“A PENNY SAFEGUARDED IS A PENNY EARNED”
Dr. S. Jamuna, PI of CDSL project, Rashtriya Raksha University, Lavad, Gujarat

“A penny saved is a penny earned” - said Benjamin Franklin in his famous book “Poor Richard’s Almanack”.

This says at a glance the need for saving one’s hard-earned money. Though it is an all-time saying, we can change it as “A penny safeguarded is a penny earned” for the present digital scenario. Being in digital era no one can resist the technological change. Keeping development in the forefront using the digital medium of financial transactions is inevitable. Financial fraudsters too become innovative in their fraudulent activities. It is the sole responsibility of each and every one of us to safeguard our bank details from unknown persons to safeguard our money.

Criminals are not born but created because of our innocence and ignorance. So be wise to safeguard your money and avoid contributing to the creation of criminals.