

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

Effective Nov 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	3.60%
One Month	3.71%
Three Month	3.75%
Six Month	4.01%
One Year	4.25%
Two Year	4.42%
Three Year	4.89%

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