

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

Effective September 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	6.28%
One Month	6.33%
Three Month	6.49%
Six Month	6.65%
One Year	6.76%
Two Year	6.99%
Three Year	7.18%

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