

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



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



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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 <small>Second Saturday</small>
15	16	17	18	19	20	21
22	23	24	25	26	27	28 <small>Fourth Saturday</small>
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	3	4
5	6	7	8	9	10	Second Saturday 11
12	13	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



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	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.



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 Second Saturday
14	15	16	17	18	19	20
21	22	23	24	25	26	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 <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	

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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 <small>Second Saturday</small>
9	10	11	12	13	14	15 <small>Independence Day</small>
16	17	18	19	20	21	22 <small>Fourth Saturday</small>
23	24	25	26	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 <small>Second Saturday</small>
13	14	15	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.

OCTOBER 2026

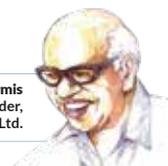


Scan QR code to know more

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	20	21	22	23	24 <small>Fourth Saturday</small>
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
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>
29	30					

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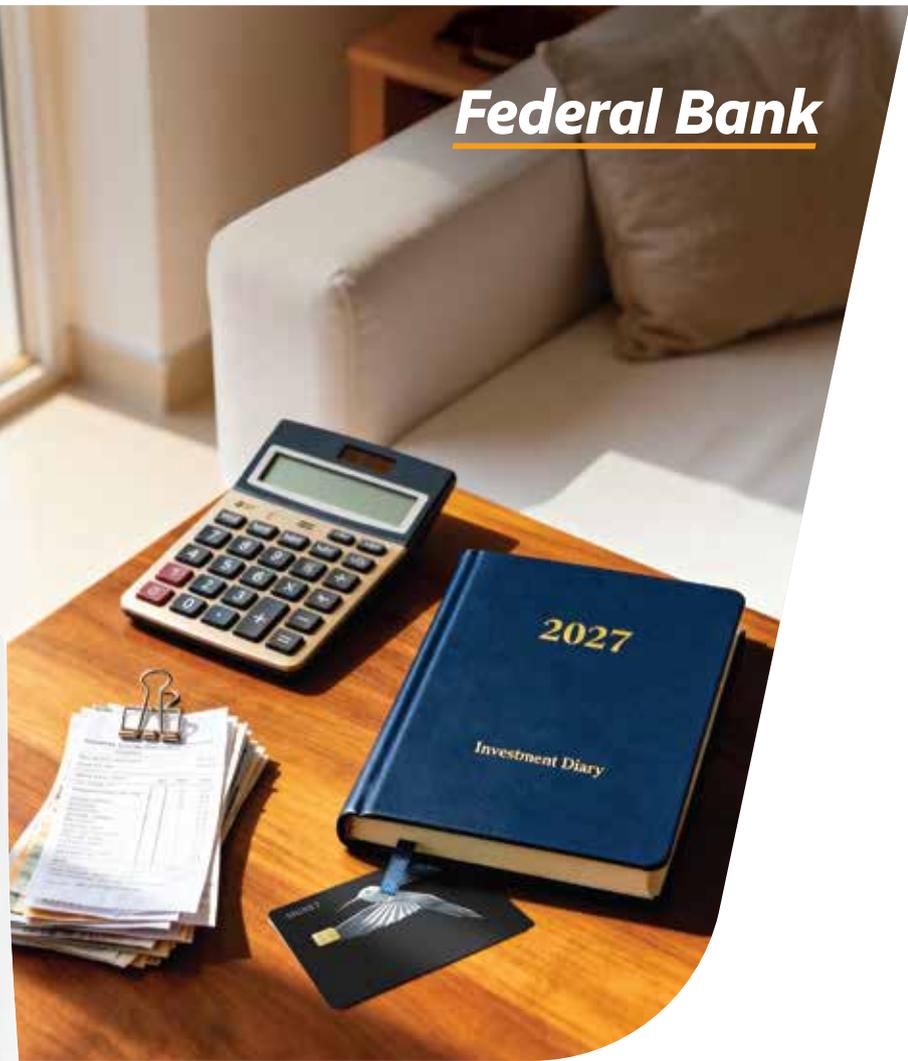
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Hack #12

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

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