

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

Effective Apr 07, 2019, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

| Tenor       | MCLR ( per annum) |
|-------------|-------------------|
| Overnight   | 6.96%             |
| One Month   | 6.96%             |
| Three Month | 7.15%             |
| Six Month   | 7.27%             |
| One Year    | 7.32%             |
| Two Year    | 7.68%             |
| Three Year  | 7.79%             |

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