

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

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



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QR code
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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 Sankranti, Pongal	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
Maha Shivarathri 15	16	17	18	19	20	21
22	23	24	25	26	27	28

Second Saturday

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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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	20	Eid-UI-Fitr (Ramzan) 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
Babu Jagjivan Ram's Birthday 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	Eidul Azha (Bakrid) 27	28	29	30

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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



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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	26 Shahdat Imam Hussain (R.A) 10th Mohram	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	26 Eid Miladun Nabi	27	28	29

“Rishta aap se hai,
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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	<small>Sri Krishna Ashtami</small> 4	5
6	7	8	9	10	11	<small>Second Saturday</small> 12
13	<small>Vinayaka Chavithi</small> 14	15	16	17	18	19
20	21	22	23	24	25	<small>Fourth Saturday</small> 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	2 <small>Gandhi Jayanti</small>	3
4	5	6	7	8	9	10 <small>Second Saturday</small>
11	12	13	14	15	16	17
<small>Federal Bank Founder's Day</small> 18	19	<small>Vijaya Dasami</small> 20	21	22	23	<small>Fourth Saturday</small> 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	Karthika Purnima, Guru Nanak's Birthday 24	25	26	27	Fourth Saturday 28
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	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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