

Start your best year yet  
with Savings Ki Vidya.™

2026



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

1800 420 1199  
24x7 1800 425 1199  
+91 484 2630994/5 (NRI)

[www.federal.bank.in](http://www.federal.bank.in)

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 Makara Sankranti	15	16	17
18	19	20	21	22	23	24 Fourth Saturday
25	26 Republic Day	27	28	29	30	31

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

1800 420 1199  
24x7 1800 425 1199  
+91 484 2630994/5 (NRI)

www.federal.bank.in

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



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 <small>Second Saturday</small>
15	16	17	18	19	20	21
22	23	24	25	26	27	28 <small>Fourth Saturday</small>

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

1800 420 1199  
24x7 1800 425 1199  
+91 484 2630994/5 (NRI)

[www.federal.bank.in](http://www.federal.bank.in)

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



Scan QR code to know more

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	Holi 2nd Day Dhuleti 4	5	6	7
8	9	10	11	12	13	Second Saturday 14
15	16	17	18	19	20	Ramjan-Eid 21
22	23	24	25	Shree Ram Navami 26	27	Fourth Saturday 28
29	30	Mahavir Janma Kalyanak 31				

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

1800 420 1199  
24x7 1800 425 1199  
+91 484 2630994/5 (NRI)

[www.federal.bank.in](http://www.federal.bank.in)

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



Scan QR code to know more

Su	Mo	Tu	We	Th	Fr	Sa
			Annual Account Closing <b>1</b>	<b>2</b>	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>	Second Saturday <b>11</b>
<b>12</b>	<b>13</b>	Dr Baba Saheb Ambedkar's Birthday <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>		

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

1800 420 1199  
24x7 1800 425 1199  
+91 484 2630994/5 (NRI)

[www.federal.bank.in](http://www.federal.bank.in)

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



Scan QR code to know more

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

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

24x7 1800 420 1199  
1800 425 1199  
+91 484 2630994/5 (NRI)

www.federal.bank.in

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 <small>Second Saturday</small>
14	15	16	17	18	19	20
21	22	23	24	25	26	27 <small>Fourth Saturday</small>
28	29	30				

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



Scan QR code to know more

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

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

24x7 1800 420 1199  
1800 425 1199  
+91 484 2630994/5 (NRI)

[www.federal.bank.in](http://www.federal.bank.in)

Hack #8

## Discipline Your Debt.

### HOW?

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

D E B T

## AUGUST 2026



Scan QR code to know more

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	27	28 Raksha Bandhan	29

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

1800 420 1199  
24x7 1800 425 1199  
+91 484 2630994/5 (NRI)

[www.federal.bank.in](http://www.federal.bank.in)

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



Scan QR code to know more

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

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

1800 420 1199  
24x7 1800 425 1199  
+91 484 2630994/5 (NRI)

www.federal.bank.in

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

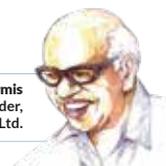


Scan QR code to know more

Su	Mo	Tu	We	Th	Fr	Sa
				1	2 <small>Mahatma Gandhi's Birthday</small>	3
4	5	6	7	8	9	10 <small>Second Saturday</small>
11	12	13	14	15	16	17
18 <small>Federal Bank Founder's Day</small>	19	20 <small>Dussehra</small>	21	22	23	24 <small>Fourth Saturday</small>
25	26	27	28	29	30	31 <small>Sardar Vallabhbhai Patel's Birthday</small>

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

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



1800 420 1199  
24x7 1800 425 1199  
+91 484 2630994/5 (NRI)

[www.federal.bank.in](http://www.federal.bank.in)

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



Scan QR code to know more

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

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

1800 420 1199  
24x7 1800 425 1199  
+91 484 2630994/5 (NRI)

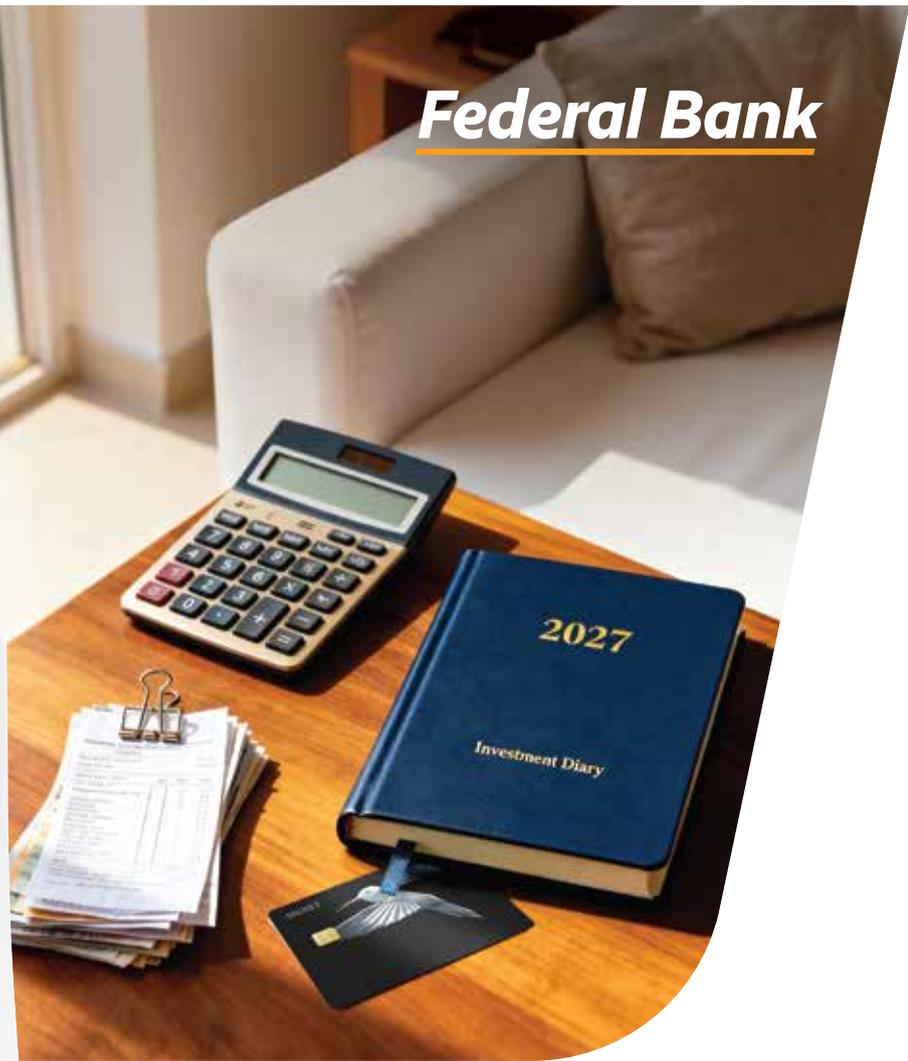
[www.federal.bank.in](http://www.federal.bank.in)

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



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 <small>Second Saturday</small>
13	14	15	16	17	18	19
20	21	22	23	24	25 <small>Christmas</small>	26 <small>Fourth Saturday</small>
27	28	29	30	31		

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

24x7 1800 420 1199  
1800 425 1199  
+91 484 2630994/5 (NRI)

[www.federal.bank.in](http://www.federal.bank.in)