



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

Effective July 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	3.87%
One Month	3.89%
Three Month	3.99%
Six Month	4.27%
One Year	4.44%
Two Year	5.27%
Three Year	5.80%

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