

Marginal Cost of Funds based Lending Rate (MCLR)

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

Tenor	MCLR (per annum)
Overnight	4.85%
One Month	4.89%
Three Month	5.21%
Six Month	5.42%
One Year	5.50%
Two Year	5.68%
Three Year	5.92%

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