



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

Effective July 07, 2019, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

Tenor	MCLR ( per annum)
Overnight	6.86%
One Month	7.05%
Three Month	7.16%
Six Month	7.28%
One Year	7.31%
Two Year	7.64%
Three Year	7.80%

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