

Start your best year yet  
with Savings Ki Vidya.<sup>TM</sup>

# 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.



Scan QR code to know more

## JANUARY 2026

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

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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.



Scan QR code to know more

## FEBRUARY 2026

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
						Second Saturday
8	9	10	11	12	13	14
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.



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# MARCH 2026

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

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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.



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# APRIL 2026

Su	Mo	Tu	We	Th	Fr	Sa
			Annual Account Closing <b>1</b>	2	Good Friday <b>3</b>	<b>4</b>
<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
<b>12</b>	<b>13</b>	<b>14</b> Birthday of Dr. B.R. Ambedkar	<b>15</b> Bengali New Year's Day (Nababarsha)	<b>16</b>	<b>17</b>	<b>18</b>
<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>
<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>		

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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
May Day, Buddha Purnima						
31				1	2	
				Birthday of Rabindranath Tagore, Second Saturday		
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Id-Ud-Zoha  
(Bakrid)

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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



Scan QR code to know more

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

Second Saturday

Fourth Saturday

Muharram

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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
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Second Saturday

Fourth Saturday

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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
<b>30</b>	<b>31</b>					<b>1</b>
<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>
<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>

Second Saturday

Independence Day

Fourth Saturday

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.



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# SEPTEMBER 2026

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

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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

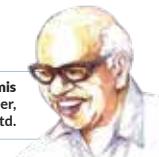


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Su	Mo	Tu	We	Th	Fr	Sa
					Gandhi Jayanti	
4	5	6	7	8	2	3
11	12	13	14	15	16	17
Federal Bank Founder's Day	Durga Puja - Maha Ashtami	Durga Puja - Maha Nabami	Durga Puja - Dasami		Second Saturday, Mahalaya	
18	19	20	21	22	23	24
25	26	27	28	29	30	31

"Rishta aap se hai,  
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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.



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## NOVEMBER 2026

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

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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
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Second Saturday

Fourth Saturday

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