

**FEDERAL BANK**

YOUR PERFECT BANKING PARTNER

Start your best year yet  
with Savings Ki Vidya.™

2026



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

1800 420 1199  
24 x 7 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

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Second  
Saturday  
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Uttarayana Punyakala,  
Makara Sankranti Festival

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Fourth  
Saturday  
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Republic Day  
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“Rishta aap se hai,  
sirf app se nahi.”

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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 Second Saturday
Maha Shivaratri 15	16	17	18	19	20	21
22	23	24	25	26	27	28 Fourth Saturday

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

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

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

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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

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Annual Account Closing

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Good Friday

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Second Saturday

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Dr. B.R. Ambedkar Jayanthi

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Basava Jayanthi, Akshaya Tritiya

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Fourth Saturday

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

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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

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

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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.



FEDERAL BANK  
YOUR PERFECT BANKING PARTNER

JUNE 2026



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 Last Day of Moharam	27 Fourth Saturday
28	29	30				

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

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+91 484 2630994/5 (NRI)



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

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

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1800 425 1199  
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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



Scan QR code to know more

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Second  
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Independence  
Day  
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Fourth  
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Eid-Milad

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

24x7  
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1800 425 1199  
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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



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 Second Saturday
13	14 Varasiddhi Vinayaka Vrata	15	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.”

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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

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Federal Bank  
Founder's Day

Mahanavami,  
Ayudhapooja

Vijayadasami

Gandhi Jayanti

Second Saturday,  
Mahalaya Amavasye

Fourth  
Saturday

“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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to know  
more

Su	Mo	Tu	We	Th	Fr	Sa
Kannada Rajyothsava 1	2	3	4	5	6	7
Naraka Chaturdashi 8	9	Balipadyami, Deepavali 10	11	12	13	Second Saturday 14
15	16	17	18	19	20	21
22	23	24	25	26	Kanakadasa Jayanthi 27	Fourth Saturday 28
29	30					

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sirf app se nahi.”

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1800 425 1199  
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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		

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