

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 <small>Second Saturday</small>
11	12	13	14 <small>Makara Sankranti</small>	15	16	17
18	19	20	21	22	23	24 <small>Fourth Saturday</small>
25 <small>Republic Day</small>	26	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.



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FEBRUARY 2026

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

Second Saturday

14

Fourth Saturday

28

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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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to know more

MARCH 2026

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	Mahavir Janma Kalyanak			

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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 1	2	Good Friday 3	4
5	6	7	8	9	10	11
			Dr Baba Saheb Ambedkar's Birthday			Second Saturday
12	13	14	15	16	17	18
19	20	21	22	23	24	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					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

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Eid-Ul-Adha



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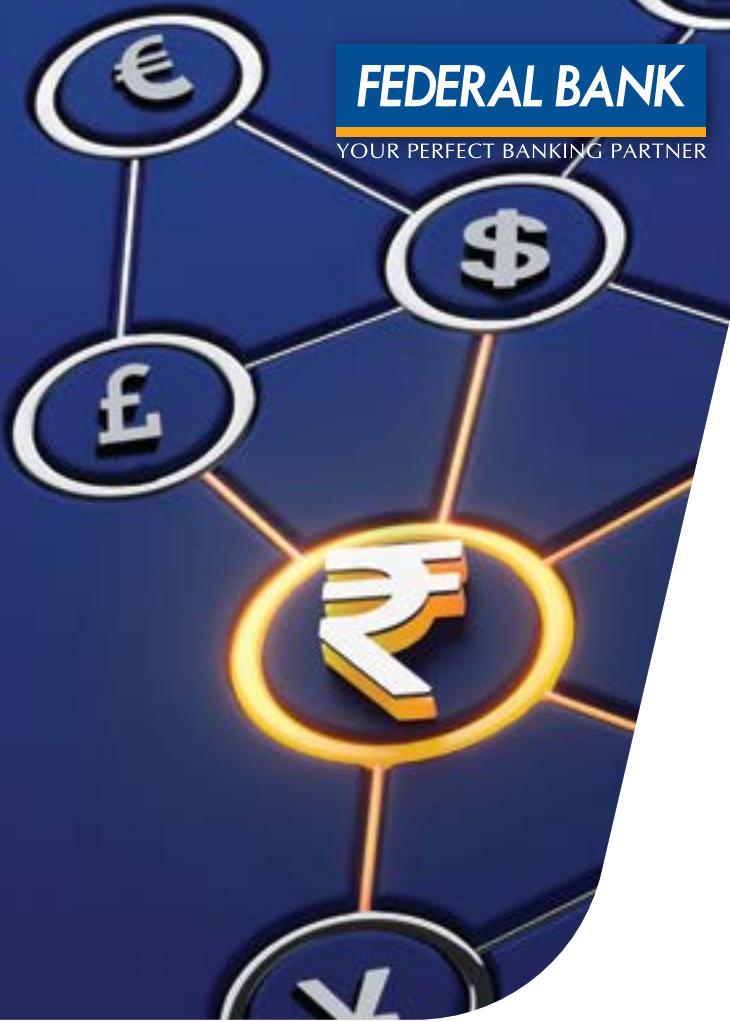
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Hack #6

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.



Scan QR code to know more

JUNE 2026

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

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sirf app se nahi."



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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.



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JULY 2026

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.



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AUGUST 2026

Su	Mo	Tu	We	Th	Fr	Sa
30	31				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

Second Saturday

Independence Day

Fourth Saturday

Raksha Bandhan

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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.



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SEPTEMBER 2026

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



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more

OCTOBER 2026

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

“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.



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NOVEMBER 2026

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
Diwali		Vikram Samvnt New Year Day				Second Saturday
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	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.



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DECEMBER 2026

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

Christmas

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