

Start your best year yet
with Savings Ki Vidya.™

2026



“Rishta aap se hai,
sirf app se nahi.”

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Hack #1

Automate Your Savings.

HOW?

Set up an auto-transfer to a Recurring Deposit right after your salary is credited. You won't even notice it's gone, but your savings will quietly grow.



JANUARY 2026



Scan QR code to know more

Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10 Second Saturday
11	12	13	14	15 Makara Sankranti	16	17
18	19	20	21	22	23	24 Fourth Saturday
25	26 Republic Day	27	28	29	30	31

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Hack #2

Max Your Rewards On Every Swipe.

HOW?

Use your Federal Bank credit or debit cards to score reward points and discounts on everyday expenses.



FEBRUARY 2026



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Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14 Second Saturday
Maha Sivaratri 15	16	17	18	19	20	21
22	23	24	25	26	27	28 Fourth Saturday

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Hack #3

Save More By Saving On Taxes.

HOW?

Invest in National Pension
System (NPS) schemes
before the financial year ends.
Save on tax while your
investment grows.



MARCH 2026



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more

Su	Mo	Tu	We	Th	Fr	Sa
1	2	Holi 3	4	5	6	7
8	9	10	11	12	13	Second Saturday 14
15	16	17	18	Ugadi 19	Eid-UI-Fitr (Ramzan) 20	21
22	23	24	25	26	Srirama Navami 27	Fourth Saturday 28
29	30	31				

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Hack #4

Protect Your Savings By Protecting Your Health.

HOW?

Get or renew your health insurance at the start of the financial year.

A good policy shields your savings from unexpected medical expenses.



APRIL 2026



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Su	Mo	Tu	We	Th	Fr	Sa
			Annual Account Closing 1	2	Good Friday 3	4
5	6	7	8	9	10	Second Saturday 11
12	13	Dr. B.R. Ambedkar's Birthday 14	15	16	17	18
19	20	21	22	23	24	Fourth Saturday 25
26	27	28	29	30		

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Hack #5

Beat The Heat, Not Your Balance.

HOW?

Plan vacations and score discounts on flight tickets and hotels with your Federal Bank Credit Cards



MAY 2026



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Su	Mo	Tu	We	Th	Fr	Sa
31					May Day 1	2
3	4	5	6	7	8	Second Saturday 9
10	11	12	13	14	15	16
17	18	19	20	21	22	Fourth Saturday 23
24	25	26	Eid-ul-Adha (Bakrid) 27	28	29	30

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Federal Bank

Hack #6

Make Every Rupee Count When You Send Money Home.

HOW?

Use Federal Bank's NRI remittance services for faster transfers, better FX rates, and lower fees. Even a small difference adds up to big savings over the year.

JUNE 2026



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Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13 Second Saturday
14	15	16	17	18	19	20
21	22	23	24	25 MOHARRUM (Shahadat Imam Hussian RA, 1447 Hijri)	26	27 Fourth Saturday
28	29	30				

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Hack #7

Build An Emergency Umbrella.

HOW?

Create an Emergency Fund of
at least 3 months expenses
in your **SB** account to
meet any contingencies.



JULY 2026



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Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11 Second Saturday
12	13	14	15	16	17	18
19	20	21	22	23	24	25 Fourth Saturday
26	27	28	29	30	31	

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Hack #8

Discipline Your Debt.

HOW?

Consolidate multiple loans into a single one for easier payments and ensure **timely repayments**.



AUGUST 2026



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Su	Mo	Tu	We	Th	Fr	Sa
30	31					1
2	3	4	5	6	7	8 Second Saturday
9	10	11	12	13	14	15 Independence Day
16	17	18	19	20	21	22 Fourth Saturday
23	24	25 Milad-Un-Nabi (Saws) 1447 Hijri	26	27	28	29

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Hack #9

Plan Before You Splurge.

HOW?

Use goal-based savings accounts
or a short-term recurring deposit
to save for upcoming festivals
and shopping, instead of
dipping into your main savings.



SEPTEMBER 2026



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Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	Sri Krishnaashtami 4	5
6	7	8	9	10	11	Second Saturday 12
13	Vinayaka Chavithi 14	15	16	17	18	19
20	21	22	23	24	25	Fourth Saturday 26
27	28	29	30			

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Hack #10

Shop Smart During Sales.

HOW?

Use festive offers, attractive EMI schemes, and exclusive merchant tie-ups, but stick to your budget and avoid unnecessary purchases.



OCTOBER 2026



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Su	Mo	Tu	We	Th	Fr	Sa
				1	Gandhi Jayanti 2	3
4	5	6	7	8	9	Second Saturday 10
11	12	13	14	15	16	17
Federal Bank Founder's Day 18	19	Vijaya Dasami 20	21	22	23	Fourth Saturday 24
25	26	27	28	29	30	31

“Rishta aap se hai,
sirf app se nahi.”

Shri K. P. Hormis
Founder,
The Federal Bank Ltd.



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Hack #11

Earn While You Shop.

HOW?

Redeem debit/credit card reward points or cashback offers you've been ignoring all year. They can cover part of your holiday expenses or bills.



NOVEMBER 2026



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Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
Deepavali 8	9	10	11	12	13	Second Saturday 14
15	16	17	18	19	20	21
22	23	24	25	26	27	Fourth Saturday 28
29	30					

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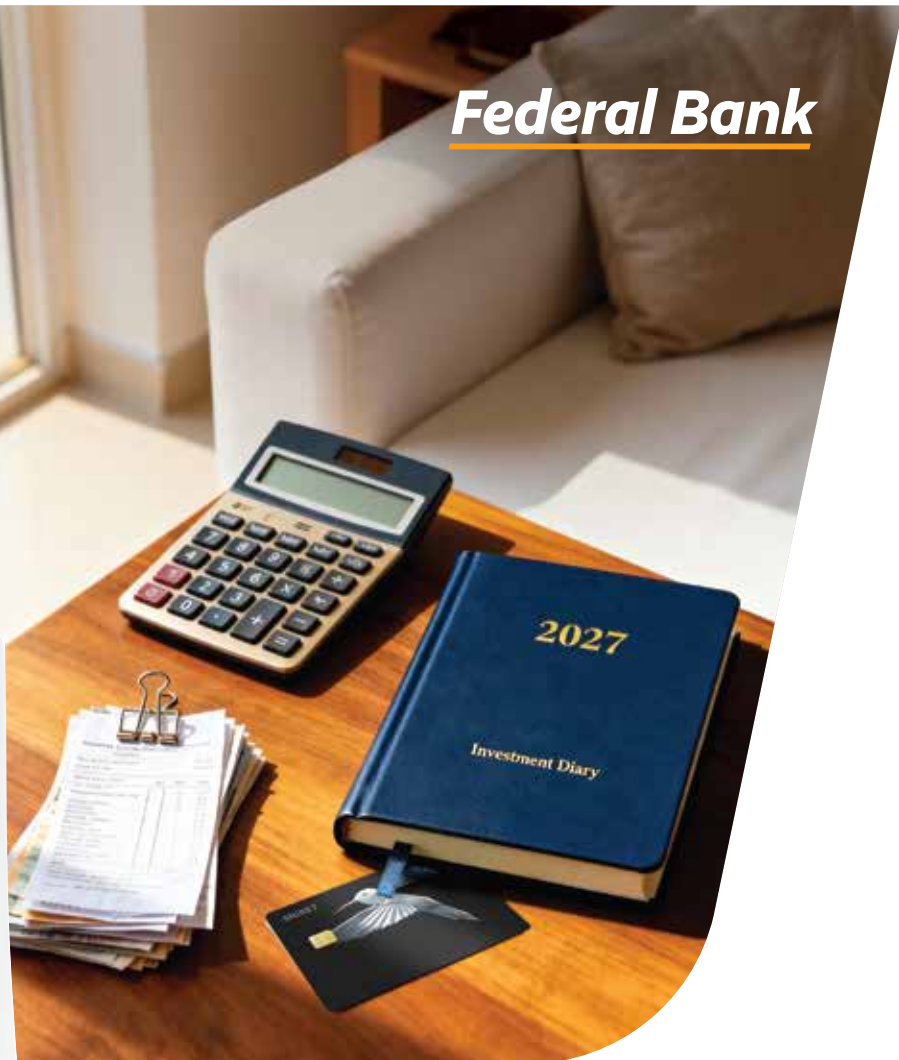
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Hack #12

Review And Reinvest.

HOW?

Review your year's savings, returns, and expenses. Reinforce what worked and increase your SIP or FD contributions for the new year.



DECEMBER 2026



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Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12 Second Saturday
13	14	15	16	17	18	19
20	21	22	23	24	25 Christmas	26 Fourth Saturday
27	28	29	30	31		

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