

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 <small>Sankranti, Pongal</small>	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



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 <small>Maha Shivarathri</small>	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



Scan QR code to know more

Su	Mo	Tu	We	Th	Fr	Sa
1	2	Holi 3	4	5	6	7
8	9	10	11	12	13	Second Saturday 14
15	16	17	18	Ugadi 19	20	Eid-UI-Fitr (Ramzan) 21
22	23	24	25	26	Srirama Navami 27	Fourth Saturday 28
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



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>
Babu Jagjivan Ram's Birthday <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. B.R. 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>		

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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					May Day 1	2
3	4	5	6	7	8	9 Second Saturday
10	11	12	13	14	15	16
17	18	19	20	21	22	23 Fourth Saturday
24	25	26	Eidul Azha (Bakrid) 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.



## 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 Second Saturday
14	15	16	17	18	19	20
21	22	23	24	25	26 Shahdat Imam Hussain (R.A) 10th Mohram	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



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	

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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

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 <small>Eid Miladun Nabi</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 <small>Sri Krishna Ashtami</small>	5
6	7	8	9	10	11	12 <small>Second Saturday</small>
13	14 <small>Vinayaka Chavithi</small>	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

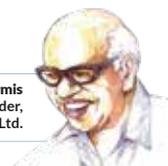


Scan QR code to know more

Su	Mo	Tu	We	Th	Fr	Sa
				1	<b>2</b> <small>Gandhi Jayanti</small>	3
<b>4</b>	5	6	7	8	9	<b>10</b> <small>Second Saturday</small>
<b>11</b>	12	13	14	15	16	17
<small>Federal Bank Founder's Day</small> <b>18</b>	19	<b>20</b> <small>Vijaya Dasami</small>	21	22	23	<b>24</b> <small>Fourth Saturday</small>
<b>25</b>	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
Deepavali 8	9	10	11	12	13	Second Saturday 14
15	16	17	18	19	20	21
22	23	Karthika Purnima, Guru Nanak's Birthday 24	25	26	27	Fourth Saturday 28
29	30					

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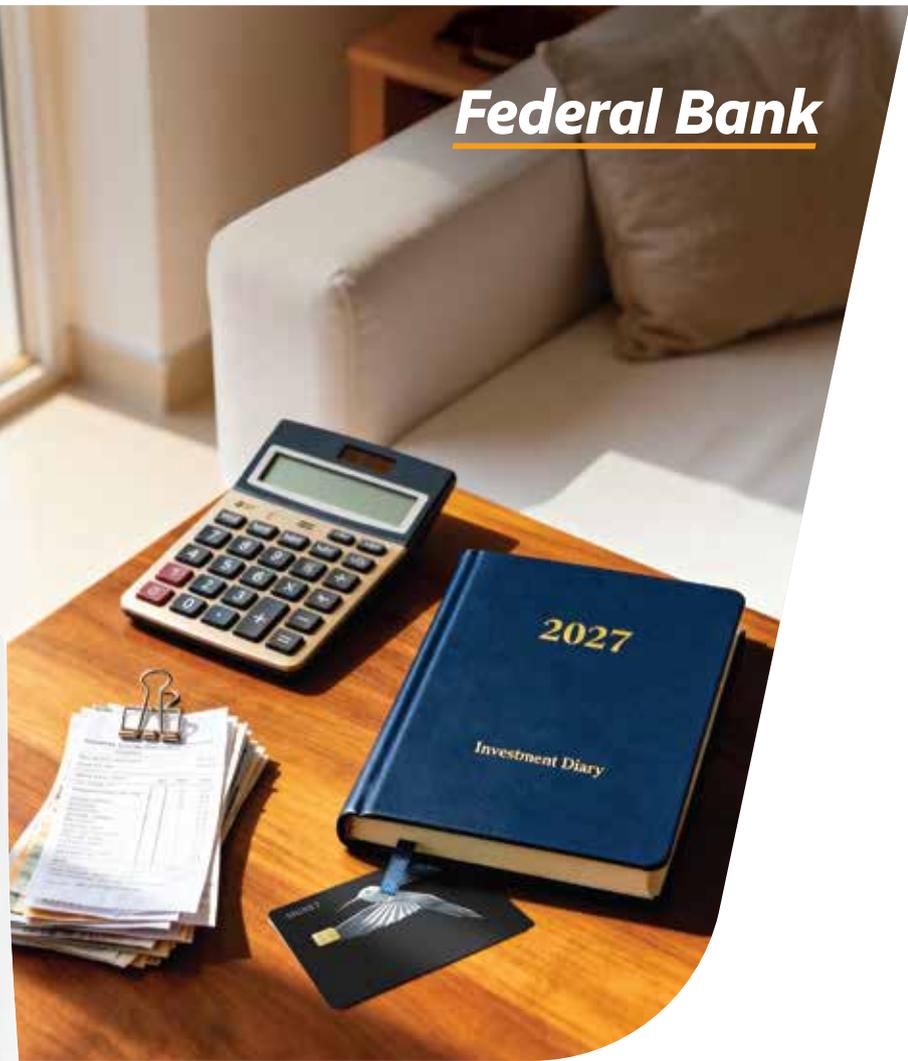
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Hack #12

# 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 <small>Christmas</small>	26 <small>Fourth Saturday</small>
27	28	29	30	31		

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