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# Three personal finance blogs to watch

It's still early days in India for money-linked blogs with a cult following, but here are three that show promise

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A recent poll conducted by CNNMoney.com found that 34% of the people relied upon the media to make their money decisions. The rest of the pie was scattered between friends, family and advisers. Media, in an Internet world, now includes a new species called the blog. A cross between a signed editorial and an information hub on a particular subject, blogs end up having dedicated following.

**Also See** [Blogosphere](#)

Money-linked blogs are specially chased after as there is a real and present possibility of making money off a blogger with a hot tip. Others such as Jim Cramer, are followed for a mixture of market news and entertainment. Personal finance blogs are more staid. And Indian bloggers are yet to establish either a personality or a profile that we see so often in the West. But when Money Matters went looking for some good bloggers in the personal finance space, we found that these are just about becoming popular with the readers. Money Matters navigated through some 12 Indian blogs and picked three it liked. Our parameters for selection were: content, accuracy, layout and interactivity. Do mail us with blogs other than these that you like and why.

[Jagoinvestor.com](#)

Manish Chauhan, a financial planner and author of the blog, answers very basic questions around personal finance. What makes this blog significant is the fact that, however basic, the questions it raises are the ones that most investors face. Updated regularly, the blog is largely for beginners who can understand the basic principles of investing. Informed investors may get impatient, though it is always good to remind oneself of the simple money rules once again.

This two-year-old simply written blog has financial tips, lists common mistakes, throws light on myths relating to investing and also decodes agents' spiel to sell products that may not work for you. Its tax-related posts answer basic questions, such as do's and don'ts while filing tax returns and how the new income-tax slab would affect the common man.

However, we found the blog wanting on the visual side. There are some videos on the site with pictures and a voice-over from Chauhan. Perhaps, the author may want to work on the design and colours to make it more attractive. However, the layout is fairly good, making navigation easier. The tools and calculator section did not open at our end even after repeated attempts.

The comments section clearly shows that the blog has few but loyal followers. The author actually replies to each of the comments, which is rare. The blog is regularly updated, but not the news section. So, great beginning, but some way to go.

#### [Ranjanvarma.com](http://Ranjanvarma.com)

The content of the blog shows that Ranjan Varma has 20 years of industry experience in and around money. Interactive and informative, this looks like a one-stop-shop for most personal finance needs.

The reader gets the personal finance-linked news of the day as well as Varma's views on the news. For example, he had a view on the recent guideline issued by the Insurance and Regulatory Development Authority (Irda) on unit-linked insurance policies.

Links to other interesting articles and sites from the blog add to the appeal. The recently begun weekly digest section gives an industry snapshot and should develop well.

The range of the author is another interesting aspect. It doesn't stop at discussing the basics of money, but goes into larger discussions, too. So you would find views on the turf war between the Securities and Exchange Board of India and Irda, and how would it affect the investors, besides basic tips and principles of investing. The range of topics covered is fairly comprehensive—covering insurance, mutual funds, stocks, financial planning for kids and retirement, savings, loans and budgeting.

The links to different calculators catering to a variety of needs—from monthly budgeting to loan comparison and tax calculation—work well.

On the visual front, we found it a bit loud. The blog is user-friendly, but some text in italics makes it difficult to read. From the comments it seems that the blog has a loyal following.

#### [Themoneyquest.com](http://Themoneyquest.com)

Written by a person going by the name Fisher, the blog is clearly aimed at creating financial literacy. The two-year-old blog, with some dedicated readers, covers the usual personal finance topics of mutual funds, insurance, banking, gold, fixed deposits and tax. Fisher seems to have worked it out that people have simple questions to complicated money decisions and want answers in a no-nonsense way. So there are posts on how the New Pension System compares with other retirement options and where to park your money for a year.

Product-specific information and advice, a topic of huge investor interest, is also on the blog. For example, the post on guaranteed Ulips is worth a read for the clarity it brings to the issue. Posts on tax-related issues go down well with most readers and are plenty on the site.

Don't miss the calculators as they not just tell you the big numbers you want to know but make concepts easy to understand—a nice way to merge education and end use. Look at the four-in-one loan calculator for sure. Adding a unique flavour to the blog is the myths and traps section and finally an easy writing

style and clean design make the blog easy to navigate.

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