

**Marginal Cost of Funds based Lending Rate (MCLR)**

Effective Aug 07, 2022, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

Tenor	MCLR (per annum)
Overnight	3.69%
One Month	3.76%
Three Month	3.91%
Six Month	4.24%
One Year	4.60%
Two Year	5.11%
Three Year	5.29%

Bank shall publish MCLR benchmarks effective 7th of every month.