

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

Effective January 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	5.08%
One Month	5.14%
Three Month	5.23%
Six Month	5.36%
One Year	5.38%
Two Year	6.24%
Three Year	6.58%

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