

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

Effective Sep 07, 2021, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

Tenor	MCLR (per annum)
Overnight	3.82%
One Month	3.82%
Three Month	4.02%
Six Month	4.17%
One Year	4.38%
Two Year	5.10%
Three Year	5.65%

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