

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

Effective May 07, 2018, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

| Tenor | MCLR (per annum) |
|-------------|-------------------|
| Overnight | 7.43% |
| One Month | 7.46% |
| Three Month | 7.65% |
| Six Month | 7.70% |
| One Year | 7.92% |
| Two Year | 8.91% |
| Three Year | 9.23% |

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