

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

Effective April 07, 2026, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

<b>Tenor</b>	<b>MCLR ( per annum)</b>
Overnight	4.52%
One Month	4.60%
Three Month	4.67%
Six Month	4.82%
One Year	4.93%
Two Year	5.80%
Three Year	5.91%

Bank shall publish MCLR benchmarks effective 7<sup>th</sup> of every month.