

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<br><small>Second Saturday</small> |
| 11 | 12                                | 13 | 14 | 15<br><small>Uttarayana Punyakala, Makara Sankranti Festival</small> | 16 | 17                                   |
| 18 | 19                                | 20 | 21 | 22   | 23 | 24<br><small>Fourth Saturday</small> |
| 25 | 26<br><small>Republic Day</small> | 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



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

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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



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<br><small>Second Saturday</small> |
| 15 | 16 | 17                                      | 18 | 19<br><small>Ugadi Festival</small> | 20 | 21<br><small>Khutub-E-Ramzan</small> |
| 22 | 23 | 24                                      | 25 | 26                                  | 27 | 28<br><small>Fourth Saturday</small> |
| 29 | 30 | 31<br><small>Mahaveera Jayanthi</small> |    |                                     |    |                                      |

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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



Scan QR code to know more

| Su        | Mo  | Tu                                      | We                                 | Th        | Fr                      | Sa                           |
|-----------|---|---|------------------------------------|-----------|-------------------------|------------------------------|
|           |   |   | Annual Account Closing<br><b>1</b> | <b>2</b>  | Good Friday<br><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<br><b>11</b> |
| <b>12</b> | <b>13</b>                                     | Dr. B.R. Ambedkar Jayanthi<br><b>14</b> | <b>15</b>                          | <b>16</b> | <b>17</b>               | <b>18</b>                    |
| <b>19</b> | Basava Jayanthi, Akshaya Tritiya<br><b>20</b> | <b>21</b>                               | <b>22</b>                          | <b>23</b> | <b>24</b>               | Fourth Saturday<br><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



Scan QR code to know more

| Su | Mo | Tu | We | Th           | Fr           | Sa                    |
|----|----|----|----|--------------|--------------|-----------------------|
| 31 |    |    |    |              | May Day<br>1 | 2                     |
| 3  | 4  | 5  | 6  | 7            | 8            | Second Saturday<br>9  |
| 10 | 11 | 12 | 13 | 14           | 15           | 16                    |
| 17 | 18 | 19 | 20 | 21           | 22           | Fourth Saturday<br>23 |
| 24 | 25 | 26 | 27 | Bakrid<br>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



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<br><small>Second Saturday</small> |
| 14 | 15 | 16 | 17 | 18 | 19                                       | 20                                   |
| 21 | 22 | 23 | 24 | 25 | 26<br><small>Last Day of Moharam</small> | 27<br><small>Fourth Saturday</small> |
| 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



Scan QR code to know more

| Su | Mo | Tu | We | Th | Fr | Sa                                   |
|----|----|----|----|----|----|--------------------------------------|
|    |    |    | 1  | 2  | 3  | 4                                    |
| 5  | 6  | 7  | 8  | 9  | 10 | 11<br><small>Second Saturday</small> |
| 12 | 13 | 14 | 15 | 16 | 17 | 18                                   |
| 19 | 20 | 21 | 22 | 23 | 24 | 25<br><small>Fourth Saturday</small> |
| 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<br><small>Second Saturday</small>   |
| 9  | 10 | 11 | 12                             | 13 | 14 | 15<br><small>Independence Day</small> |
| 16 | 17 | 18 | 19                             | 20 | 21 | 22<br><small>Fourth Saturday</small>  |
| 23 | 24 | 25 | 26<br><small>Eid-Milad</small> | 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  | 4  | 5                                    |
| 6  | 7  | 8  | 9  | 10 | 11 | 12<br><small>Second Saturday</small> |
| 13 | 14<br><small>Varasiddhi Vinayaka Vrata</small> | 15 | 16 | 17 | 18 | 19                                   |
| 20 | 21   | 22 | 23 | 24 | 25 | 26<br><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.

## OCTOBER 2026

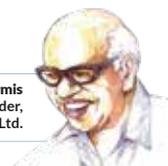


Scan QR code to know more

| Su   | Mo | Tu  | We                                       | Th | Fr                                     | Sa  |
|--|----|---|--|----|--|---|
|  |    |   |  | 1  | <b>2</b> <small>Gandhi Jayanti</small> | 3   |
| <b>4</b>   | 5  | 6   | 7  | 8  | 9                                      | <b>10</b> <small>Second Saturday, Mahalaya Amavasye</small> |
| <b>11</b>  | 12 | 13  | 14                                       | 15 | 16                                     | 17  |
| <small>Federal Bank Founder's Day</small><br><b>18</b> | 19 | <small>Mahanavami, Ayudhapooja</small><br><b>20</b> | <small>Vijayadasami</small><br><b>21</b> | 22 | 23                                     | <small>Fourth Saturday</small><br><b>24</b>                 |
| <small>Maharshi Valmiki Jayanthi</small><br><b>25</b>  | 26 | 27  | 28                                       | 29 | 30                                     | 31  |

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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.

## NOVEMBER 2026



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| Su                              | Mo        | Tu                                  | We        | Th        | Fr                               | Sa                           |
|---------------------------------|-----------|-------------------------------------|-----------|-----------|----------------------------------|------------------------------|
| Kannada Rajyothsava<br><b>1</b> | <b>2</b>  | <b>3</b>                            | <b>4</b>  | <b>5</b>  | <b>6</b>                         | <b>7</b>                     |
| Naraka Chaturdashi<br><b>8</b>  | <b>9</b>  | Balipadyami, Deepavali<br><b>10</b> | <b>11</b> | <b>12</b> | <b>13</b>                        | Second Saturday<br><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> | Kanakadasa Jayanthi<br><b>27</b> | Fourth Saturday<br><b>28</b> |
| <b>29</b>                       | <b>30</b> |                                     |           |           |                                  |                              |

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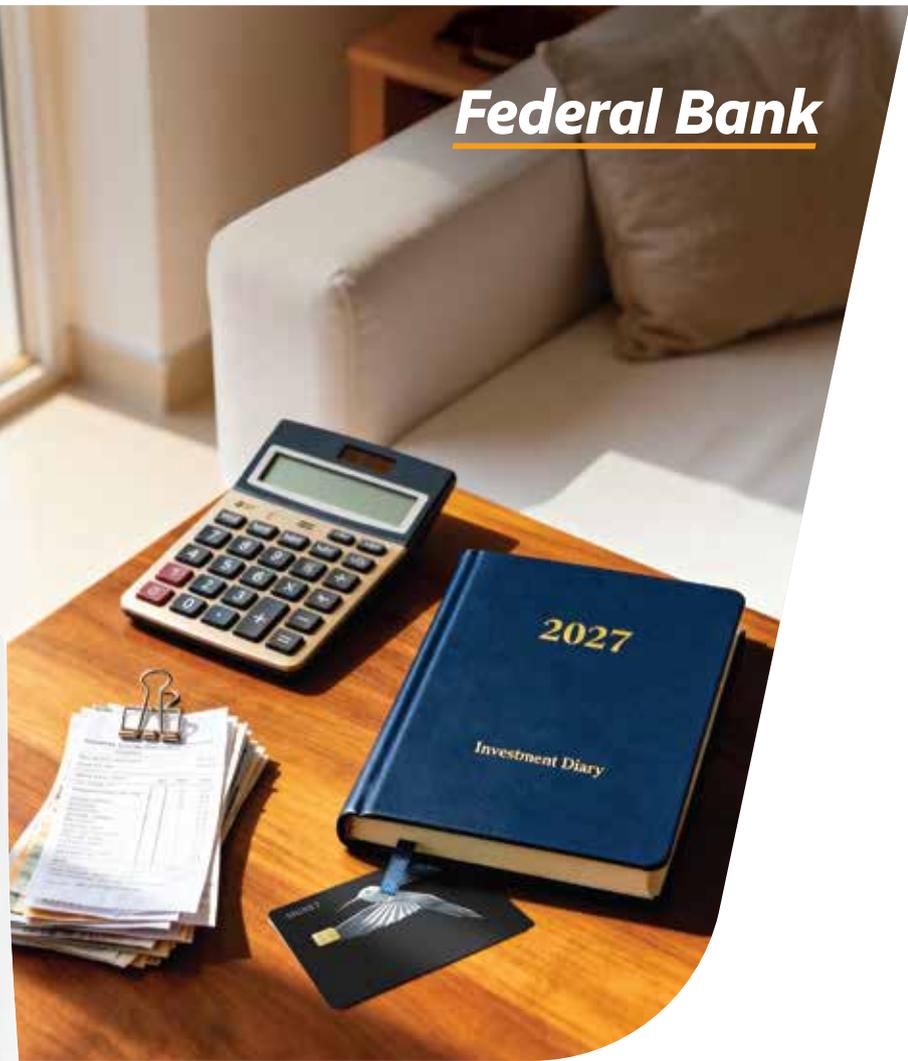
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Hack #12

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

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