

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

Effective Sep 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	1.46%
One Month	1.54%
Three Month	1.59%
Six Month	1.77%
One Year	1.89%
Two Year	2.68%
Three Year	3.28%

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