

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

Effective Nov 07, 2020, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

Tenor	MCLR (per annum)
Overnight	1.83%
One Month	1.83%
Three Month	1.86%
Six Month	2.02%
One Year	2.12%
Two Year	2.87%
Three Year	3.34%

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