + per month.

Drivers Cost around \$250 per month.

Leisure Club Memberships

Social club memberships range from \$625 per annum per person for Breach Candy Club to \$2,500 for other clubs located across Mumbai for a family. Usually include Gym & Swimming Pool.

Fitness Club

Yearly Gym membership fees for well equipped Gym's range from \$30 + per month. High end clubs will be more expensive.

Restaurants

Can start from as little as \$5, most restaurants are cheap, however high end restaurant prices will be more or less equivalent to western prices. A meal for 2 in a good restaurant including alcohol will cost around \$60 to \$80



Apparel/clothing

Clothing is extremely cheap to purchase in India, especially in local markets. Most items cost just a few dollars. International clothing manufacturing brands are available in Mumbai including Levi's, Nike, Adidas, Tommy Hilfiger, etc and are usually cheaper than western countries.

Suit prices start from \$125, tailor made suits can be had for as little as \$150 depending on type of fabric chosen. A pair of jeans can start from \$12. Women's dresses/tops can start at \$10.

Medical Expenses

The cost of visiting a Doctor is around \$10 and \$20 for a specialist. A doctor call out to visit your home will cost between \$20 and \$30. A visit to a good dentist for a checkup will cost around \$20. Minor work such as a single tooth being filled or extracted will cost around \$40.

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