

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

Effective May 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	4.36%
One Month	4.26%
Three Month	4.43%
Six Month	4.55%
One Year	4.83%
Two Year	5.19%
Three Year	6.26%

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